

TRANSACTIONS

1967 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORTS OF THE COMMITTEE ON MORTALITY
UNDER ORDINARY INSURANCES
AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY
INSURANCE ISSUES BETWEEN 1965
AND 1966 ANNIVERSARIES

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THIS report covers the intercompany experience under standard Ordinary insurance issues between 1965 and 1966 anniversaries. It reviews in turn the mortality experience under:

1. Standard Ordinary insurance issued subject to a medical examination, observed during each of the first fifteen policy years;
2. Standard Ordinary insurance issued without a medical examination, observed during each of the first fifteen policy years; and
3. Standard Ordinary insurance observed during the sixteenth and subsequent policy years. As in previous reports, this experience is shown for medical and nonmedical issues combined, with a portion of it shown for medical and nonmedical issues separately.

For those companies which subdivided their contributions by sex, the experience in the five-year period between 1961 and 1966 anniversaries is analyzed by sex.

Because of the continued and increased significance of war deaths (see definition in Appendix II), all tables have been adjusted to exclude or to show separately the war deaths incurred between anniversaries in 1965 and 1966. In Tables 5, 7, 8, 9, 10, and 11, the war deaths are excluded between 1964 and 1966 anniversaries only, since 1961-64 war deaths comprised less than 5 per cent of all 1961-66 war deaths and were not available in a suitable form. The accompanying tabulation shows the total war deaths between 1961 and 1966 anniversaries.

WAR DEATHS BY AMOUNT BETWEEN 1961
AND 1966 ANNIVERSARIES
(Male Lives Except as Indicated for 1965-66)

EXPOSURE YEAR	FIRST FIFTEEN POLICY YEARS		SIXTEENTH AND SUBSEQUENT POLICY YEARS
	Medical	Nonmedical	
1965-66	\$1,507,818	\$5,543,161*	\$200,000
1964-65	522,636	689,540	38,368
1963-64	77,400	163,874	4,800
1962-63	35,527	53,500	2,193
1961-62	36,000	30,000	5,000
Total	\$2,179,381	\$6,480,075	\$250,361

* Female war deaths of \$25,000 are included.

The names of the nineteen contributing companies and their proportionate contributions to the total exposures are given in Table A of Appendix I.

EXPERIENCE UNDER STANDARD ISSUES DURING THE
FIRST FIFTEEN YEARS OF INSURANCE

Medically Examined Issues

The current experience during the first fifteen policy years is based on an exposure of \$111,857,862,000 and actual claims of \$350,004,000. The increase in exposure over the preceding year was 9.1 per cent, 4.0 per cent of which was due to an additional contributor to the current study. Not included in the above claim total were 133 policies, representing \$1,508,000 in claims, reported as deaths resulting from operations of war between 1965 and 1966 anniversaries.

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1951 TO 1965
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
		Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
0.....	\$ 227,282	\$ 176	\$ 0	\$ 117	150.4%	150.4%
1.....	242,167	96	0	96	100.0	100.0
2-4.....	291,880	38	0	111	34.2	34.2
5-9.....	599,983	405	0	293	138.2	138.2
10-14.....	882,098	750	38	719	104.3	109.6
15-19.....	2,194,448	2,363	133	2,106	112.2	118.5
20-24.....	7,654,229	6,557	427	6,703	97.8	104.2
25-29.....	15,161,030	15,214	527	16,092	94.5	97.8
30-34.....	22,194,298	36,216	272	35,716	101.4	102.2
35-39.....	23,314,630	54,422	58	59,514	91.4	91.5
40-44.....	18,479,029	73,066	48	73,959	98.8	98.9
45-49.....	11,220,351	64,444	5	67,785	95.1	95.1
50-54.....	5,803,074	47,077	0	51,412	91.6	91.6
55-59.....	2,503,180	29,824	0	31,837	93.7	93.7
60-64.....	843,215	13,862	0	15,201	91.2	91.2
65-69.....	213,118	4,471	0	5,191	86.1	86.1
70 and over	33,850	1,023	0	1,139	89.8	89.8
All ages	\$111,857,862	\$350,004	\$1,508	\$367,991	95.1%	95.5%

The 1955-60 Male, Female, and Male and Female Combined Select Basic Tables (*TSA, 1962 Reports*, p. 44, and *1963 Reports*, p. 40) were used to calculate expected deaths separately for the male experience, female experience, and experience reported without subdivision by sex. The expected deaths for these three classes of experience were combined and mortality ratios calculated excluding and including war deaths.

The results by age group at issue are shown in Table 1 for the first fifteen policy years combined. The experience by year of issue is presented in Table 2. The detailed experience by age groups at issue for each year of issue is set forth in Table B of Appendix I.

The aggregate mortality ratio, excluding war deaths, for the period from 1965 to 1966 anniversaries was 95.1 per cent. The following tabula-

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1951 TO 1965
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED

Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1951 . . .	15	\$ 2,736,269	\$ 20,193	\$ 20	\$ 21,768	92.8%	92.9%
1952 . . .	14	3,088,486	20,982	20	22,355	93.9	93.9
1953 . . .	13	3,623,987	22,183	16	23,419	94.7	94.8
1954 . . .	12	4,401,043	24,906	3	25,112	99.2	99.2
1955 . . .	11	5,653,888	28,192	57	28,649	98.4	98.6
1956 . . .	10	6,401,966	26,055	48	28,796	90.5	90.6
1957 . . .	09	7,542,193	27,845	36	28,476	97.8	97.9
1958 . . .	08	8,017,503	26,863	118	28,550	94.1	94.5
1959 . . .	07	8,403,923	27,094	105	28,075	96.5	96.9
1960 . . .	06	7,583,637	23,499	69	23,864	98.5	98.8
1961 . . .	05	8,137,850	20,719	31	22,936	90.3	90.5
1962 . . .	04	8,563,183	19,863	226	22,111	89.8	90.9
1963 . . .	03	10,657,155	23,133	116	23,949	96.6	97.1
1964 . . .	02	12,305,659	20,291	262	21,300	95.3	96.5
1965 . . .	01	14,741,120	18,186	381	18,631	97.6	99.7
All years of issue		\$111,857,862	\$350,004	\$1,508	\$367,991	95.1%	95.5%

tion shows how this result compares with previous studies based on the 1955-60 Basic Tables:

Exposure Year	Aggregate Mortality Ratio
1961-62	98.5%
1962-63	97.7
1963-64	101.0
1964-65	96.0
1965-66	95.1

The issue age group in the current study which showed the highest mortality ratio (150.4 per cent) was age group 0. The exposure here was small, but it may also be noted that age 0 has had high mortality ratios in past studies. Table 8, which appears later, shows a mortality ratio of 152.3 per cent for males issue age 0 exposed between 1961 and 1966 anniversaries. War deaths increased the ratio for age group 20-24 by 6.4 percentage points and the all-ages mortality ratio by 0.4 percentage points. Mortality ratios by year of issue were all below 100 per cent and ranged from 89.8 per cent for 1962 to 99.2 per cent for 1954.

The accompanying tabulation gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 95.1 per cent. War deaths were excluded in determining these ratios.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20	1	1.6%
10-20	3	10.1
5-10	5	15.0
0-5	4	24.8
Percentage points above average:		
0-5		
5-10	3	22.7
10-20	3	25.8

Nonmedical Issues

The current experience during the first fifteen policy years of insurance is based on an exposure of \$62,639,446,000 and actual claims of \$71,687,000. The increase in the exposure over the preceding year was 10.6 per cent, 1.4 per cent of which was due to an additional contributor to the current study. Not included in the above claim total were 690 policies, representing \$5,543,000 in claims resulting from operations of war and reported as deaths between 1965 and 1966 anniversaries.

Expected deaths were calculated on the 1955-60 Select Basic Tables in the same manner as those for medically examined issues. These tables were based on experience under medical issues, except that nonmedical issues were included for issue ages under 25.

For all age groups combined, nonmedical business now comprises 35.9 per cent of the total experience on recent Ordinary issues, measured by the exposures during the first fifteen policy years, as compared with 35.6 per cent last year. For all age groups combined, the proportion of nonmedical issues in the first policy year for 1965-66 was 40.7 per cent, compared with 41.5 per cent in last year's report. The accompanying tabulation shows nonmedical exposures as a percentage of total exposures, by age group at issue, for experience between 1965 and 1966 anniversaries.

NONMEDICAL EXPOSURES AS PERCENT-
AGE OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1-15
00-09.....	88.1%	81.9%
10-19.....	88.5	80.4
20-29.....	64.4	57.6
30-39.....	20.4	20.9
40-49.....	1.8	2.5
50 and over....	0.1	0.2
All ages ...	40.7%	35.9%

The mortality ratios for nonmedical issues are presented in Table 3 by age group at issue for the first fifteen policy years combined. The aggregate ratio, excluding war deaths, for the period from 1965 to 1966 anniversaries was 107.8 per cent. The following tabulation shows how this result compares with previous studies based on the 1955-60 Basic Tables:

Exposure Year	Aggregate Mortality Ratio
1961-62	105.8%
1962-63	106.3
1963-64	109.5
1964-65	108.5
1965-66	107.8

The mortality ratios, excluding war deaths, in Table 3 were greater than 106 per cent for all issue age groups 5-49 except for the age group 20-24. Exclusion of war deaths has a greater effect on nonmedical issues than on medical issues, with the over-all nonmedical mortality ratio being

increased by 8.3 percentage points if war deaths are included. War deaths increased the over-all nonmedical mortality ratio in last year's report by only 1.2 percentage points.

The mortality ratios in Table 3 understate somewhat the death rates for nonmedical business because, in calculating the expected deaths, no adjustment was made for the fact that the average ages of the exposures

TABLE 3
STANDARD NONMEDICAL ISSUES OF 1951 to 1965
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS*	MORTALITY RATIO	
		Excluding War Deaths	War Deaths		Excluding War Deaths*	Including War Deaths*
0.....	\$ 2,531,482	\$ 1,107	\$ 0	\$ 1,344	82.4%	82.4%
1.....	914,563	344	0	381	90.3	90.3
2-4.....	1,107,878	434	5	439	98.9	100.0
5-9.....	1,614,687	786	6	663	118.6	119.5
10-14.....	2,375,313	1,822	160	1,686	108.1	117.6
15-19.....	10,277,791	11,021	1,823	9,169	120.2	140.1
20-24.....	16,784,271	13,860	1,878	13,530	102.4	116.3
25-29.....	14,248,166	14,196	1,101	13,373	106.2	114.4
30-34.....	8,264,568	13,446	467	12,646	106.3	110.0
35-39.....	3,752,652	10,622	103	9,503	111.8	112.9
40-44.....	685,629	3,255	0	2,991	108.8	108.8
45-49.....	65,792	623	0	580	107.4	107.4
50 and over.	16,654	171	0	195	87.7	87.7
All ages	\$62,639,446	\$71,687	\$5,543	\$66,500	107.8%	116.1%

* Not adjusted for distribution of exposures by age within each five-year age group at issue.

under nonmedical issues for issue age groups 35-39, 40-44, 45-49, and 50 and over are younger than the average ages of the exposures for these age groups in the medical experience entering into the Basic Tables. This situation arises because the age limits for nonmedical issues of the contributing companies are variously set at 35, 40, 45, or 50, so that the nonmedical exposures beyond these ages tend to fall off sharply. It is likely that a further understatement arises from the general practice of reducing non-medical amount limits in steps of \$5,000 or \$10,000 beyond such ages as 35 and 40.

An indication of the extent to which Table 3 understates the true mortality on nonmedical business is given in the accompanying tabulation, which shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the nonmedical age limits of the contributing companies were considered in making this adjustment; the reductions in amount limits mentioned above were not considered.

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree at ages 40–44. Except for one company, whose limit for nonmedical issues was age 50 until 1953, non-

MORTALITY RATIOS ON NONMEDICAL
ISSUES OF 1951 TO 1965
EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1–15 COMBINED
(Expected Deaths on 1955–60 Select Basic Tables)

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35–39	111.8%	112.1%
40–44	108.8	119.3
45–49	107.4	112.1
50 and over.....	87.7	91.0
Ages 35 and over.....	110.6%	113.3%

medical issues at ages 45–49, and especially at ages 50 and over, are largely business issued under special circumstances (such as pension trust and salary allotment plans), which do not appreciably affect the distribution of exposures by age within each five-year age group at issue. So-called “policyholder’s nonmedical,” issued on the basis of a previous medical examination within six or twelve months, is also included for some companies; others include it in their medical issues.

The mortality ratios by year of issue for all ages at issue combined for the experience on nonmedical business during the period from 1965 to 1966 anniversaries are presented in Table 4 on an unadjusted basis. Mortality ratios by year of issue ranged from 97.8 per cent for 1955 to 114.6 per cent for 1965.

The details of the unadjusted experience by age groups at issue for each year of issue are set forth in Table C of Appendix I.

The accompanying tabulation gives an indication of the variation in the

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20	1	0.8%
10-20	4	4.3
5-10	4	9.8
0-5	7	43.0
Percentage points above average:		
0-5	1	5.1
5-10	2	37.0
10-20		

TABLE 4
 STANDARD NONMEDICAL ISSUES OF 1951 TO 1965
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
 BY YEAR OF ISSUE
 ALL AGES COMBINED
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS*	MORTALITY RATIO	
			Excluding War	War Deaths		Excluding War Deaths*	Including War Deaths*
1951	15	\$ 1,258,783	\$ 3,523	\$ 16	\$ 3,283	107.3%	107.8%
1952	14	1,425,533	3,332	10	3,265	102.1	102.4
1953	13	1,660,164	3,407	14	3,308	103.0	103.4
1954	12	1,700,644	3,213	48	2,835	113.3	115.0
1955	11	1,927,809	2,704	49	2,766	97.8	99.5
1956	10	2,632,376	4,198	92	4,003	104.9	107.2
1957	09	4,160,725	6,218	203	5,822	106.8	110.3
1958	08	4,210,075	5,151	210	4,996	103.1	107.3
1959	07	4,381,002	5,109	261	4,646	110.0	115.6
1960	06	4,599,655	5,138	309	4,572	112.4	119.1
1961	05	5,174,281	5,149	373	4,864	105.9	113.5
1962	04	5,288,702	5,215	664	4,720	110.5	124.6
1963	03	6,400,971	5,780	683	5,338	108.3	121.1
1964	02	7,693,763	6,061	1,147	5,548	109.2	129.9
1965	01	10,124,963	7,489	1,464	6,534	114.6	137.0
All years of issue		\$62,639,446	\$71,687	\$5,543	\$66,500	107.8%	116.1%

* Not adjusted for distribution of exposures by age within each five-year age group at issue.

aggregate mortality ratios of the contributing companies from the all-company average of 107.8 per cent. War deaths were excluded in determining these ratios.

