TRANSACTIONS

1968 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 1966 AND 1967 ANNIVERSARIES

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T HIS report covers the intercompany experience under standard Ordinary insurance issues between 1966 and 1967 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. This year an additional table comparing experience under premium-paying and fully paid-up (excluding reduced paid-up) policies has been included.

Aggregate mortality ratios, excluding war deaths, for each of the above three areas continue to decline slightly. Select medical mortality has dropped from 95.1 per cent of expected last year to 93.2 per cent for the 1966–67 study. The select nonmedical mortality ratio has dropped from 107.8 per cent to 107.0 per cent, and the mortality ratio for ultimate experience went from 94.9 per cent to 94.3 per cent. The aggregate mortality ratio, including war deaths, for select medical business dropped from 95.5 per cent to 93.9 per cent in the 1966–67 study, whereas for select nonmedical business there was an increase from 116.1 per cent to 119.9 per cent.

Because of the 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 1966 and 1967. In Tables 5, 7, 9, 10, 11, and 12, the war deaths are excluded between 1964 and 1967 anniversaries only, since war deaths reported between 1962 and 1964 comprised less than 2 per cent of all the war deaths reported between 1962 and 1967 anniversaries and were not available in suitable form. The following tabulation shows the total war deaths between 1962 and 1967 anniversaries:

WAR DEATHS BY AMOUNT BETWEEN 1962 AND 1967 ANNIVERSARIES
(Male Lives Except as Indicated for 1965-67)

EXPOSURE YEAR	FIRST FIFTEEN POLICY YEARS		SIXTEENTH AND SUBSEQUENT POLICY YEARS†
	Medical	Nonmedical*	
1966-67	$2,774,059	$ 9,268,236	$438,909
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
Total	$4,917,440	$15,718,311	$684,270

* Female war deaths of $18,500 for 1966-67 and $25,000 for 1965-66 are included.
† Female war deaths of $1,000 for 1966-67 are included.

The analysis of deaths by cause of death, which has appeared in the *Reports* of even-numbered years in the past, is not included this year. The analysis by cause of death will next be done for the *1970 Reports Number*, in conjunction with a report on mortality trends.

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 $117,378,366,000 and actual claims of $367,306,000. The increase in exposure over the preceding year was 4.9 per cent. Not included in the above claim total were 250 policies, representing $2,774,000 in claims, reported as deaths resulting from operations of war between 1966 and 1967 anniversaries.

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

1966 to 1967 anniversaries was 93.2 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	98.5%
1962–63	97.7
1963–64	101.0
1964–65	96.0
1965–66	95.1
1966–67	93.2

In the current study, issue age group 0 again has a high mortality ratio (148.4 per cent). Although the exposure here was small, it should be noted that age 0 has had high mortality ratios in past studies. Table 9, which

TABLE 1

STANDARD MEDICALLY EXAMINED ISSUES OF 1952 TO 1966
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1966 AND 1967 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	$ 229,354	$ 184	$ 0		$ 124	148.4%	148.4%
1	241,133	50	0		96	52.1	52.1
2–4	293,095	172	0		114	150.9	150.9
5–9	607,550	443	53		303	146.2	163.7
10–14	890,455	809	88		730	110.8	122.9
15–19	2,247,458	2,123	482		2,154	98.6	120.9
20–24	8,109,842	7,263	874		7,148	101.6	113.8
25–29	15,795,847	16,663	684		17,036	97.8	101.8
30–34	22,980,811	35,782	355		37,990	94.2	95.1
35–39	24,446,173	60,453	151		63,549	95.1	95.4
40–44	19,531,963	75,355	87		79,085	95.3	95.4
45–49	11,967,575	66,340	0		72,686	91.3	91.3
50–54	6,200,903	52,317	0		55,267	94.7	94.7
55–59	2,674,334	28,761	0		34,210	84.1	84.1
60–64	893,660	14,383	0		16,495	87.2	87.2
65–69	230,119	5,206	0		5,667	91.9	91.9
70 and over	38,094	1,002	0		1,313	76.3	76.3
All ages	$117,378,366	$367,306	$2,774		$393,967	93.2%	93.9%

appears later, shows a mortality ratio of 153.6 per cent for males, issue age 0, exposed between 1962 and 1967 anniversaries. Mortality ratios between 1966 and 1967 anniversaries (excluding war deaths) for issue age groups 2–4, 5–9, and 10–14 were 150.9, 146.2, and 110.8 per cent, respectively.