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available.¹ Table 5 presents

¹ Four factors, among others, which should be considered in the comparisons which are presented in this study are: (a) the relative proportions of medical and nonmedical business differ among companies (see Appendix A); (b) the underwriting standards of

TABLE 5
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
BETWEEN 1961 AND 1966 ANNIVERSARIES

BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 1955-60 Select Basic Table									
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
0	137	94	280	83	144	98	145	105	168	94
1-9	76	73	67	93	73	106	140	118	94	99
10-19	122	110	110	117	108	108	109	96	111	110
20-24	105	112	96	102	105	99	102	98	102	104
25-29	100	106	96	96	102	109	96	103	99	103
30-34	127	115	105	117	102	111	91	97	101	109
35-39	97	112†	98	123†	96	110†	96	107†	96	112†
40-44	83	106†	101	126†	101	117†	98	122†	98	120†
45-49	99	99†	96	137†	96	113†	98	121†	97	119†
50 and over	97	59†	97	113†	95	117†	98	125†	97	115†
All ages	98	109†	99	109†	98	108†	97	104†	98	107†
	Ratio of Nonmedical to Medical Mortality Ratios									
0	69%		30%		68%		73%		56%	
1-9	97		138		145		85		105	
10-19	90		106		100		88		100	
20-24	107		107		94		95		101	
25-29	106		100		106		106		105	
30-34	90		112		109		107		108	
35-39	116†		126†		115†		112†		116†	
40-44	127†		124†		116†		125†		122†	
45-49	100†		143†		118†		124†		123†	
50 and over	60†		116†		123†		128†		119†	

* Excluding war deaths between 1964 and 1966 anniversaries.

† Adjusted for distribution of exposures by age within each five-year age group at issue.

side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1961 to 1966 anniversaries. For the experience between 1962 and 1966 anniversaries, the 1955-60 Male, Female, and Male and Female Combined Select Basic Tables, respectively, were used to calculate expected deaths for the male experience, female experience, and experience reported without subdivision by sex. Since the expense of recalculation was not considered worthwhile, previously calculated expected deaths on the 1955-60 Male and Female Combined Select Basic Table were used for the data between 1961 and 1962 anniversaries. War deaths have been excluded from the 1964-66 experience.

The nonmedical mortality ratios shown in Table 5 have been adjusted to reflect the approximate distribution of nonmedical exposures by age for five-year issue age groups 35-39 and over. The lower half of Table 5 shows that, for policy years 1-15 combined, nonmedical mortality exceeds medical mortality appreciably at all issue age groups 25 and over; the excess ranges from about 5 per cent at issue ages 25-29 to about 23 per cent at issue ages 45-49.

Because females constitute a higher proportion of the nonmedical (14.5 per cent of the sex-distinct experience between 1961 and 1962 anniversaries) than of the medical experience (6.5 per cent of the sex-distinct experience between 1961 and 1962 anniversaries), Table 5 understates slightly the excess of nonmedical over medical mortality. This understatement will be essentially eliminated in next year's report, as all expected deaths will by then have been calculated on the 1955-60 sex-distinct basic tables. A more accurate picture is given in Table 10 in a later section of this report, which compares medical and nonmedical mortality experience for each sex separately.

EXPERIENCE UNDER STANDARD ISSUES DURING THE SIXTEENTH AND SUBSEQUENT POLICY YEARS

The current experience during the sixteenth and subsequent policy years is based on an exposure of \$46,594,696,000 (an increase of 4.4 per cent over last year) and actual claims of \$818,568,000, excluding war deaths. Deaths resulting from operations of war between 1965 and 1966 anniversaries amounted to 108 policies, representing \$200,000 in claims which had a small effect on the mortality ratios. Mortality ratios based on (1) the 1955-60 Ultimate Basic Tables (Male, Female, and Male and

the contributing companies differ; (c) the age distributions of each type of business differ; and (d) the proportions of business applied for nonmedically but issued subject to medical examination and then classified as medical business differ.

Female Combined, respectively, for the male experience, female experience, and experience reported without subdivision by sex), (2) the Commissioners 1941 Standard Ordinary Mortality Table, and (3) the Commissioners 1958 Standard Ordinary Mortality Table are presented in Table 6 by attained age groups. The aggregate mortality ratio (excluding

TABLE 6
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS		1955-60 ULTIMATE BASIC TABLE		MORTALITY* RATIO ON 1941 CSO TABLE	MORTALITY* RATIO ON 1958 CSO TABLE
		Excluding War Deaths	War Deaths	Expected Deaths	Mortality* Ratio		
15-19	\$ 883,347	\$ 732	\$ 24	\$ 662	110.6%	36.7%	51.0%
20-24	666,806	928	61	667	139.1	53.9	75.1
25-29	547,853	569	18	568	100.2	33.2	52.0
30-34	982,479	1,203	38	1,159	103.8	30.5	53.6
35-39	2,455,280	3,848	25	3,880	99.2	29.9	54.3
40-44	4,247,986	11,160	33	11,270	99.0	36.7	61.6
45-49	5,950,994	27,068	0	28,902	93.7	45.3	70.2
50-54	7,253,893	53,428	0	58,305	91.6	51.1	73.2
55-59	7,423,263	90,516	1	95,316	95.0	57.7	77.9
60-64	6,233,902	122,932	0	128,366	95.8	63.4	81.3
65-69	4,280,837	128,977	0	137,089	94.1	64.9	79.4
70-74	2,978,027	131,706	0	144,357	91.2	64.0	76.3
75-79	1,680,657	118,441	0	121,887	97.2	68.8	83.3
80-84	747,376	81,479	0	81,414	100.1	72.6	86.9
85-89	216,576	35,512	0	36,977	96.0	75.0	91.2
90-95	45,420	10,069	0	11,409	88.3	71.0	86.0
All ages	\$46,594,696	\$818,568	\$200	\$862,228	94.9%	62.1%	79.3%

* Excluding war deaths between 1965 and 1966 anniversaries.

war deaths) on the 1955-60 Ultimate Basic Tables for the period from 1965 to 1966 anniversaries (94.9 per cent) is 0.5 percentage points lower than the ratio for the period from 1964 to 1965 anniversaries.

The accompanying tabulation gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 94.9 per cent. War deaths were excluded in determining the ratios.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20	1	1.0%
10-20	1	1.5
5-10	3	12.9
0-5	8	37.5
Percentage points above average:		
0-5	4	28.6
5-10	1	14.0
10-20	1	4.5

TABLE 7

COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
 EXPERIENCE BETWEEN 1962 AND 1966 ANNIVERSARIES
 BY ATTAINED AGE
 ALL POLICY YEARS COMBINED
 Expected Deaths on 1955-60 Ultimate Basic Tables
 (Amounts Shown in \$1,000 Units)

AT- TAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS				MORTALITY RATIO†		RATIO† OF NON- MEDICAL TO MEDICAL MOR- TALITY RATIOS
			Excluding War Deaths		War Deaths				
	Medical	Nonmedical	Medical	Non- med- ical	Medi- cal	Non- med- ical	Medical	Non- med- ical	
15-19	\$ 237,848	\$ 1,013,988	\$ 180	\$ 827	\$ 1	\$ 9	98.9%	110.9%	112.1%
20-24	257,930	386,375	264	450	6	21	97.1	110.6	113.9
25-29	499,070	304,630	524	363	0	8	98.1	115.2	117.4
30-34	964,360	648,927	1,206	800	28	0	103.9	101.9	98.1
35-39	1,983,853	1,577,951	3,140	2,452	12	9	98.8	100.7	101.9
40-44	4,305,401	1,932,534	10,816	5,078	31	0	92.7	104.8	113.1
45-49	7,680,553	1,721,430	34,771	7,742	0	0	90.4	97.0	107.3
50-54	10,337,651	1,361,048	76,886	10,590	0	0	91.1	101.3	111.2
55-59	11,337,646	1,041,314	135,496	13,332	0	0	92.4	103.3	111.8
60-64	9,527,147	599,850	189,442	12,164	0	0	96.0	98.1	102.2
65-69	6,530,197	341,867	199,249	11,341	0	0	95.2	103.1	102.3
70-74	4,501,358	214,962	209,719	10,544	0	0	96.1	100.6	104.7
75-79	2,502,362	110,403	179,795	8,050	0	0	99.0	100.2	101.2
80-84	1,061,753	35,521	119,144	3,876	0	0	103.1	100.5	97.5
85-89	317,171	6,708	52,527	1,143	0	0	97.0	101.5	104.6
90-95	55,748	677	13,402	1,132	0	0	95.9	81.0	84.5
All ages	\$62,100,048	\$11,298,185	\$1,226,561	\$88,884	\$78	\$47	96.1%	101.1%	105.2%

* Based on medical data from twelve companies and nonmedical data from eleven companies.

† Excluding war deaths between 1964 and 1966 anniversaries.

Comparison of Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could conveniently do so. Twelve companies contributed medical data, and eleven companies contributed nonmedical data. The results of this experience between 1962 and 1966 anniversaries are shown in Table 7. The experience between 1962 and 1966 anniversaries comprises 41.5 per cent of the total ultimate experience during this period (as compared with 40.8 per cent for the three years of experience published last year). This table will be expanded until five years of experience are included.

For practically all attained age groups, the nonmedical mortality is higher than the medical. It is appreciably higher for attained ages 40-59 and 65-69. War deaths have been excluded between 1964 and 1966 anniversaries.

TABLE 8
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1961 AND 1966 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS			MORTALITY RATIO*		RATIO OF FEMALE TO MALE MORTALITY†
	Male	Female	Excluding War Deaths		War Deaths	Male	Female	
			Male	Female	Male			
0.....	\$ 612,101	\$ 330,246	\$ 527	\$ 119	\$ 0	152.3%	99.2%	46.5%
1.....	698,643	361,689	315	77	0	90.8	58.3	44.8
2-4.....	847,760	368,173	302	58	0	83.4	52.3	43.8
5-9.....	1,912,999	719,072	1,131	138	0	115.8	67.6	33.2
10-14.....	3,371,769	742,932	3,409	219	48	111.8	97.8	29.9
15-19.....	8,899,459	1,008,191	9,756	516	141	107.0	134.4	46.8
20-24.....	31,312,572	1,780,296	27,995	1,115	561	101.0	110.8	67.1
25-29.....	63,642,405	2,333,196	63,728	2,352	697	96.5	151.5	96.3
30-34.....	92,197,413	3,798,038	141,607	5,457	421	99.9	129.8	93.7
35-39.....	93,305,130	5,244,339	222,778	8,179	110	95.9	104.8	68.6
40-44.....	70,468,849	6,250,270	277,408	13,669	48	97.7	96.4	58.0
45-49.....	41,630,200	4,717,028	249,067	15,985	5	96.8	103.3	58.9
50-54.....	20,904,296	2,801,886	190,019	12,206	0	97.7	100.3	49.6
55-59.....	8,867,894	1,367,129	116,016	7,945	0	98.5	90.1	46.1
60-64.....	2,842,860	541,315	51,269	4,508	0	96.1	85.8	48.9
65-69.....	699,515	162,683	16,282	2,546	0	92.9	107.2	71.3
70 and over.....	92,447	24,852	2,699	472	0	82.8	112.6	75.6
All ages.....	\$442,306,312	\$32,551,335	\$1,374,308	\$75,561	\$2,031	97.5%	101.5%	57.8%

* Excluding war deaths between 1964 and 1966 anniversaries.

† Female mortality ratios calculated on 1955-60 Male Select Basic Table.

EXPERIENCE BY SEX

All the nineteen contributing companies submitted all or the major portion of both their medical and nonmedical select data separately for males and females. For the select period from 1965 to 1966 anniversaries, the sex-distinct data comprise 98.1 per cent of the medical exposures and 98.8 per cent of the nonmedical exposures.

The detailed experience by sex for the select period from 1965 to 1966 anniversaries by age group at issue for each year of issue is presented in Table D of Appendix I for medical issues and in Table E for nonmedical issues. Expected deaths were calculated on the 1955-60 Male Select and the 1955-60 Female Select Basic Tables.

Tables 8, 9, 10, and 11 examine the experience by sex between 1961 and 1966 anniversaries for the select and ultimate periods. War deaths between 1964 and 1966 anniversaries have been excluded from these tables.

TABLE 9
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1961 AND 1966 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS				MORTALITY RATIO*†		RATIO* OF FEMALE TO MALE MORTALITY‡
	Male	Female	Excluding War Deaths		War Deaths		Male	Female	
			Male	Female	Male	Female			
0	\$ 6,911,928	\$ 4,492,755	\$ 3,858	\$ 1,921	\$ 0	\$ 0	93.1%	98.9%	81.1%
1	2,482,121	1,559,393	1,113	482	0	0	93.6	94.3	70.7
2-4	2,982,128	1,672,965	1,266	446	5	0	98.5	88.1	62.9
5-9	4,693,719	1,988,689	2,251	525	10	0	108.7	95.6	52.3
10-14	7,717,500	1,965,835	5,698	661	162	0	92.4	126.1	45.2
15-19	35,307,353	5,531,935	38,536	2,412	1,952	15	111.6	127.5	39.9
20-24	59,074,410	7,106,418	51,009	3,916	2,190	5	103.7	106.7	61.0
25-29	53,612,986	4,729,319	50,464	3,572	1,270	0	102.3	127.9	77.6
30-34	31,191,055	4,103,814	48,554	4,613	516	0	109.3	111.5	74.7
35-39	13,234,646	3,091,887	36,546	5,579	103	5	112.0	122.2	68.8
40-44	2,378,421	666,270	11,634	1,658	0	0	109.0	103.9	56.1
45-49	215,313	49,254	2,157	223	0	0	117.0	104.2	48.0
50 and over	47,778	7,581	673	37	0	0	121.7	105.7	39.1
All ages	\$219,849,358	\$36,966,115	\$253,759	\$26,045	\$6,208	\$25	106.6%	113.6%	63.1%

* Excluding war deaths between 1964 and 1966 anniversaries.