War deaths increased the mortality ratio for the issue age group 15–19 by 22.3 percentage points and for issue age groups 5–9, 10–14, and 20–24 by 12.1 to 17.5 percentage points. War deaths caused an increase of 0.7 percentage points in the all ages mortality ratio, compared with an increase of 0.4 percentage points in last year's study and 0.1 percentage points two years ago.

Mortality ratios by year of issue (excluding war deaths) ranged from 85.2 per cent for 1962 (policy year 5) to 102.0 per cent for 1956 (policy year 11).

TABLE 2

STANDARD MEDICALLY EXAMINED ISSUES OF 1952 TO 1966
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1966 AND 1967 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
1952.........	15	$ 2,974,133	$ 23,522	$ 40		$ 23,864	98.6%	98.7%
1953.........	14	3,492,694	22,442	30		25,285	88.8	88.9
1954.........	13	4,244,202	25,913	58		27,157	95.4	95.6
1955.........	12	5,428,752	29,247	36		30,800	95.0	95.1
1956.........	11	6,028,391	30,743	71		30,139	102.0	102.2
1957.........	10	7,219,895	28,639	219		30,597	93.6	94.3
1958.........	09	7,662,629	28,005	217		30,220	92.7	93.4
1959.........	08	8,000,419	27,002	160		29,622	91.2	91.7
1960.........	07	7,171,811	22,716	138		25,625	88.6	89.2
1961.........	06	7,511,283	23,272	178		24,216	96.1	96.8
1962.........	05	8,015,016	19,621	108		23,037	85.2	85.6
1963.........	04	9,875,262	26,189	254		26,197	100.0	100.9
1964.........	03	11,281,734	21,458	321		25,121	85.4	86.7
1965.........	02	13,295,705	20,644	459		22,824	90.4	92.5
1966.........	01	15,176,440	17,893	485		19,263	92.9	95.4
All years of issue.....	......	$117,378,366	$367,306	$2,774		$393,967	93.2%	93.9%

The accompanying tabulation gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 93.2 per cent. War deaths were excluded in determining these ratios.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20	3	7.8%
10–20	2	4.8
5–10	2	7.7
0–5	4	12.2
Percentage points above average:		
0–5	4	25.6
5–10	2	8.7
10–20	2	33.2

Nonmedical Issues

The current experience during the first fifteen policy years is based on an exposure of $67,010,257,000 and actual claims of $76,456,000. The increase in the exposure over the preceding year was 7.0 per cent. Not included in the above claim total were 1,215 policies, representing $9,268,000 in claims resulting from operations of war and reported as deaths between 1966 and 1967 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 36.3 per cent of the total experience on recent Ordinary issues, measured by the exposures during the first fifteen policy years, as compared with 35.9 per cent last year. For all age groups combined, the proportion of nonmedical issues in the first policy year for 1966–67 was 39.7 per cent, compared with 40.7 per cent in last year's report. The unnumbered tabulation on page 7 shows nonmedical exposures as a percentage of total exposures, by age group at issue, for experience between 1966 and 1967 anniversaries.

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 1966 to 1967

NONMEDICAL EXPOSURES AS PERCENTAGE
OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1-15
0-9	87.9%	82.4%
10-19	87.2	81.3
20-29	63.7	58.5
30-39	20.0	20.8
40-49	1.8	2.3
50 and over	0.1	0.2
All ages	39.7%	36.3%

TABLE 3

STANDARD NONMEDICAL ISSUES OF 1952 TO 1966
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1966 AND 1967 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	$ 2,584,992	$ 1,255	$ 0	$ 1,386	90.5%	90.5%
1	940,360	397	0	394	100.8	100.8
2-4	1,170,800	504	0	467	107.9	107.9
5-9	1,734,637	812	68	716	113.4	122.9
10-14	2,561,225	1,807	319	1,833	98.6	116.0
15-19	11,113,251	11,602	3,982	9,938	116.7	156.8
20-24	18,360,191	15,772	3,249	14,912	105.8	127.6
25-29	15,339,914	15,138	1,287	14,617	103.6	112.4
30-34	8,602,826	14,389	327	13,602	105.8	108.2
35-39	3,844,627	10,945	21	10,016	109.3	109.5
40-44	681,383	3,056	15	2,932	104.2	104.7
45-49	59,509	525	0	484	108.5	108.5
50 and over	16,542	254	0	186	136.6	136.6
All ages	$67,010,257	$76,456	$9,268	$71,483	107.0%	119.9%

*Exposures not adjusted for distribution by age within each five-year age group at issue.

anniversaries was 107.0 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
1966–67	107.0

In the current study, the mortality ratio for issue age group 15–19 continues to be high (116.7 per cent), even when war deaths are excluded. Exclusion of war deaths has a greater effect on nonmedical issues than on medical issues, with issue age group 15–19 and the over-all nonmedical mortality ratio being increased by 40.1 and 12.9 percentage points, respectively, if war deaths are included. War deaths increased the over-all nonmedical mortality ratio in last year's report by 8.3 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 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 maximum age at which nonmedical business is issued by the various contributing companies falls at 35, 40, 45 or 50. Thus 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 nonmedical 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 tabulation on page 9, which shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the non-medical 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 non-medical business to a significant degree at ages 40–44. Except for one company, whose limit for nonmedical issues was age 50 until 1959, non-

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 nonmedical mortality ratios by year of issue for all ages at issue combined during the period from 1966 to 1967 anniversaries are presented in Table 4 on an unadjusted basis. The highest mortality ratio by year of issue (excluding war deaths) was 129.5 per cent for issue year 1966 (policy year 1). Mortality ratios for policy year 1 have tended to be high for the last four experience years.

MORTALITY RATIOS ON NONMEDICAL ISSUES
OF 1952 TO 1966
EXPERIENCE BETWEEN 1966 AND 1967 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...................	109.3%	109.6%
40–44...................	104.2	115.5
45–49...................	108.5	114.1
50 and over.............	136.6	140.3
Ages 35 and over.....	108.5%	111.3%

War deaths have had their greatest impact on experience under very recent years of issue. This continues to be true when the data by year of issue are adjusted to compare only the ages where most of the exposure to war occurs, approximately attained ages 18–35, during the experience year between 1966 and 1967 anniversaries.

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 unnumbered tabulation on page 10 gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 107.0 per cent. War deaths were excluded in determining these ratios.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20................	2	1.0%
10–20.....................	5	6.9
5–10......................	5	35.4
0–5.......................	1	1.1
Percentage points above average:		
0–5.......................	1	1.9
5–10......................	3	50.8
10–20.....................	2	2.9

TABLE 4

STANDARD NONMEDICAL ISSUES OF 1952 TO 1966
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1966 AND 1967 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*
1952........	15	$ 1,387,928	$ 3,553	$ 33	$ 3,571	99.5%	100.4%
1953........	14	1,618,102	3,554	28	3,602	98.7	99.4
1954........	13	1,654,337	2,973	44	3,060	97.2	98.6
1955........	12	1,868,851	3,071	69	2,960	103.8	106.1
1956........	11	2,534,788	4,419	94	4,256	103.8	106.0
1957........	10	4,022,654	6,184	194	6,278	98.5	101.6
1958........	09	4,065,018	5,217	256	5,306	98.3	103.1
1959........	08	4,205,039	5,151	332	4,846	106.3	113.1
1960........	07	4,383,013	4,638	336	4,658	99.6	106.8
1961........	06	4,878,553	5,182	569	4,829	107.3	119.1
1962........	05	4,990,963	5,255	687	4,626	113.6	128.4
1963........	04	5,998,857	5,801	896	5,299	109.5	126.4
1964........	03	6,999,844	6,337	1,470	5,781	109.6	135.0
1965........	02	8,412,360	6,908	2,461	6,070	113.8	154.3
1966........	01	9,989,950	8,213	1,799	6,341	129.5	157.9
All years of issue....	......	$67,010,257	$76,456	$9,268	$71,483	107.0%	119.9%