† Not adjusted for distribution of exposure by age within each five-year age group at issue.

‡ Female mortality ratios calculated on the 1955-60 Male Select Basic Table.

TABLE 10

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1961 AND 1966 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
Male Experience: Mortality Ratios on 1955-60 Male Select Basic Table										
0.....	174	92	85	76	184	102	146	115	152	93
1-9.....	92	72	70	93	81	114	153	129	104	102
10-19.....	119	108	107	115	107	106	105	91	108	109
20-24.....	103	112	94	103	105	98	100	98	101	104
25-29.....	99	105	92	95	101	107	93	101	97	102
30-34.....	121	116	105	118	101	111	89	96	100	109
35-39.....	97	112†	97	124†	96	110†	94	107†	96	113†
40-44.....	84	104†	101	128†	101	118†	97	124†	98	121†
45-49.....	97	103†	95	148†	97	123†	98	120†	97	122†
50 and over.....	99	60†	98	126†	96	136†	98	137†	97	126†
All ages.....	98	108†	98	108†	98	108†	96	103†	98	107†
Female Experience: Mortality Ratios on 1955-60 Female Select Basic Table										
0.....	56	101	130	107	84	94	159	92	99	99
1-9.....	41	79	64	99	48	90	93	108	61	93
10-19.....	160	134	90	116	113	129	138	134	121	127
20-24.....	135	123	110	92	114	106	98	108	111	107
25-29.....	135	125	142	124	160	133	155	127	152	128
30-34.....	214	115	109	115	136	109	104	110	130	112
35-39.....	96	121†	99	126†	100	115†	122	132†	105	122†
40-44.....	93	127†	95	124†	92	114†	104	107†	96	115†
45-49.....	128	90†	117	96†	101	103†	84	118†	103	109†
50 and over.....	81	0†	96	29†	96	158†	103	123†	96	112†
All ages.....	104	116†	102	113†	100	113†	103	117†	102	114†
Male Experience: Ratio of Nonmedical to Medical Mortality Ratios										
0.....	53%		89%		56%		79%		61%	
1-9.....	78		133		140		84		98	
10-19.....	91		108		99		87		100	
20-24.....	109		109		93		98		103	
25-29.....	107		103		106		109		106	
30-34.....	96		112		110		108		109	
35-39.....	115†		128†		115†		113†		117†	
40-44.....	124†		127†		117†		129†		124†	
45-49.....	106†		156†		128†		122†		126†	
50 and over.....	60†		129†		142†		140†		130†	
Female Experience: Ratio of Nonmedical to Medical Mortality Ratios										
0.....	180%		82%		111%		58%		100%	
1-9.....	192		154		188		116		152	
10-19.....	84		128		114		97		105	
20-24.....	91		84		93		111		96	
25-29.....	93		88		83		82		84	
30-34.....	54		105		80		105		86	
35-39.....	126†		127†		115†		108†		117†	
40-44.....	137†		131†		125†		103†		121†	
45-49.....	70†		82†		102†		140†		105†	
50 and over.....	0†		30†		165†		120†		117†	

* Excluding war deaths between 1964 and 1966 anniversaries.

† Adjusted for distribution of exposures by age within each five-year age group at issue.

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1961 to 1966 anniversaries, are presented in Table 8 for standard medically examined issues and in Table 9 for standard nonmedical issues. For the purpose of comparing male and female mortality in the right-hand columns of these tables, mortality ratios for females were calculated on the male table. The ratios of female to male mortality tend to be lowest at issue ages under 20 for

TABLE 11

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1961 AND 1966 ANNIVERSARIES
BY ATTAINED AGE—ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Male Ultimate Basic Table
and 1955-60 Female Ultimate Basic Table
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS			MORTALITY RATIO†		RATIO OF FEMALE TO MALE MORTALITY‡
	Male	Female	Excluding War Deaths		War Deaths	Male	Female	
			Male	Female	Male			
15-19.....	\$ 1,380,609	\$ 1,103,865	\$ 1,347	\$ 454	\$ 25	94.9%	111.3%	42.1%
20-24.....	920,682	618,782	1,346	312	64	102.3	110.2	34.4
25-29.....	954,387	392,517	1,156	257	20	102.1	94.1	53.1
30-34.....	2,004,155	633,693	2,637	586	49	102.8	94.2	71.0
35-39.....	4,348,824	1,617,011	7,316	1,962	32	101.2	94.6	72.0
40-44.....	8,014,285	2,134,460	22,480	3,932	45	100.5	104.4	67.3
45-49.....	12,224,660	2,145,547	59,805	6,925	0	94.1	111.3	67.1
50-54.....	15,043,334	2,086,488	122,013	9,433	0	95.9	100.3	56.1
55-59.....	15,594,448	1,846,524	202,918	11,790	1	97.4	95.5	49.4
60-64.....	12,726,881	1,308,268	271,543	14,085	2	99.4	107.8	50.5
65-69.....	8,929,752	923,727	289,550	16,143	0	98.3	103.0	53.9
70-74.....	6,001,891	607,152	288,675	16,756	0	97.2	84.9	57.4
75-79.....	3,329,572	326,658	247,682	15,893	0	100.5	98.7	65.5
80-84.....	1,395,985	143,361	157,756	11,035	0	101.8	99.8	68.0
85-89.....	406,470	46,723	66,601	6,329	0	94.7	103.2	82.2
90-95.....	80,546	10,021	19,225	2,128	0	93.6	98.2	89.4
All ages..	\$93,356,481	\$15,944,797	\$1,762,050	\$118,020	\$238	98.3%	98.9%	58.8%

* Based on data from ten companies.

† Excluding war deaths between 1964 and 1966 anniversaries.

‡ Female mortality ratios calculated on 1955-60 Male Ultimate Basic Table.

medical issues and at issue ages 5-19 for nonmedical issues. The highest ratios of female to male mortality are found at issue ages 25-34 for medical issues and ages 0 and 25-34 for nonmedical issues. The ratios of female to male mortality are generally lower on nonmedical than they are on medical business at ages 15 and over. At the juvenile ages the opposite is true. Since the figures are five-year moving averages, there is considerable stability in the ratios from year to year.

Table 10 presents side by side the experience for the five-year period

from 1961 to 1966 anniversaries on medical and nonmedical issues, separately for each sex, for policy years 1-15. The nonmedical mortality ratios shown in this table have been adjusted approximately to reflect the distribution of nonmedical exposures by age for issue age groups 35-39 and over. For males, the ratios of nonmedical to medical mortality tend to increase with issue age and are in excess of 100 per cent at issue ages 20 and over in policy years 1-15 combined. For females, the ratios are below 100 per cent at issue ages 20-34 in policy years 1-15 combined.

The mortality ratios by attained age groups and sex for policy years sixteen and over combined, covering the experience from 1961 to 1966 anniversaries, are presented in Table 11 for standard medical and non-medical issues combined. Again, for the purpose of comparing male and female mortality in the right-hand columns of these tables, mortality ratios for females were calculated on the male table. Ten of the nineteen contributing companies submitted data separately for males and females for policy years sixteen and over. The lowest ratios of female to male mortality are found at attained ages 15-24, while the highest ratios are found at attained ages 85 and over.

APPENDIX I

TABLE A

CONTRIBUTING COMPANIES

PROPORTION OF TOTAL EXPOSURES CONTRIBUTED BY EACH

COMPANY	FIRST FIFTEEN POLICY YEARS		SIXTEENTH AND SUBSEQUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues		Male	Female
				Male	Female	Male	Female		
	Male and Female Lives Combined (Including Data Not Subdivided by Sex)								
Prudential.....	21.1%	35.6%	16.7%	20.0%	1.5%	31.0%	5.1%	26.8%	5.2%
Metropolitan.....	12.4	22.4	23.7	11.5	0.7	19.3	2.5	.....	.....
New York Life.....	10.7	10.1	11.1	9.8	1.0	8.4	1.8	14.4	2.9
Equitable, N.Y.....	8.6	5.2	8.2	8.3	0.5	4.5	0.8	.....	.....
Northwestern Mutual.....	6.7	0.8	7.1	6.2	0.6	0.6	0.2	12.7	1.0
Massachusetts Mutual.....	5.2	2.2	3.2	5.0	0.3	2.0	0.3	.....	.....
John Hancock.....	4.5	5.7	5.0	4.2	0.3	4.5	1.2	7.6	2.1
New England Life.....	3.8	1.6	1.8	3.6	0.2	1.4	0.2	.....	.....
Occidental.....	3.6	1.2	0.6	3.0	0.2	0.9	0.2	.....	.....
Mutual Benefit.....	3.3	1.1	2.4	2.3	0.2	0.8	0.1	.....	.....
Connecticut Mutual.....	3.0	1.9	2.0	2.9	0.2	1.7	0.2	.....	.....
Travelers.....	3.0	1.7	3.0	2.9	0.2	1.5	0.2	5.5	0.4
Mutual Life, N.Y.....	2.7	3.3	4.5	2.6	0.2	2.8	0.5	7.7	1.1
Penn Mutual.....	2.4	1.8	2.8	2.2	0.2	1.6	0.3	.....	.....
Aetna.....	2.3	1.2	1.9	2.2	0.2	1.0	0.2	3.3	0.5
Lincoln National.....	2.2	1.3	1.9	2.0	0.2	1.1	0.2	3.2	0.5
Connecticut General.....	2.0	0.3	0.8	1.8	0.2	0.2	0.1	1.4	0.2
Sun Life, Canada.....	1.3	1.9	1.8	1.2	0.1	1.6	0.3	3.2	0.3
Provident Mutual.....	1.2	0.7	1.5	1.2	0.1	0.6	0.1	.....	.....
Total.....	100.0%	100.0%	100.0%	92.9%	7.1%	85.5%	14.5%	85.8%	14.2%

TABLE B
 STANDARD MEDICALLY EXAMINED ISSUES OF 1951 TO 1965
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1951 (15)	0	\$ 14,588	\$ 4	\$ 0	\$ 6	67%	67%
	1	7,800	1	0	4	25	25
	2-4	12,063	16	0	7	229	229
	5-9	23,632	25	0	20	125	125
	10-14	37,097	48	10	40	120	145
	15-19	78,254	160	5	86	186	192
	20-24	180,621	190	0	260	73	73
	25-29	417,533	705	5	995	71	71
	30-34	553,707	1,975	0	2,441	81	81
	35-39	550,173	3,580	0	3,887	92	92
	40-44	431,685	5,057	0	4,463	113	113
	45-49	256,003	3,921	0	4,374	90	90
	50-54	111,377	2,318	0	2,681	86	86
	55-59	46,989	1,633	0	1,718	95	95
	60-64	11,975	466	0	583	80	80
65-69	2,699	68	0	192	35	35	
70 and over	73	26	0	11	236	236	
	All ages	\$2,736,269	\$20,193	\$20	\$21,768	93%	93%
1952 (14)	0	\$ 15,209	\$ 9	\$ 0	\$ 5	180%	180%
	1	7,868	0	0	3	0	0
	2-4	12,061	3	0	6	50	50
	5-9	36,643	41	0	31	132	132
	10-14	38,824	58	10	40	145	170
	15-19	72,059	27	0	78	35	35
	20-24	179,434	336	0	244	138	138
	25-29	468,202	992	10	1,004	99	100
	30-34	634,565	2,135	0	2,458	87	87
	35-39	633,557	3,395	0	3,839	88	88
	40-44	488,944	4,573	0	4,615	99	99
	45-49	298,465	4,312	0	4,460	97	97
	50-54	127,609	2,523	0	2,772	91	91
	55-59	56,306	1,613	0	1,866	86	86
	60-64	15,893	588	0	739	80	80
65-69	2,666	322	0	172	187	187	
70 and over	181	55	0	23	239	239	
	All ages	\$3,088,486	\$20,982	\$20	\$22,355	94%	94%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1953 (13)	0	\$ 17,197	\$ 4	\$ 0	\$ 5	80%	80%
	1	10,342	1	0	4	25	25
	2-4	13,398	3	0	7	43	43
	5-9	37,431	67	0	31	216	216
	10-14	42,829	63	1	43	147	149
	15-19	84,824	80	0	90	89	89
	20-24	199,723	290	0	247	117	117
	25-29	556,445	871	15	1,077	81	82
	30-34	749,819	2,251	0	2,497	90	90
	35-39	744,070	3,924	0	3,970	99	99
	40-44	568,755	3,729	0	4,797	78	78
	45-49	348,363	4,604	0	4,539	101	101
	50-54	159,896	3,370	0	3,049	111	111
	55-59	65,192	1,708	0	1,879	91	91
	60-64	22,297	897	0	965	93	93
65-69	3,128	290	0	186	156	156	
70 and over	278	31	0	33	94	94	
	All ages	\$3,623,987	\$22,183	\$16	\$23,419	95%	95%
1954 (12)	0	\$ 17,850	\$ 16	\$ 0	\$ 5	320%	320%
	1	11,696	4	0	3	133	133
	2-4	16,513	1	0	7	14	14
	5-9	43,974	30	0	31	97	97
	10-14	61,613	37	0	62	60	60
	15-19	104,921	91	1	111	82	83
	20-24	268,480	425	0	304	140	140
	25-29	684,978	1,244	2	1,171	106	106
	30-34	935,806	2,502	0	2,731	92	92
	35-39	865,694	4,349	0	4,185	104	104
	40-44	664,190	4,819	0	4,930	98	98
	45-49	406,049	4,798	0	4,579	105	105
	50-54	199,299	3,040	0	3,319	92	92
	55-59	83,326	2,344	0	2,129	110	110
	60-64	29,134	975	0	1,109	88	88
65-69	7,017	218	0	380	57	57	
70 and over	503	13	0	56	23	23	
	All ages	\$4,401,043	\$24,906	\$ 3	\$25,112	99%	99%
1955 (11)	0	\$ 18,428	\$ 6	\$ 0	\$ 5	120%	120%
	1	12,643	3	0	3	100	100
	2-4	18,658	1	0	6	17	17
	5-9	54,164	99	0	34	291	291
	10-14	74,144	100	7	73	137	147
	15-19	141,821	151	0	151	100	100
	20-24	390,875	394	10	410	96	99
	25-29	881,723	1,505	40	1,305	115	118
	30-34	1,187,613	2,744	0	3,086	89	89
	35-39	1,100,294	4,635	0	4,713	98	98
	40-44	843,592	5,666	0	5,639	100	100
	45-49	507,653	4,573	0	5,045	91	91
	50-54	262,980	3,936	0	3,935	100	100
	55-59	109,943	2,499	0	2,466	101	101
	60-64	39,821	1,479	0	1,278	116	116
65-69	8,506	351	0	401	88	88	
70 and over	1,030	50	0	99	51	51	
	All ages	\$5,653,888	\$28,192	\$57	\$28,649	98%	99%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1956 (10)	0	\$ 16,638	\$ 0	\$ 0	\$ 4	0%	0%
	1	17,082	5	0	4	125	125
	2-4	25,121	0	0	7	0	0
	5-9	47,620	40	0	26	154	154
	10-14	77,128	24	5	74	32	39
	15-19	144,644	193	0	153	126	126
	20-24	483,294	346	33	480	72	79
	25-29	985,088	1,184	10	1,297	91	92
	30-34	1,314,380	2,939	0	3,020	97	97
	35-39	1,260,140	3,762	0	4,759	79	79
	40-44	985,623	5,993	0	5,848	102	102
	45-49	580,071	4,873	0	5,155	95	95
	50-54	294,387	3,383	0	4,005	84	84
	55-59	118,185	2,060	0	2,348	88	88
	60-64	43,248	908	0	1,206	75	75
	65-69	8,522	282	0	342	82	82
	70 and over	795	63	0	68	93	93
	All ages	\$6,401,966	\$26,055	\$ 48	\$28,796	90%	91%
1957 (9)	0	\$ 15,362	\$ 4	\$ 0	\$ 4	100%	100%
	1	20,074	2	0	5	40	40
	2-4	23,300	2	0	6	33	33
	5-9	41,774	52	0	20	260	260
	10-14	69,131	132	0	65	203	203
	15-19	151,931	130	10	158	82	89
	20-24	643,215	457	20	604	76	79
	25-29	1,188,460	1,397	0	1,392	100	100
	30-34	1,670,973	3,478	6	3,317	105	105
	35-39	1,543,039	4,500	0	5,091	88	88
	40-44	1,115,791	6,371	0	5,879	108	108
	45-49	590,954	4,861	0	4,749	102	102
	50-54	294,232	3,197	0	3,614	88	88
	55-59	120,151	1,969	0	2,098	94	94
	60-64	41,184	807	0	997	81	81
	65-69	11,578	462	0	398	116	116
	70 and over	1,044	24	0	79	30	30
	All ages	\$7,542,193	\$27,845	\$ 36	\$28,476	98%	98%
1958 (8)	0	\$ 14,281	\$ 0	\$ 0	\$ 5	0%	0%
	1	22,761	18	0	7	257	257
	2-4	22,639	5	0	6	83	83
	5-9	40,072	1	0	17	6	6
	10-14	66,824	91	5	59	154	163
	15-19	153,382	101	27	155	65	83
	20-24	624,277	742	55	555	134	144
	25-29	1,173,935	1,423	31	1,222	116	119
	30-34	1,738,519	2,688	0	2,969	91	91
	35-39	1,693,919	4,261	0	4,920	87	87
	40-44	1,222,297	5,979	0	5,785	103	103
	45-49	682,303	4,903	0	5,012	98	98
	50-54	351,430	3,434	0	4,011	86	86
	55-59	150,746	1,859	0	2,398	78	78
	60-64	46,830	1,045	0	994	105	105
	65-69	12,203	289	0	370	78	78
	70 and over	1,085	24	0	65	37	37
	All ages	\$8,017,503	\$26,863	\$118	\$28,550	94%	95%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1959 (7)	0	\$ 14,090	\$ 6	\$ 0	\$ 6	100%	100%
	1	24,053	12	0	8	150	150
	2-4	23,813	3	0	6	50	50
	5-9	47,760	2	0	17	12	12
	10-14	80,714	103	0	67	154	154
	15-19	184,466	176	10	183	96	102
	20-24	629,919	513	20	535	96	100
	25-29	1,153,653	1,330	42	1,098	121	125
	30-34	1,712,621	2,352	27	2,483	95	96
	35-39	1,789,812	3,764	6	4,610	82	82
	40-44	1,296,063	5,825	0	5,500	106	106
	45-49	796,798	4,946	0	5,258	94	94
	50-54	401,068	3,248	0	4,177	78	78
	55-59	175,806	2,123	0	2,540	84	84
	60-64	54,996	2,135	0	1,048	204	204
65-69	16,506	313	0	446	70	70	
70 and over	1,785	243	0	93	261	261	
	All ages	\$8,403,923	\$27,094	\$105	\$28,075	97%	97%
1960 (6)	0	\$ 11,356	\$ 11	\$ 0	\$ 5	220%	220%
	1	22,824	9	0	9	100	100
	2-4	20,972	2	0	6	33	33
	5-9	36,505	3	0	11	27	27
	10-14	60,033	23	0	46	50	50
	15-19	153,697	145	5	148	98	101
	20-24	473,890	367	35	392	94	103
	25-29	929,401	849	5	831	102	103
	30-34	1,514,903	2,451	24	1,969	124	126
	35-39	1,652,122	3,627	0	3,715	98	98
	40-44	1,258,086	5,028	0	4,788	105	105
	45-49	782,306	4,069	0	4,483	91	91
	50-54	401,011	3,552	0	3,567	100	100
	55-59	184,495	2,361	0	2,277	104	104
	60-64	63,451	682	0	1,112	61	61
65-69	16,217	262	0	406	65	65	
70 and over	2,368	58	0	99	59	59	
	All ages	\$7,583,637	\$23,499	\$ 69	\$23,864	98%	99%
1961 (5)	0	\$ 10,200	\$ 0	\$ 0	\$ 5	0%	0%
	1	23,161	19	0	10	190	190
	2-4	20,621	0	0	7	0	0
	5-9	36,311	7	0	10	70	70
	10-14	56,064	37	0	40	93	93
	15-19	165,065	199	10	158	126	132
	20-24	505,512	339	5	417	81	82
	25-29	947,438	853	0	817	104	104
	30-34	1,569,940	1,408	0	1,774	79	79
	35-39	1,763,983	3,074	11	3,471	89	89
	40-44	1,409,225	4,248	5	4,561	93	93
	45-49	868,062	3,807	0	4,344	88	88
	50-54	469,610	3,179	0	3,503	91	91
	55-59	207,583	2,054	0	2,239	92	92
	60-64	63,265	941	0	1,040	90	90
65-69	18,014	448	0	411	109	109	
70 and over	3,796	106	0	129	82	82	
	All ages	\$8,137,850	\$20,719	\$ 31	\$22,936	90%	90%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1962 (4)	0	\$ 10,281	\$ 0	\$ 0	\$ 6	0%	0%
	1	24,536	2	0	12	17	17
	2-4	22,834	2	0	9	22	22
	5-9	38,459	5	0	10	50	50
	10-14	54,996	17	0	34	50	50
	15-19	165,881	209	10	154	136	142
	20-24	512,406	473	115	419	113	140
	25-29	988,313	493	75	828	60	69
	30-34	1,598,379	1,484	20	1,658	90	91
	35-39	1,838,838	2,932	6	3,160	93	93
	40-44	1,527,307	4,352	0	4,396	99	99
	45-49	959,071	3,988	0	4,198	95	95
	50-54	498,514	3,293	0	3,365	98	98
	55-59	218,436	1,444	0	2,148	67	67
	60-64	80,942	880	0	1,219	72	72
	65-69	20,644	220	0	410	54	54
	70 and over	3,346	69	0	85	81	81
	All ages	\$ 8,563,183	\$19,863	\$226	\$22,111	90%	91%
1963 (3)	0	\$ 14,653	\$ 10	\$ 0	\$ 10	100%	100%
	1	16,862	10	0	9	111	111
	2-4	19,654	0	0	9	0	0
	5-9	37,570	7	0	10	70	70
	10-14	54,059	10	0	30	33	33
	15-19	164,858	154	20	151	102	115
	20-24	624,290	497	27	493	101	106
	25-29	1,249,716	756	0	1,000	76	76
	30-34	1,989,749	2,521	59	1,868	135	138
	35-39	2,299,121	3,335	0	3,440	97	97
	40-44	1,928,405	5,034	10	4,698	107	107
	45-49	1,208,872	4,745	0	4,470	106	106
	50-54	629,014	2,874	0	3,623	79	79
	55-59	285,877	1,971	0	2,344	84	84
	60-64	101,716	941	0	1,229	77	77
	65-69	26,969	209	0	439	48	48
	70 and over	5,770	59	0	126	47	47
	All ages	\$10,657,155	\$23,133	\$116	\$23,949	97%	97%
1964 (2)	0	\$ 18,875	\$ 100	\$ 0	\$ 14	714%	714%
	1	10,094	10	0	7	143	143
	2-4	18,320	0	0	9	0	0
	5-9	36,606	0	0	11	0	0
	10-14	54,969	2	0	25	8	8
	15-19	185,745	183	10	156	117	124
	20-24	810,372	531	46	588	90	98
	25-29	1,558,298	691	129	1,017	68	81
	30-34	2,294,360	3,328	39	1,751	190	192
	35-39	2,560,880	2,938	0	3,011	98	98
	40-44	2,202,624	3,806	33	4,354	87	88
	45-49	1,345,911	3,185	5	3,837	83	83
	50-54	740,966	2,809	0	3,183	88	88
	55-59	325,101	1,681	0	1,933	87	87
	60-64	107,093	613	0	930	66	66
	65-69	29,350	226	0	373	61	61
	70 and over	6,095	188	0	101	186	186
	All ages	\$12,305,659	\$20,291	\$262	\$21,300	95%	96%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1965 (1)	0	\$ 18,274	\$ 6	\$ 0	\$ 32	19%	19%
	1	10,371	0	0	8	0	0
	2-4	21,913	0	0	13	0	0
	5-9	41,462	26	0	14	186	186
	10-14	53,673	5	0	21	24	24
	15-19	242,900	364	25	174	209	224
	20-24	1,127,921	657	61	755	87	95
	25-29	1,977,847	921	163	1,038	89	104
	30-34	2,728,964	1,960	97	1,694	116	121
	35-39	3,018,988	2,346	35	2,743	86	87
	40-44	2,536,442	2,586	0	3,706	70	70
	45-49	1,589,470	2,859	0	3,282	87	87
	50-54	861,681	2,921	0	2,608	112	112
	55-59	355,044	2,505	0	1,454	172	172
	60-64	121,370	505	0	752	67	67
	65-69	29,099	511	0	265	193	193
	70 and over	5,701	14	0	72	19	19
All ages	\$14,741,120	\$18,186	\$381	\$18,631	98%	100%	

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1951 TO 1965
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1951 (15)	0	\$ 120,258	\$ 46	\$ 0	\$ 48	96%	96%
	1	36,593	25	0	18	139	139
	2-4	39,215	39	5	23	170	191
	5-9	43,447	40	2	36	111	117
	10-14	49,352	42	0	51	82	82
	15-19	143,087	144	4	153	94	97
	20-24	229,670	292	5	319	92	93
	25-29	257,220	731	0	599	122	122
	30-34	192,295	771	0	817	94	94
	35-39	103,230	800	0	695	115	115
	40-44	34,916	438	0	354	124	124
	45-49	8,511	127	0	144	88	88
	50 and over	989	28	0	26	108	108
	All ages	\$1,258,783	\$3,523	\$16	\$3,283	107%	108%
1952 (14)	0	\$ 134,071	\$ 39	\$ 0	\$ 45	87%	87%
	1	43,028	19	0	17	112	112
	2-4	43,893	19	0	22	86	86
	5-9	52,130	72	1	41	176	178
	10-14	57,111	49	4	58	84	91
	15-19	155,260	169	0	156	108	108
	20-24	244,063	335	5	316	106	108
	25-29	308,068	575	0	643	89	89
	30-34	226,308	751	0	852	88	88
	35-39	115,544	745	0	645	116	116
	40-44	36,712	404	0	327	124	124
	45-49	8,154	131	0	117	112	112
	50 and over	1,191	24	0	26	92	92
	All ages	\$1,425,533	\$3,332	\$10	\$3,265	102%	102%
1953 (13)	0	\$ 148,618	\$ 31	\$ 0	\$ 43	72%	72%
	1	49,374	7	0	17	41	41
	2-4	50,912	33	0	24	138	138
	5-9	64,964	82	1	50	164	166
	10-14	73,950	62	1	74	84	85
	15-19	195,095	174	7	196	89	92
	20-24	275,345	262	0	325	81	81
	25-29	360,471	677	0	678	100	100
	30-34	270,644	830	0	878	95	95
	35-39	127,809	779	5	635	123	123
	40-44	34,172	336	0	270	124	124
	45-49	7,753	110	0	97	113	113
	50 and over	1,057	24	0	21	114	114
	All ages	\$1,660,164	\$3,407	\$14	\$3,308	103%	103%