* Exposures not adjusted for distribution by age within each five-year age group at issue.

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 side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1962 to 1967 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. War deaths have been excluded from the 1964–67 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 6 per cent at issue ages 25–29 to about 24 per cent at issue ages 40 and over. Over the past five years, the trend of the ratio of nonmedical to medical mortality has been to increase slightly for the important nonmedical issue age group of 15–39, policy years 1–15 combined.

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 $48,072,704,000 (an increase of 3.2 per cent over last year) and actual claims of $845,916,000, excluding war deaths. Deaths resulting from operations of war between 1966 and 1967 anniversaries amounted to 236 policies, representing $439,000 in claims. While war deaths had a small effect on the all-ages mortality ratio, a few age cells showed a rather large proportion of war deaths: the 20–24 attained age group mortality ratio was 144.6 per cent including war deaths, 109.4 per cent excluding war deaths; the 15–19 group showed 114.1 per

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[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 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 among companies.

TABLE 5

COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
BETWEEN 1962 AND 1967 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									
	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %	Medical %	Non-medical %
0	115	92	128	81	157	99	144	103	134	93
1-9	61	76	85	90	88	110	153	126	107	102
10-19	120	116	115	118	110	107	101	95	110	111
20-24	102	115	102	105	107	98	100	94	103	104
25-29	97	110	95	96	103	106	95	104	98	104
30-34	123	115	107	119	100	109	89	96	99	108
35-39	96	115†	96	121†	95	110†	95	108†	95	112†
40-44	87	120†	98	125†	99	115†	98	121†	97	120†
45-49	94	89†	95	133†	96	115†	97	121†	96	119†
50 and over	98	53†	92	109†	93	147†	98	117†	95	118†
All ages	97	112†	96	110†	97	107†	97	103†	97	108†
	Ratio of Nonmedical to Medical Mortality Ratios									
0	80%		63%		63%		72%		69%	
1-9	125		106		125		82		95	
10-19	97		103		97		94		101	
20-24	113		103		92		94		101	
25-29	113		101		103		109		106	
30-34	93		111		109		108		109	
35-39	120†		126†		116†		114†		118†	
40-44	138†		128†		116†		123†		124†	
45-49	95†		140†		120†		125†		124†	
50 and over	54†		118†		158†		119†		124†	

* Excluding war deaths between 1964 and 1967 anniversaries.
† Exposures adjusted for distribution by age within each five-year age group at issue.

cent and 108.0 per cent; and the 25–29 group, 111.9 per cent and 103.3 per cent. Mortality ratios based on (1) the 1955–60 Ultimate Basic Tables (Male, Female, and Male and 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 war deaths) on the 1955–60 Ultimate Basic Tables for the period from 1966 to 1967 anniversaries was 94.3 per cent.