TABLE C--Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1954 (12)	0	\$ 163,815	\$ 62	\$ 0	\$ 43	144%	144%
	1	56,233	17	0	16	106	106
	2-4	58,987	23	0	24	96	96
	5-9	75,530	89	1	51	175	176
	10-14	86,052	72	16	83	87	106
	15-19	192,794	196	7	191	103	106
	20-24	296,768	321	6	321	100	102
	25-29	352,161	730	8	585	125	126
	30-34	267,401	794	10	760	104	106
	35-39	122,365	673	0	549	123	123
	40-44	25,077	185	0	171	108	108
	45-49	2,876	43	0	31	139	139
	50 and over	585	8	0	10	80	80
	All ages	\$1,700,644	\$3,213	\$48	\$2,835	113%	115%
1955 (11)	0	\$ 195,240	\$ 42	\$ 0	\$ 49	86%	86%
	1	67,974	18	0	18	100	100
	2-4	70,385	12	0	24	50	50
	5-9	90,947	106	1	54	196	198
	10-14	108,203	109	35	103	106	140
	15-19	233,242	162	6	233	70	72
	20-24	358,906	391	7	361	108	110
	25-29	367,152	507	0	528	96	96
	30-34	280,226	615	0	707	87	87
	35-39	129,551	537	0	517	104	104
	40-44	23,150	173	0	142	122	122
	45-49	2,314	26	0	22	118	118
	50 and over	519	6	0	8	75	75
	All ages	\$1,927,809	\$2,704	\$49	\$2,766	98%	100%
1956 (10)	0	\$ 182,949	\$ 45	\$ 0	\$ 46	98%	98%
	1	68,268	23	0	17	135	135
	2-4	69,465	23	0	20	115	115
	5-9	93,485	75	0	50	150	150
	10-14	114,255	126	40	105	120	158
	15-19	262,379	213	6	266	80	82
	20-24	493,641	499	35	478	104	112
	25-29	572,283	910	11	742	123	124
	30-34	476,856	1,130	0	1,081	105	105
	35-39	254,784	933	0	934	100	100
	40-44	40,737	183	0	232	79	79
	45-49	2,659	28	0	23	122	122
	50 and over	615	10	0	9	111	111
	All ages	\$2,632,376	\$4,198	\$92	\$4,003	105%	107%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO		
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths	
1957 (9)	0	\$ 172,473	\$ 58	\$ 0	\$ 49	118%	118%	
	1	63,665	22	0	16	138	138	
	2-4	64,955	26	0	17	153	153	
	5-9	89,703	41	0	43	95	95	
	10-14	133,381	223	27	122	183	205	
	15-19	445,229	463	25	456	102	107	
	20-24	965,427	756	65	896	84	92	
	25-29	1,042,011	1,429	76	1,210	118	124	
	30-34	748,424	1,657	10	1,472	113	113	
	35-39	372,279	1,213	0	1,205	101	101	
	40-44	59,975	300	0	307	98	98	
	45-49	2,600	24	0	20	120	120	
	50 and over	603	6	0	9	67	67	
		All ages	\$4,160,725	\$6,218	\$203	\$5,822	107%	110%
	1958 (8)	0	\$ 167,043	\$ 45	\$ 0	\$ 56	80%	80%
1		66,970	13	0	19	68	68	
2-4		68,270	25	0	17	147	147	
5-9		95,350	59	0	39	151	151	
10-14		161,511	189	17	141	134	146	
15-19		557,721	545	50	562	97	106	
20-24		1,074,592	953	54	944	101	107	
25-29		1,030,009	1,005	51	1,062	95	99	
30-34		642,691	1,192	33	1,082	110	113	
35-39		293,509	870	5	825	105	106	
40-44		48,869	217	0	221	98	98	
45-49		2,944	34	0	21	162	162	
50 and over		596	4	0	7	57	57	
		All ages	\$4,210,075	\$5,151	\$210	\$4,996	103%	107%
1959 (7)		0	\$ 162,398	\$ 52	\$ 0	\$ 63	83%	83%
	1	64,630	12	0	22	55	55	
	2-4	70,760	24	0	18	133	133	
	5-9	102,187	45	0	36	125	125	
	10-14	179,270	202	20	149	136	149	
	15-19	736,999	919	90	725	127	139	
	20-24	1,153,937	839	65	969	87	93	
	25-29	993,421	1,072	69	935	115	122	
	30-34	601,297	917	17	861	107	108	
	35-39	269,947	809	0	670	121	121	
	40-44	42,256	176	0	170	104	104	
	45-49	3,150	18	0	19	95	95	
	50 and over	750	24	0	9	267	267	
		All ages	\$4,381,002	\$5,109	\$261	\$4,646	110%	116%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1960 (6)	0	\$ 139,514	\$ 39	\$ 0	\$ 61	64%	64%
	1	54,129	15	0	21	71	71
	2-4	68,591	29	0	20	145	145
	5-9	113,586	29	0	35	83	83
	10-14	189,029	154	0	147	105	105
	15-19	861,968	1,162	115	820	142	156
	20-24	1,200,627	1,013	71	983	103	110
	25-29	1,057,214	1,015	111	938	108	120
	30-34	591,519	864	12	760	114	115
	35-39	271,093	628	0	585	107	107
	40-44	48,040	175	0	173	101	101
	45-49	3,193	5	0	17	29	29
	50 and over	1,152	10	0	12	83	83
	All ages	\$4,599,655	\$5,138	\$309	\$4,572	112%	119%
1961 (5)	0	\$ 144,670	\$ 47	\$ 0	\$ 70	67%	67%
	1	56,012	11	0	25	44	44
	2-4	73,448	24	0	25	96	96
	5-9	119,561	17	0	33	52	52
	10-14	200,807	121	0	145	83	83
	15-19	1,026,438	1,193	120	973	123	135
	20-24	1,393,806	1,199	131	1,134	106	117
	25-29	1,161,598	899	90	991	91	100
	30-34	650,422	769	12	730	105	107
	35-39	290,669	658	20	548	120	124
	40-44	52,044	183	0	160	114	114
	45-49	2,927	13	0	14	93	93
	50 and over	1,879	15	0	16	94	94
	All ages	\$5,174,281	\$5,149	\$373	\$4,864	106%	114%
1962 (4)	0	\$ 146,522	\$ 60	\$ 0	\$ 81	74%	74%
	1	59,319	33	0	29	114	114
	2-4	76,768	30	0	30	100	100
	5-9	118,779	29	0	31	94	94
	10-14	187,364	133	0	120	111	111
	15-19	1,012,360	1,196	298	932	128	160
	20-24	1,490,500	1,125	205	1,202	94	111
	25-29	1,209,034	1,010	80	999	101	109
	30-34	645,679	919	71	664	138	149
	35-39	289,192	566	10	476	119	121
	40-44	48,831	103	0	132	78	78
	45-49	3,323	11	0	14	79	79
	50 and over	1,031	0	0	10	0	0
	All ages	\$5,288,702	\$5,215	\$664	\$4,720	110%	125%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO		
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths	
1963 (3)	0	\$ 193,323	\$ 89	\$ 0	\$ 121	74 ⁰⁷ %	74 ⁰⁷ %	
	1	67,419	31	0	37	84	84	
	2-4	100,328	27	0	44	61	61	
	5-9	159,526	17	0	41	41	41	
	10-14	250,616	133	0	143	93	93	
	15-19	1,138,500	1,319	333	1,024	129	161	
	20-24	1,875,594	1,529	168	1,451	105	117	
	25-29	1,475,269	1,128	126	1,158	97	108	
	30-34	749,514	795	56	696	114	122	
	35-39	327,920	536	0	464	116	116	
	40-44	56,355	144	0	127	113	113	
	45-49	4,401	23	0	16	144	144	
	50 and over	2,206	9	0	16	56	56	
		All ages	\$ 6,400,971	\$5,780	\$ 683	\$5,338	108%	121%
	1964 (2)	0	\$ 215,742	\$ 123	\$ 0	\$ 153	80%	80%
1		74,441	25	0	47	53	53	
2-4		115,645	40	0	56	71	71	
5-9		182,725	39	0	52	75	75	
10-14		274,294	127	0	126	101	101	
15-19		1,346,631	1,356	315	1,100	123	152	
20-24		2,403,462	1,753	471	1,688	104	132	
25-29		1,774,198	1,204	255	1,133	106	129	
30-34		866,557	723	79	649	111	124	
35-39		369,859	469	27	409	115	121	
40-44		63,812	181	0	114	159	159	
45-49		4,891	22	0	13	169	169	
50 and over		1,506	-1*	0	8	-13*	-13*	
		All ages	\$ 7,693,763	\$6,061	\$1,147	\$5,548	109%	130%
1965 (1)		0	\$ 244,846	\$ 329	\$ 0	\$ 416	79%	79%
	1	86,508	73	0	62	118	118	
	2-4	136,256	60	0	75	80	80	
	5-9	212,767	46	0	71	65	65	
	10-14	310,118	80	0	119	67	67	
	15-19	1,970,088	1,810	447	1,382	131	163	
	20-24	3,327,933	2,593	590	2,143	121	149	
	25-29	2,288,057	1,304	224	1,172	111	130	
	30-34	1,054,735	719	167	637	113	139	
	35-39	414,901	406	36	346	117	128	
	40-44	70,683	57	0	91	63	63	
	45-49	6,096	8	0	12	67	67	
	50 and over	1,975	4	0	8	50	50	
		All ages	\$10,124,963	\$7,489	\$1,464	\$6,534	115%	137%

* Corrections often take the form of a negative to reverse prior year's transactions. Usually such corrections are "buried" by the positive contributions; however, in this small cell the positive contribution did not exceed the negative correction.

TABLE D
STANDARD MEDICALLY EXAMINED ISSUES OF 1951 TO 1965
MALE LIVES
EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Male Select Basic Table
(Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1951 (15)	0	\$ 7,181	\$ 0	\$ 0	\$ 3	0%	0%
	1	4,049	0	0	2	0	0
	2-4	6,555	14	0	5	280	280
	5-9	15,012	24	0	15	160	160
	10-14	27,238	33	10	33	100	130
	15-19	50,342	128	5	61	210	218
	20-24	118,358	86	0	180	48	48
	25-29	301,110	436	5	738	59	60
	30-34	407,391	1,312	0	1,858	71	71
	35-39	399,430	2,558	0	2,900	88	88
	40-44	310,231	3,727	0	3,304	113	113
	45-49	185,316	2,983	0	3,302	90	90
	50-54	79,712	1,870	0	1,999	94	94
	55-59	32,393	1,263	0	1,251	101	101
	60-64	7,539	247	0	393	63	63
65-69	2,062	35	0	153	23	23	
70 and over	61	21	0	9	233	233	
	All ages	\$1,953,980	\$14,737	\$20	\$16,206	91%	91%
1952 (14)	0	\$ 8,002	\$ 3	\$ 0	\$ 3	100%	100%
	1	4,168	0	0	2	0	0
	2-4	6,520	0	0	4	0	0
	5-9	24,559	39	0	25	156	156
	10-14	28,411	58	10	34	171	200
	15-19	61,010	26	0	70	37	37
	20-24	156,074	326	0	220	148	148
	25-29	425,674	899	10	932	96	98
	30-34	572,926	2,021	0	2,263	89	89
	35-39	565,501	3,093	0	3,517	88	88
	40-44	426,037	4,237	0	4,162	102	102
	45-49	252,583	3,818	0	3,966	96	96
	50-54	107,170	2,241	0	2,452	91	91
	55-59	46,378	1,382	0	1,616	86	86
	60-64	12,970	486	0	640	76	76
65-69	2,097	317	0	143	222	222	
70 and over	144	25	0	20	125	125	
	All ages	\$2,700,224	\$18,971	\$20	\$20,069	95%	95%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1953 (13)	0	\$ 8,780	\$ 4	\$ 0	\$ 3	133%	133%
	1	5,663	0	0	2	0	0
	2-4	7,621	2	0	4	50	50
	5-9	24,908	48	0	25	192	192
	10-14	31,441	63	1	36	175	178
	15-19	72,954	78	0	82	95	95
	20-24	176,343	268	0	226	119	119
	25-29	510,099	775	15	1,005	77	79
	30-34	683,242	2,127	0	2,309	92	92
	35-39	670,205	3,554	0	3,659	97	97
	40-44	497,805	3,446	0	4,351	79	79
	45-49	296,435	4,260	0	4,061	105	105
	50-54	132,402	3,158	0	2,680	118	118
	55-59	53,472	1,371	0	1,639	84	84
	60-64	18,751	826	0	863	96	96
65-69	2,501	272	0	158	172	172	
70 and over	175	4	0	22	18	18	
	All ages	\$3,192,797	\$20,256	\$16	\$21,125	96%	96%
1954 (12)	0	\$ 9,665	\$ 14	\$ 0	\$ 3	467%	467%
	1	6,926	2	0	2	100	100
	2-4	10,112	0	0	5	0	0
	5-9	30,470	8	0	26	31	31
	10-14	49,399	27	0	55	49	49
	15-19	92,124	90	1	103	87	88
	20-24	244,579	417	0	284	147	147
	25-29	632,877	1,155	2	1,101	105	105
	30-34	858,338	2,306	0	2,541	91	91
	35-39	784,147	3,974	0	3,874	103	103
	40-44	580,151	4,258	0	4,479	95	95
	45-49	348,100	4,270	0	4,122	104	104
	50-54	166,329	2,713	0	2,944	92	92
	55-59	69,101	1,935	0	1,880	103	103
	60-64	23,005	915	0	954	96	96
65-69	5,258	189	0	305	62	62	
70 and over	395	9	0	46	20	20	
	All ages	\$3,910,976	\$22,282	\$ 3	\$22,724	98%	98%
1955 (11)	0	\$ 10,918	\$ 6	\$ 0	\$ 3	200%	200%
	1	7,832	3	0	2	150	150
	2-4	11,231	0	0	4	0	0
	5-9	38,258	82	0	28	293	293
	10-14	58,295	98	7	64	153	164
	15-19	126,674	142	0	142	100	100
	20-24	360,634	366	10	386	95	97
	25-29	822,308	1,426	40	1,233	116	119
	30-34	1,091,411	2,650	0	2,870	92	92
	35-39	994,883	4,230	0	4,348	97	97
	40-44	742,151	5,266	0	5,136	103	103
	45-49	431,812	4,176	0	4,508	93	93
	50-54	220,641	3,304	0	3,495	95	95
	55-59	90,310	2,257	0	2,157	105	105
	60-64	31,639	1,383	0	1,102	125	125
65-69	6,662	317	0	341	93	93	
70 and over	734	44	0	75	59	59	
	All ages	\$5,046,393	\$25,750	\$57	\$25,894	99%	100%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1956 (10)	0	\$ 8,564	\$ 0	\$ 0	\$ 2	0%	0%
	1	9,725	5	0	3	167	167
	2-4	15,241	0	0	5	0	0
	5-9	31,193	21	0	20	105	105
	10-14	62,527	19	5	66	29	36
	15-19	128,037	144	0	143	101	101
	20-24	451,702	328	33	456	72	79
	25-29	921,219	1,076	10	1,225	88	89
	30-34	1,212,468	2,663	0	2,813	95	95
	35-39	1,145,386	3,449	0	4,387	79	79
	40-44	869,056	5,401	0	5,301	102	102
	45-49	499,675	4,331	0	4,622	94	94
	50-54	243,810	2,987	0	3,523	85	85
	55-59	97,868	1,658	0	2,071	80	80
	60-64	34,826	744	0	1,028	72	72
	65-69	6,300	245	0	270	91	91
70 and over	459	24	0	41	59	59	
	All ages	\$5,738,056	\$23,095	\$ 48	\$25,976	89%	89%
1957 (9)	0	\$ 7,836	\$ 4	\$ 0	\$ 2	200%	200%
	1	12,222	0	0	3	0	0
	2-4	14,561	0	0	4	0	0
	5-9	26,870	50	0	15	333	333
	10-14	54,758	127	0	57	223	223
	15-19	137,530	130	10	150	87	93
	20-24	613,610	452	20	583	78	81
	25-29	1,133,028	1,381	0	1,337	103	103
	30-34	1,574,455	3,404	6	3,149	108	108
	35-39	1,432,619	4,252	0	4,785	89	89
	40-44	1,006,351	5,969	0	5,434	110	110
	45-49	517,593	4,508	0	4,322	104	104
	50-54	248,386	2,915	0	3,249	90	90
	55-59	100,365	1,710	0	1,876	91	91
	60-64	33,379	698	0	859	81	81
	65-69	9,317	438	0	337	130	130
70 and over	929	20	0	72	28	28	
	All ages	\$6,923,809	\$26,058	\$ 36	\$26,234	99%	99%
1958 (8)	0	\$ 9,312	\$ 0	\$ 0	\$ 3	0%	0%
	1	15,034	6	0	5	120	120
	2-4	16,034	5	0	4	125	125
	5-9	29,275	0	0	13	0	0
	10-14	55,409	91	5	55	165	175
	15-19	139,729	98	27	150	65	83
	20-24	601,691	736	55	542	136	146
	25-29	1,142,393	1,394	31	1,200	116	119
	30-34	1,683,331	2,612	0	2,895	90	90
	35-39	1,621,177	4,098	0	4,766	86	86
	40-44	1,135,789	5,816	0	5,520	105	105
	45-49	617,601	4,552	0	4,731	96	96
	50-54	313,128	3,205	0	3,789	85	85
	55-59	131,280	1,739	0	2,245	77	77
	60-64	39,107	957	0	888	108	108
	65-69	10,519	280	0	331	85	85
70 and over	830	20	0	55	36	36	
	All ages	\$7,561,639	\$25,609	\$118	\$27,192	94%	95%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1959 (7)	0	\$ 9,591	\$ 6	\$ 0	\$ 4	150%	150%
	1	15,858	12	0	6	200	200
	2-4	17,015	0	0	5	0	0
	5-9	32,911	0	0	13	0	0
	10-14	66,157	93	0	62	150	150
	15-19	169,878	174	10	177	98	104
	20-24	604,732	501	20	520	96	100
	25-29	1,117,671	1,323	42	1,073	123	127
	30-34	1,648,596	2,283	27	2,407	95	96
	35-39	1,700,382	3,550	6	4,438	80	80
	40-44	1,197,680	5,613	0	5,222	107	107
	45-49	715,027	4,512	0	4,934	91	91
	50-54	354,560	3,085	0	3,929	79	79
	55-59	152,199	2,045	0	2,368	86	86
	60-64	45,590	2,006	0	927	216	216
	65-69	12,565	275	0	366	75	75
70 and over	1,517	238	0	84	283	283	
	All ages	\$7,861,929	\$25,716	\$105	\$26,535	97%	97%
1960 (6)	0	\$ 7,765	\$ 10	\$ 0	\$ 4	250%	250%
	1	14,781	7	0	117	117	117
	2-4	14,942	2	0	5	40	40
	5-9	27,277	1	0	9	11	11
	10-14	48,692	23	0	43	53	53
	15-19	139,577	145	5	142	102	106
	20-24	449,487	361	35	378	96	105
	25-29	896,926	837	5	810	103	104
	30-34	1,453,142	2,268	24	1,904	119	120
	35-39	1,558,956	3,509	0	3,564	98	98
	40-44	1,145,903	4,810	0	4,504	107	107
	45-49	697,197	3,791	0	4,185	91	91
	50-54	350,907	3,280	0	3,337	98	98
	55-59	157,690	2,270	0	2,102	108	108
	60-64	52,808	641	0	990	65	65
	65-69	13,156	246	0	350	70	70
70 and over	1,880	56	0	86	65	65	
	All ages	\$7,031,086	\$22,257	\$ 69	\$22,419	99%	100%
1961 (5)	0	\$ 7,385	\$ 0	\$ 0	\$ 4	0%	0%
	1	14,748	15	0	7	214	214
	2-4	13,822	0	0	5	0	0
	5-9	25,640	0	0	7	0	0
	10-14	44,685	35	0	37	95	95
	15-19	148,735	189	10	151	125	132
	20-24	478,340	334	5	402	83	84
	25-29	912,931	832	0	797	104	104
	30-34	1,501,471	1,281	0	1,710	75	75
	35-39	1,654,693	2,829	11	3,316	85	86
	40-44	1,280,053	4,003	5	4,275	94	94
	45-49	772,408	3,533	0	4,052	87	87
	50-54	411,489	2,911	0	3,267	89	89
	55-59	177,306	1,800	0	2,056	88	88
	60-64	52,303	839	0	928	90	90
	65-69	14,300	430	0	352	122	122
70 and over	3,093	100	0	115	87	87	
	All ages	\$7,513,402	\$19,131	\$ 31	\$21,481	89%	89%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1962 (4)	0	\$ 7,207	\$ 0	\$ 0	\$ 5	0%	0%
	1	15,921	2	0	9	22	22
	2-4	15,550	0	0	7	0	0
	5-9	26,822	5	0	7	71	71
	10-14	42,137	17	0	31	55	55
	15-19	145,002	209	10	146	143	150
	20-24	477,912	461	115	401	115	144
	25-29	943,249	479	75	803	60	69
	30-34	1,519,979	1,457	20	1,590	92	93
	35-39	1,713,338	2,776	6	3,001	93	93
	40-44	1,380,482	4,111	0	4,108	100	100
	45-49	854,328	3,663	0	3,917	94	94
	50-54	432,999	2,936	0	3,133	94	94
	55-59	187,890	1,393	0	1,980	70	70
	60-64	66,760	804	0	1,093	74	74
65-69	16,860	202	0	359	56	56	
70 and over	2,402	58	0	70	83	83	
	All ages	\$ 7,848,838	\$18,573	\$226	\$20,660	90%	91%
1963 (3)	0	\$ 10,401	\$ 10	\$ 0	\$ 8	125%	125%
	1	10,801	8	0	7	114	114
	2-4	14,060	0	0	7	0	0
	5-9	26,421	7	0	7	100	100
	10-14	42,203	10	0	28	36	36
	15-19	143,473	102	20	144	71	85
	20-24	586,709	487	27	475	103	108
	25-29	1,198,281	736	0	974	76	76
	30-34	1,890,121	2,476	59	1,792	138	141
	35-39	2,149,468	3,193	0	3,284	97	97
	40-44	1,743,294	4,837	10	4,401	110	110
	45-49	1,070,537	3,787	0	4,151	91	91
	50-54	546,814	2,669	0	3,384	79	79
	55-59	244,191	1,834	0	2,149	85	85
	60-64	82,777	695	0	1,091	64	64
65-69	20,682	183	0	375	49	49	
70 and over	4,524	58	0	110	53	53	
	All ages	\$ 9,784,757	\$21,092	\$116	\$22,387	94%	95%
1964 (2)	0	\$ 13,220	\$ 100	\$ 0	\$ 11	909%	909%
	1	7,476	10	0	5	200	200
	2-4	13,030	0	0	7	0	0
	5-9	26,052	0	0	8	0	0
	10-14	44,022	2	0	24	8	8
	15-19	161,044	153	10	150	102	109
	20-24	765,594	522	46	570	92	100
	25-29	1,490,340	645	129	988	65	78
	30-34	2,175,580	2,860	39	1,679	170	173
	35-39	2,380,905	2,793	0	2,870	97	97
	40-44	1,990,528	3,586	33	4,108	87	88
	45-49	1,193,104	2,873	5	3,591	80	80
	50-54	647,626	2,694	0	2,992	90	90
	55-59	277,212	1,585	0	1,773	89	89
	60-64	85,328	468	0	821	57	57
65-69	22,152	220	0	316	70	70	
70 and over	4,169	155	0	81	191	191	
	All ages	\$11,297,382	\$18,666	\$262	\$19,994	93%	95%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1965 (1)	0	\$ 12,670	\$ 4	\$ 0	\$ 23	17%	17%
	1	7,252	0	0	6	0	0
	2-4	16,503	0	0	10	0	0
	5-9	29,325	26	0	11	236	236
	10-14	42,803	5	0	20	25	25
	15-19	210,514	347	25	167	208	223
	20-24	1,067,251	611	61	736	83	91
	25-29	1,892,302	869	163	1,010	86	102
	30-34	2,587,064	1,800	97	1,629	110	116
	35-39	2,802,496	2,282	35	2,629	87	88
	40-44	2,291,486	2,436	0	3,522	69	69
	45-49	1,407,990	2,580	0	3,067	84	84
	50-54	752,864	2,789	0	2,451	114	114
	55-59	306,676	2,440	0	1,346	181	181
	60-64	101,978	484	0	689	70	70
	65-69	22,691	411	0	232	177	177
	70 and over	4,066	11	0	60	18	18
	All ages	\$13,555,931	\$17,095	\$381	\$17,608	97%	99%

TABLE D—Continued

STANDARD MEDICALLY EXAMINED ISSUES OF 1951 TO 1965
 FEMALE LIVES
 EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Tables
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951 (15)	0	\$ 4,964	\$ 3	\$ 1	300%
	1	2,306	1	1	100
	2-4	3,315	0	1	0
	5-9	5,168	1	2	50
	10-14	5,988	6	3	200
	15-19	7,130	0	4	0
	20-24	13,181	16	13	123
	25-29	15,530	21	21	100
	30-34	18,659	37	49	76
	35-39	21,318	113	68	166
	40-44	25,833	79	150	53
	45-49	17,931	114	159	72
	50-54	9,321	52	125	42
	55-59	5,042	49	102	48
	60-64	1,552	17	42	40
	65-69	208	8	8	100
70 and over	2	0	0	.....
	All ages	\$157,448	\$517	\$ 749	69%
1952 (14)	0	\$ 5,393	\$ 1	\$ 1	100%
	1	2,321	0	1	0
	2-4	3,472	2	1	200
	5-9	9,221	1	3	33
	10-14	7,604	0	3	0
	15-19	7,481	1	4	25
	20-24	14,948	10	13	77
	25-29	20,062	65	24	271
	30-34	26,264	59	62	95
	35-39	30,364	74	89	83
	40-44	35,750	144	188	77
	45-49	26,873	208	204	102
	50-54	12,871	111	150	74
	55-59	5,738	116	105	110
	60-64	1,724	23	42	55
	65-69	302	5	11	45
70 and over	33	30	3	1,000	
	All ages	\$210,421	\$850	\$ 904	94%
1953 (13)	0	\$ 6,037	\$ 0	\$ 2	0%
	1	2,958	1	1	100
	2-4	3,422	0	1	0
	5-9	8,653	14	3	467
	10-14	7,672	0	3	0
	15-19	8,272	2	4	50
	20-24	15,823	8	13	62
	25-29	20,602	34	22	155
	30-34	28,317	68	61	111
	35-39	34,990	121	99	122
	40-44	42,128	181	196	92
	45-49	33,561	166	232	72
	50-54	18,349	111	188	59
	55-59	8,536	157	143	110
	60-64	2,488	39	55	71
	65-69	388	7	13	54
70 and over	52	0	4	0	
	All ages	\$242,248	\$909	\$1,040	87%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 (12)	0	\$ 5,661	\$ 2	\$ 1	200%
	1	2,966	0	1	0
	2-4	3,910	1	1	100
	5-9	10,351	13	3	433
	10-14	8,583	7	4	175
	15-19	9,177	1	4	25
	20-24	16,304	5	12	42
	25-29	26,175	28	26	108
	30-34	37,563	102	73	140
	35-39	40,378	221	110	201
	40-44	52,441	290	209	139
	45-49	38,539	201	234	86
	50-54	23,024	134	204	66
	55-59	10,538	169	150	113
	60-64	4,441	46	87	53
65-69	1,007	24	31	77	
70 and over	45	1	3	33	
	All ages	\$291,103	\$1,245	\$1,153	108%
1955 (11)	0	\$ 4,697	\$ 0	\$ 1	0%
	1	2,576	0	1	0
	2-4	4,222	0	1	0
	5-9	10,912	13	3	433
	10-14	10,403	2	4	50
	15-19	11,649	3	5	60
	20-24	20,664	21	14	150
	25-29	29,731	44	27	163
	30-34	43,187	43	76	57
	35-39	53,770	129	140	92
	40-44	61,816	258	232	111
	45-49	51,212	247	288	86
	50-54	27,820	418	219	191
	55-59	13,677	142	171	83
	60-64	6,146	32	107	30
65-69	1,540	31	45	69	
70 and over	171	2	11	18	
	All ages	\$354,193	\$1,385	\$1,345	103%
1956 (10)	0	\$ 4,490	\$ 0	\$ 1	0%
	1	4,675	0	1	0
	2-4	6,172	0	2	0
	5-9	11,513	9	4	225
	10-14	9,986	5	4	125
	15-19	12,343	13	6	217
	20-24	19,727	18	13	138
	25-29	26,340	33	22	150
	30-34	39,302	155	64	242
	35-39	48,424	112	119	94
	40-44	62,612	277	221	125
	45-49	49,867	225	258	87
	50-54	30,549	267	204	131
	55-59	13,383	134	137	98
	60-64	5,121	70	81	86
65-69	1,488	16	41	39	
70 and over	88	9	5	180	
	All ages	\$346,080	\$1,343	\$1,183	114%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1957 (9)	0	\$ 4,457	\$ 0	\$ 1	0%
	1	6,051	2	1	200
	2-4	6,090	2	1	200
	5-9	11,709	2	4	50
	10-14	9,950	1	4	25
	15-19	10,559	0	5	0
	20-24	18,384	3	11	27
	25-29	25,148	11	20	55
	30-34	44,341	40	65	62
	35-39	59,515	141	136	104
	40-44	69,261	206	228	90
	45-49	50,381	198	239	83
	50-54	33,762	224	214	105
	55-59	14,375	117	127	92
	60-64	5,710	80	84	95
	65-69	1,843	25	46	54
70 and over	65	1	3	33	
	All ages	\$371,601	\$1,053	\$1,189	89%
1958 (8)	0	\$ 4,969	\$ 0	\$ 1	0%
	1	7,727	12	2	600
	2-4	6,605	0	1	0
	5-9	10,797	1	3	33
	10-14	11,405	0	4	0
	15-19	13,648	3	6	50
	20-24	22,365	6	13	46
	25-29	30,276	29	21	138
	30-34	52,772	53	70	76
	35-39	71,271	164	150	109
	40-44	85,653	163	261	62
	45-49	64,247	351	278	126
	50-54	38,161	230	220	105
	55-59	19,447	120	153	78
	60-64	7,723	89	106	84
	65-69	1,684	9	38	24
70 and over	255	4	10	40	
	All ages	\$449,005	\$1,234	\$1,337	92%
1959 (7)	0	\$ 4,499	\$ 0	\$ 1	0%
	1	8,194	0	2	0
	2-4	6,798	3	2	150
	5-9	14,848	2	4	50
	10-14	14,556	10	5	200
	15-19	14,588	2	6	33
	20-24	24,746	12	14	86
	25-29	34,256	7	23	30
	30-34	61,811	68	73	93
	35-39	87,332	215	167	129
	40-44	97,580	204	274	74
	45-49	81,463	434	322	135
	50-54	46,395	163	247	66
	55-59	23,603	79	172	46
	60-64	9,405	129	120	108
	65-69	3,940	38	81	47
70 and over	268	5	9	56	
	All ages	\$534,282	\$1,371	\$1,522	90%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1960 (6)	0	\$ 3,591	\$ 1	\$ 1	100%
	1	8,043	2	2	100
	2-4	6,030	0	2	0
	5-9	9,228	2	2	100
	10-14	11,341	0	3	0
	15-19	14,120	0	6	0
	20-24	23,866	6	13	46
	25-29	30,575	12	19	63
	30-34	59,671	183	62	295
	35-39	91,360	113	147	77
	40-44	111,183	218	280	78
	45-49	84,709	278	296	94
	50-54	50,022	272	229	119
	55-59	26,805	90	174	52
	60-64	10,644	41	122	34
	65-69	3,061	16	56	29
	70 and over	489	2	13	15
	All ages	\$544,738	\$1,236	\$1,427	87%
1961 (5)	0	\$ 2,815	\$ 0	\$ 1	0%
	1	8,413	4	3	133
	2-4	6,799	0	2	0
	5-9	10,671	7	2	350
	10-14	11,379	2	3	67
	15-19	16,330	10	6	167
	20-24	26,843	5	14	36
	25-29	33,143	21	19	111
	30-34	66,274	127	62	205
	35-39	107,170	245	151	162
	40-44	128,050	245	283	87
	45-49	95,328	275	291	95
	50-54	58,030	268	236	114
	55-59	30,275	254	183	139
	60-64	10,962	102	112	91
	65-69	3,714	18	59	31
	70 and over	703	6	15	40
	All ages	\$616,899	\$1,589	\$1,442	110%
1962 (4)	0	\$ 3,074	\$ 0	\$ 1	0%
	1	8,615	0	3	0
	2-4	7,284	2	2	100
	5-9	11,637	0	3	0
	10-14	12,859	0	3	0
	15-19	20,879	0	8	0
	20-24	34,124	12	18	67
	25-29	43,605	14	23	61
	30-34	76,173	20	66	30
	35-39	123,279	156	155	101
	40-44	146,144	241	286	84
	45-49	104,380	325	280	116
	50-54	65,380	357	231	155
	55-59	30,545	51	168	30
	60-64	14,181	75	126	60
	65-69	3,784	18	51	35
	70 and over	944	12	15	80
	All ages	\$706,887	\$1,283	\$1,439	89%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963 (3)	0	\$ 4,251	\$ 0	\$ 2	0%
	1	6,061	2	3	67
	2-4	5,594	0	2	0
	5-9	11,148	0	3	0
	10-14	11,856	0	2	0
	15-19	21,385	52	7	743
	20-24	37,171	11	18	61
	25-29	49,586	19	24	79
	30-34	97,019	45	74	61
	35-39	147,559	142	152	93
	40-44	183,924	197	293	67
	45-49	137,704	958	317	302
	50-54	82,099	205	238	86
	55-59	41,660	137	194	71
	60-64	18,939	245	137	179
65-69	6,287	27	64	42	
70 and over	1,245	1	16	6	
	All ages	\$ 863,488	\$2,041	\$1,546	132%
1964 (2)	0	\$ 5,655	\$ 0	\$ 3	0%
	1	2,617	0	1	0
	2-4	5,289	0	2	0
	5-9	10,554	0	3	0
	10-14	10,947	0	2	0
	15-19	24,701	30	6	500
	20-24	43,984	9	17	53
	25-29	64,283	46	26	177
	30-34	114,063	469	68	690
	35-39	176,257	146	137	107
	40-44	209,411	221	240	92
	45-49	151,645	312	242	129
	50-54	93,141	115	190	61
	55-59	47,854	96	160	60
	60-64	21,764	145	109	133
65-69	7,199	6	57	11	
70 and over	1,927	33	19	174	
	All ages	\$ 991,291	\$1,628	\$1,282	127%
1965 (1)	0	\$ 5,604	\$ 2	\$ 9	22%
	1	3,119	0	2	0
	2-4	5,409	0	2	0
	5-9	12,137	0	3	0
	10-14	10,870	0	1	0
	15-19	32,386	17	7	243
	20-24	59,152	46	18	256
	25-29	81,372	47	26	181
	30-34	134,892	161	61	264
	35-39	210,627	64	109	59
	40-44	241,965	150	180	83
	45-49	180,135	280	212	132
	50-54	108,346	132	155	85
	55-59	48,363	65	109	60
	60-64	19,392	21	63	33
65-69	6,408	100	33	303	
70 and over	1,635	3	12	25	
	All ages	\$1,161,812	\$1,088	\$1,002	109%

TABLE E
STANDARD NONMEDICAL ISSUES OF 1951 TO 1965
MALE LIVES
EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Male Select Basic Tables
(Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1951 (15)	0	\$ 41,564	\$ 8	\$ 0	\$ 19	42%	42%
	1	14,128	11	0	8	138	138
	2-4	16,401	21	5	12	175	217
	5-9	20,732	20	2	21	95	105
	10-14	26,810	24	0	32	75	75
	15-19	77,867	84	4	95	88	93
	20-24	107,918	160	5	164	98	101
	25-29	132,016	373	0	323	115	115
	30-34	89,767	361	0	409	88	88
	35-39	43,825	402	0	318	126	126
	40-44	14,203	165	0	151	109	109
	45-49	2,328	35	0	41	85	85
	50 and over	290	10	0	9	111	111
	All ages	\$ 587,849	\$1,674	\$16	\$1,602	104%	105%
1952 (14)	0	\$ 75,353	\$ 23	\$ 0	\$ 29	79%	79%
	1	24,183	12	0	11	109	109
	2-4	25,821	15	0	16	94	94
	5-9	34,034	53	1	35	151	154
	10-14	43,158	44	4	51	86	94
	15-19	118,252	135	0	136	99	99
	20-24	186,925	277	5	264	105	107
	25-29	271,204	526	0	594	89	89
	30-34	196,154	676	0	775	87	87
	35-39	90,320	649	0	562	115	115
	40-44	28,684	364	0	280	130	130
	45-49	6,573	112	0	103	109	109
	50 and over	771	22	0	18	122	122
	All ages	\$1,101,432	\$2,908	\$10	\$2,874	101%	102%
1953 (13)	0	\$ 85,293	\$ 21	\$ 0	\$ 27	78%	78%
	1	28,338	4	0	11	36	36
	2-4	31,146	27	0	17	159	159
	5-9	43,292	67	1	43	156	158
	10-14	56,598	55	1	66	83	85
	15-19	153,827	139	7	174	80	84
	20-24	214,334	202	0	274	74	74
	25-29	318,233	601	0	627	96	96
	30-34	234,573	749	0	793	94	94
	35-39	99,971	652	0	546	119	119
	40-44	26,255	291	0	229	127	127
	45-49	6,162	100	0	84	119	119
	50 and over	840	23	0	17	135	135
	All ages	\$1,298,862	\$2,931	\$ 9	\$2,908	101%	101%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1954 (12)	0	\$ 94,476	\$ 42	\$ 0	\$ 27	156%	156%
	1	32,669	11	0	10	110	110
	2-4	35,960	18	0	17	106	106
	5-9	50,413	75	1	43	174	177
	10-14	66,227	62	16	74	84	105
	15-19	152,177	171	7	170	101	105
	20-24	234,857	256	6	272	94	96
	25-29	306,601	667	8	533	125	127
	30-34	227,839	682	10	674	101	103
	35-39	93,021	576	0	460	125	125
	40-44	18,261	163	0	141	116	116
	45-49	2,193	33	0	26	127	127
	50 and over	400	7	0	7	100	100
		All ages	\$1,315,094	\$2,763	\$48	\$2,454	113%	115%
1955 (11)	0	\$ 114,362	\$ 32	\$ 0	\$ 31	103%	103%
	1	39,881	15	0	12	125	125
	2-4	43,209	10	0	16	63	63
	5-9	61,065	98	1	44	223	225
	10-14	84,652	95	35	93	102	140
	15-19	187,479	139	6	210	66	69
	20-24	293,556	341	7	314	109	111
	25-29	318,576	445	0	478	93	93
	30-34	236,274	532	0	621	86	86
	35-39	96,988	446	0	424	105	105
	40-44	16,760	152	0	116	131	131
	45-49	1,600	25	0	17	147	147
	50 and over	326	6	0	6	100	100
		All ages	\$1,494,728	\$2,336	\$49	\$2,382	98%	100%
1956 (10)	0	\$ 109,873	\$ 28	\$ 0	\$ 30	93%	93%
	1	40,861	21	0	11	191	191
	2-4	43,217	13	0	14	93	93
	5-9	64,275	65	0	40	163	163
	10-14	90,174	112	40	96	117	158
	15-19	218,313	195	6	245	80	82
	20-24	430,210	459	35	435	106	114
	25-29	524,194	865	11	697	124	126
	30-34	431,604	1,042	0	1,001	104	104
	35-39	220,213	830	0	843	98	98
	40-44	33,617	159	0	205	78	78
	45-49	1,814	15	0	17	88	88
	50 and over	346	5	0	5	100	100
		All ages	\$2,208,711	\$3,809	\$92	\$3,639	105%	107%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1957 (9)	0	\$ 102,713	\$ 34	\$ 0	\$ 32	106%	106%
	1	38,463	13	0	10	130	130
	2-4	40,348	21	0	12	175	175
	5-9	59,693	34	0	33	103	103
	10-14	107,314	198	27	112	177	201
	15-19	395,715	414	25	431	96	102
	20-24	892,717	729	65	848	86	94
	25-29	982,421	1,373	76	1,159	118	125
	30-34	692,146	1,557	10	1,384	113	113
	35-39	330,559	1,133	0	1,104	103	103
	40-44	50,738	269	0	274	98	98
	45-49	1,851	22	0	15	147	147
	50 and over	336	6	0	5	120	120
All ages	\$3,695,014	\$5,803	\$203	\$5,419	107%	111%	
1958 (8)	0	\$ 100,874	\$ 30	\$ 0	\$ 37	81%	81%
	1	41,150	7	0	13	54	54
	2-4	43,297	13	0	12	108	108
	5-9	65,940	48	0	30	160	160
	10-14	131,516	184	17	130	142	155
	15-19	503,711	510	50	539	95	104
	20-24	998,276	920	54	898	102	108
	25-29	971,021	948	51	1,020	93	98
	30-34	584,489	1,130	33	1,005	112	116
	35-39	248,677	790	5	731	108	109
	40-44	39,762	177	0	193	92	92
	45-49	2,332	34	0	18	189	189
	50 and over	525	3	0	7	43	43
All ages	\$3,731,570	\$4,794	\$210	\$4,633	103%	108%	
1959 (7)	0	\$ 100,360	\$ 39	\$ 0	\$ 44	89%	89%
	1	40,310	9	0	15	60	60
	2-4	46,456	19	0	13	146	146
	5-9	73,183	38	0	28	136	136
	10-14	146,636	189	20	138	137	151
	15-19	671,026	865	90	698	124	137
	20-24	1,071,077	800	65	921	87	94
	25-29	929,967	1,032	69	893	116	123
	30-34	539,871	818	17	788	104	106
	35-39	220,782	697	0	576	121	121
	40-44	32,780	157	0	143	110	110
	45-49	2,208	17	0	15	113	113
	50 and over	617	24	0	9	267	267
All ages	\$3,875,273	\$4,704	\$261	\$4,281	110%	116%	

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Exclud- ing War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1960 (6)	0	\$ 90,802	\$ 27	\$ 0	\$ 44	61%	61%
	1	35,543	12	0	16	75	75
	2-4	46,518	22	0	14	157	157
	5-9	84,775	25	0	27	93	93
	10-14	155,891	147	0	137	107	107
	15-19	771,535	1,114	105	784	142	155
	20-24	1,103,179	929	71	929	100	108
	25-29	983,659	940	111	893	105	118
	30-34	520,349	780	12	685	114	116
	35-39	215,654	558	0	495	113	113
	40-44	36,761	151	0	145	104	104
	45-49	2,520	5	0	15	33	33
	50 and over	1,005	10	0	11	91	91
	All ages	\$4,048,191	\$4,720	\$299	\$4,195	113%	120%
1961 (5)	0	\$ 94,380	\$ 21	\$ 0	\$ 51	41%	41%
	1	36,432	9	0	18	50	50
	2-4	49,530	21	0	18	117	117
	5-9	89,230	16	0	26	62	62
	10-14	164,214	101	0	135	75	75
	15-19	916,210	1,144	120	931	123	136
	20-24	1,272,082	1,137	131	1,069	106	119
	25-29	1,072,005	841	90	939	90	99
	30-34	566,274	675	12	651	104	106
	35-39	226,956	527	20	458	115	119
	40-44	39,024	162	0	131	124	124
	45-49	2,277	12	0	12	100	100
	50 and over	1,752	15	0	15	100	100
	All ages	\$4,530,366	\$4,681	\$373	\$4,454	105%	113%
1962 (4)	0	\$ 94,588	\$ 40	\$ 0	\$ 59	68%	68%
	1	38,579	23	0	21	110	110
	2-4	52,000	22	0	23	96	96
	5-9	86,797	14	0	24	58	58
	10-14	152,473	130	0	112	116	116
	15-19	878,675	1,140	298	884	129	163
	20-24	1,334,679	1,025	205	1,121	91	110
	25-29	1,105,746	877	80	944	93	101
	30-34	549,456	816	71	581	140	153
	35-39	218,978	450	10	387	116	119
	40-44	35,140	72	0	105	69	69
	45-49	2,716	9	0	12	75	75
	50 and over	885	0	0	9	0	0
	All ages	\$4,550,712	\$4,618	\$664	\$4,282	108%	123%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1963 (3)	0	\$ 124,726	\$ 62	\$ 0	\$ 89	70%	70%
	1	43,621	21	0	27	78	78
	2-4	66,460	18	0	32	56	56
	5-9	114,156	13	0	31	42	42
	10-14	198,283	124	0	133	93	93
	15-19	968,600	1,271	333	965	132	166
	20-24	1,668,017	1,428	163	1,351	106	118
	25-29	1,336,127	1,050	126	1,089	96	108
	30-34	632,107	733	56	606	121	130
	35-39	243,843	413	0	377	110	110
	40-44	39,858	112	0	101	111	111
	45-49	3,721	23	0	14	164	164
	50 and over	2,034	9	0	16	56	56
	All ages	\$5,441,553	\$5,277	\$ 678	\$4,831	109%	123%
1964 (2)	0	\$ 137,433	\$ 88	\$ 0	\$ 113	78%	78%
	1	47,687	12	0	34	35	35
	2-4	75,799	37	0	40	93	93
	5-9	129,117	21	0	39	54	54
	10-14	212,491	117	0	117	100	100
	15-19	1,125,389	1,249	310	1,043	120	149
	20-24	2,118,808	1,611	471	1,577	102	132
	25-29	1,587,904	1,129	255	1,056	107	131
	30-34	722,150	607	79	562	108	122
	35-39	273,790	382	27	335	114	122
	40-44	44,484	153	0	92	166	166
	45-49	3,901	18	0	12	150	150
	50 and over	1,329	-1*	0	8	-13*	-13*
	All ages	\$6,480,282	\$5,423,	\$1,142	\$5,028	108%	131%
1965 (1)	0	\$ 155,521	\$ 244	\$ 0	\$ 274	89%	89%
	1	54,610	54	0	46	117	117
	2-4	88,898	42	0	55	76	76
	5-9	147,348	43	0	53	81	81
	10-14	236,728	62	0	111	56	56
	15-19	1,657,094	1,691	447	1,315	129	163
	20-24	2,931,163	2,401	590	2,020	119	148
	25-29	2,036,091	1,205	224	1,090	111	131
	30-34	876,597	651	167	556	117	137
	35-39	303,430	279	36	288	97	109
	40-44	48,580	49	0	75	65	65
	45-49	4,908	8	0	11	73	73
	50 and over	1,616	4	0	7	57	57
	All ages	\$8,542,584	\$6,733	\$1,464	\$5,901	114%	139%

* Corrections often take the form of a negative to reverse prior year's transactions. Usually such corrections are "buried" by the positive contributions; however, in this small cell the positive contribution did not exceed the negative correction.

TABLE E—Continued
 STANDARD NONMEDICAL ISSUES OF 1951 TO 1965
 FEMALE LIVES
 EXPERIENCE BETWEEN 1965 AND 1966 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Tables
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951 (15)	0	\$ 31,564	\$ 13	\$ 9	144%
	1	10,600	4	3	133
	2-4	10,746	10	3	333
	5-9	9,992	5	3	167
	10-14	7,307	5	3	167
	15-19	17,783	17	10	170
	20-24	30,203	38	31	123
	25-29	18,120	24	25	96
	30-34	13,845	48	37	130
	35-39	11,481	49	37	132
	40-44	3,259	19	19	100
	45-49	497	2	4	50
	50 and over	43	0	1	0
		All ages	\$165,440	\$234	\$185	126%
1952 (14)	0	\$ 57,731	\$ 16	\$ 16	100%
	1	17,903	7	5	140
	2-4	17,235	3	6	50
	5-9	17,227	18	6	300
	10-14	13,103	5	6	83
	15-19	34,725	31	18	172
	20-24	54,220	56	49	114
	25-29	32,626	43	40	108
	30-34	26,080	60	62	97
	35-39	22,274	80	65	123
	40-44	6,905	33	36	92
	45-49	1,354	12	10	120
	50 and over	139	2	2	100
		All ages	\$301,522	\$366	\$321	114%
1953 (13)	0	\$ 62,267	\$ 9	\$ 16	56%
	1	19,988	3	5	60
	2-4	18,900	6	6	100
	5-9	20,717	15	7	214
	10-14	16,147	4	7	57
	15-19	38,272	23	19	121
	20-24	56,714	45	45	100
	25-29	35,754	69	39	177
	30-34	29,513	61	63	97
	35-39	23,928	109†	68	160
	40-44	6,930	44	32	138
	45-49	1,355	10	9	111
	50 and over	131	1	1	100
		All ages	\$330,616	\$399	\$317	126%

† One female war death for \$5,000 is included.

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1954 (12)	0	\$ 68,286	\$ 16	\$ 16	100%
	1	22,464	6	6	100
	2-4	22,106	5	7	71
	5-9	24,158	13	8	163
	10-14	18,667	10	8	125
	15-19	37,332	25	18	139
	20-24	56,140	45	42	107
	25-29	36,490	49	36	136
	30-34	31,164	73	61	120
	35-39	24,981	88	68	129
	40-44	6,069	15	24	63
	45-49	599	10	4	250
	50 and over	85	1	1	100
	All ages	\$348,541	\$356	\$299	119%
1955 (11)	0	\$ 79,935	\$ 10	\$ 18	56%
	1	27,093	3	6	50
	2-4	26,349	2	7	29
	5-9	29,031	9	9	100
	10-14	22,393	15	9	167
	15-19	42,396	24	20	120
	20-24	59,100	45	41	110
	25-29	39,441	46	36	128
	30-34	34,352	76	61	125
	35-39	27,987	74	73	101
	40-44	5,663	18	21	86
	45-49	463	1	3	33
	50 and over	68	0	1	0
	All ages	\$394,271	\$323	\$305	106%
1956 (10)	0	\$ 72,104	\$ 16	\$ 17	94%
	1	26,435	2	6	33
	2-4	25,482	9	6	150
	5-9	28,393	11	9	122
	10-14	23,299	12	9	133
	15-19	40,326	18	18	100
	20-24	56,280	36	37	97
	25-29	38,843	45	33	136
	30-34	35,867	60	58	103
	35-39	29,996	92	73	126
	40-44	6,391	23	23	100
	45-49	485	2	3	67
	50 and over	65	0	0	.....
	All ages	\$383,966	\$326	\$292	112%
1957 (9)	0	\$ 67,675	\$ 19	\$ 17	112%
	1	24,147	9	6	150
	2-4	23,494	5	5	100
	5-9	28,787	6	9	67
	10-14	24,815	25	9	278
	15-19	43,891	24	19	126
	20-24	61,846	27	38	71
	25-29	47,875	36	37	97
	30-34	45,969	79	67	118
	35-39	36,750	70	84	83
	40-44	8,116	31	27	115
	45-49	431	2	2	100
	50 and over	50	0	0	.....
	All ages	\$413,846	\$333	\$320	104%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 (8)	0	\$ 66,169	\$ 16	\$ 19	84%
	1	25,820	6	6	100
	2-4	24,973	12	5	240
	5-9	29,410	11	9	122
	10-14	29,995	5	11	45
	15-19	54,010	36	23	157
	20-24	76,231	34	46	74
	25-29	58,764	57	42	136
	30-34	58,034	62	77	81
	35-39	44,796	80	94	85
	40-44	9,107	39	28	139
	45-49	610	0	3	0
	50 and over	71	1	0	.....
	All ages	\$477,990	\$359	\$363	99%
1959 (7)	0	\$ 62,039	\$ 13	\$ 19	68%
	1	24,320	3	7	43
	2-4	24,304	5	6	83
	5-9	29,004	7	8	88
	10-14	32,633	13	11	118
	15-19	65,973	54	27	200
	20-24	82,773	39	48	81
	25-29	63,241	33	42	79
	30-34	61,209	99	72	138
	35-39	49,148	112	94	119
	40-44	9,473	19	27	70
	45-49	939	1	4	25
	50 and over	133	0	1	0
	All ages	\$505,189	\$398	\$366	109%
1960 (6)	0	\$ 48,711	\$ 12	\$ 17	71%
	1	18,586	3	6	50
	2-4	22,074	7	6	117
	5-9	28,810	4	7	57
	10-14	33,138	7	10	70
	15-19	90,433	59‡	35	169
	20-24	97,319	84	55	153
	25-29	73,194	74	46	161
	30-34	70,965	84	74	114
	35-39	55,398	70	89	79
	40-44	11,279	24	28	86
	45-49	673	0	2	0
	50 and over	147	0	1	0
	All ages	\$550,727	\$428	\$376	114%
1961 (5)	0	\$ 50,290	\$ 27	\$ 20	135%
	1	19,580	2	7	29
	2-4	23,918	3	7	43
	5-9	30,331	1	7	14
	10-14	36,593	20	9	222
	15-19	110,228	49	42	117
	20-24	121,494	62	66	94
	25-29	88,887	58	51	114
	30-34	83,734	94	78	121
	35-39	63,617	131	90	146
	40-44	13,013	21	29	72
	45-49	650	1	2	50
	50 and over	128	0	1	0
	All ages	\$642,463	\$469	\$409	115%

‡ Two female war deaths for a total of \$10,000 are included.

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1962 (4)	0	\$ 51,934	\$ 20	\$ 22	91%
	1	20,739	10	8	125
	2-4	24,769	8	8	100
	5-9	31,982	15	7	214
	10-14	34,890	3	8	38
	15-19	133,685	57	48	119
	20-24	155,552	101	81	125
	25-29	102,660	133	55	242
	30-34	95,826	103	83	124
	35-39	70,138	116	88	132
	40-44	13,685	31	27	115
	45-49	607	3	2	150
	50 and over	146	0	1	0
	All ages	\$ 736,613	\$600	\$438	137%
1963 (3)	0	\$ 68,597	\$ 27	\$ 32	84%
	1	23,798	10	10	100
	2-4	33,868	10	12	83
	5-9	45,370	4	10	40
	10-14	52,333	9	10	90
	15-19	169,899	47	59	80
	20-24	207,305	106§	100	106
	25-29	138,268	78	68	115
	30-34	117,041	62	89	70
	35-39	84,035	123	87	141
	40-44	16,495	32	26	123
	45-49	680	0	2	0
	50 and over	172	0	1	0
	All ages	\$ 957,861	\$508	\$506	100%
1964 (2)	0	\$ 78,309	\$ 35	\$ 40	88%
	1	26,754	13	13	100
	2-4	39,846	3	15	20
	5-9	53,609	18	13	138
	10-14	61,803	11	10	110
	15-19	221,242	112§	57	196
	20-24	284,258	138	111	124
	25-29	184,971	76	76	100
	30-34	143,909	115	86	134
	35-39	95,988	87	75	116
	40-44	19,314	28	22	127
	45-49	990	4	2	200
	50 and over	170	0	0	.....
	All ages	\$1,211,163	\$640	\$520	123%
1965 (1)	0	\$ 89,325	\$ 86	\$142	61%
	1	31,898	19	16	119
	2-4	47,358	18	20	90
	5-9	65,419	3	18	17
	10-14	73,390	18	8	225
	15-19	312,995	118	68	174
	20-24	395,976	192	123	156
	25-29	250,254	98	81	121
	30-34	177,673	68	81	84
	35-39	111,385	127	58	219
	40-44	22,073	7	16	44
	45-49	1,188	0	1	0
	50 and over	356	0	1	0
	All ages	\$1,579,290	\$754	\$633	119%

§ One female war death for \$5,000 is included.

APPENDIX II

DEFINITION OF "WAR DEATHS"

War deaths are identified by the 1961 Committee Code 99. In coding for war deaths, some companies may refer to the Report of Casualty form furnished by the various armed forces. Item 2 of this form has two boxes to indicate whether death arose in "battle" or in "non-battle." In addition to all "battle" deaths, it should be noted that many (but not all) "non-battle" deaths should be coded 99. For example, a death arising after battle, but due to burns received in battle, may be coded by the government as a "non-battle" death. In cases like this, a review of the comments given in Item 2 is necessary to determine the full facts and whether death was due to the operations of war and hence should be coded 99.

Questions may arise with regard to the coding of military service deaths outside the combat area which may nevertheless be attributable to the Vietnam operation. For example, a plane on the way to Vietnam may crash far outside the Vietnam area, or a death in Japan may be the result of activity for the benefit of the Vietnam engagement. Such deaths should be treated as due to the operations of war and coded 99.

Military service deaths which cannot be tied in with the Vietnam engagement should not be treated as due to operations of war. For example, the Committee's Code 89 would apply to a death resulting from a plane crash in Germany. Deaths occurring in the United States and Canada, not tied in with the Vietnam engagement, should also be assumed as not due to war.

Due to the relatively low death rate from disease among troops in Vietnam, no deaths from disease should be considered as war deaths.