TABLE 6

STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1966 AND 1967 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 |
| | | | | | MORTALITY RATIO | | | |
		Excluding War Deaths	War Deaths	Expected Deaths	Excluding War Deaths	Including War Deaths		
15–19.....	$ 915,713	$ 743	$ 42	$ 688	108.0%	114.1%	35.9%	50.0%
20–24.....	741,371	812	261	742	109.4	144.6	42.3	59.1
25–29.....	591,089	632	53	612	103.3	111.9	34.2	53.5
30–34.....	991,856	1,201	17	1,169	102.7	104.2	30.3	53.1
35–39.....	2,472,834	3,787	28	3,936	96.2	96.9	29.1	52.9
40–44.....	4,338,821	11,309	24	11,525	98.1	98.3	36.4	61.1
45–49.....	6,173,455	26,757	11	29,958	89.3	89.4	43.2	67.0
50–54.....	7,449,871	54,840	2	59,991	91.4	91.4	51.0	73.1
55–59.....	7,605,088	89,923	0	97,734	92.0	92.0	56.0	75.5
60–64.....	6,496,071	125,288	0	133,958	93.5	93.5	61.9	79.4
65–69.....	4,357,556	133,761	1	139,497	95.9	95.9	66.1	80.9
70–74.....	3,102,638	141,980	0	150,443	94.4	94.4	66.2	78.9
75–79.....	1,754,689	121,213	0	127,183	95.3	95.3	67.5	81.6
80–84.....	798,043	85,350	0	86,927	98.2	98.2	71.2	85.2
85–89.....	229,524	37,949	0	39,019	97.3	97.3	75.3	92.3
90–95.....	54,085	10,371	0	13,516	76.7	76.7	61.7	74.8
All ages.	$48,072,704	$845,916	$439	$896,898	94.3%	94.4%	61.8%	78.8%

* Excluding war deaths between 1966 and 1967 anniversaries.

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	96.8%
1962–63	98.6
1963–64	98.1
1964–65	95.4
1965–66	94.9
1966–67	94.3

In the current study, mortality ratios were above 100 per cent for attained ages 15–34 and below 100 per cent for attained ages 35 and over.

The following tabulation gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 94.3 per cent. War deaths were excluded in determining the ratios.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10–20	1	1.1%
5–10	4	13.8
0–5	4	27.1
Percentage points above average:		
0–5	8	51.9
5–10	2	6.1
10–20		

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 1967 anniversaries are shown in Table 7. The experience between 1962 and 1967 anniversaries comprises 42.0 per cent of the total ultimate experience during this period (as compared with 41.5 per cent for the four years of experience published last year). This table has now been expanded to include five years of experience and will continue on this basis in future studies.

For practically all attained age groups, the nonmedical mortality is higher than the medical. War deaths have been excluded between 1964 and 1967 anniversaries.

Comparison of Premium-paying and Fully Paid-up Experience

A comparison of the mortality on premium-paying and fully paid-up (excluding reduced paid-up) policies for the period from 1964 to 1967 anniversaries is shown in Table 8 for standard medical and nonmedical issues combined. This comparison was shown last in the *1965 Reports* for three years of experience (1961 to 1964 anniversaries). Thirteen companies submitted their experiences separately on premium-paying policies, and ten companies did so on fully paid-up policies; the premium-paying

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 1967 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-medical	Medi-cal	Non-medi-cal	Medical	Non-medi-cal	
15–19..	$ 319,063	$ 1,309,531	$ 266	$ 1,077	$ 3	$ 27	109.0%	111.5%	102.3%
20–24..	340,984	524,113	343	589	24	52	95.8	106.9	111.6
25–29..	625,991	407,582	682	473	6	27	101.8	111.8	109.8
30–34..	1,198,236	857,923	1,509	1,053	31	9	104.6	101.3	96.8
35–39..	2,530,844	2,103,263	4,055	3,220	28	15	99.8	98.6	98.8
40–44..	5,511,144	2,623,095	13,813	6,893	39	0	92.3	104.2	112.9
45–49..	9,835,483	2,354,987	43,942	10,342	10	0	89.2	94.5	105.9
50–54..	13,279,872	1,801,694	97,189	13,892	0	0	89.6	100.6	112.3
55–59..	14,466,864	1,354,428	171,820	17,173	0	0	91.8	102.6	111.8
60–64..	12,243,414	779,770	241,148	15,624	0	0	95.1	97.2	102.2
65–69..	8,274,415	434,201	252,961	14,327	0	0	95.4	102.7	107.7
70–74..	5,747,065	275,110	267,114	13,529	0	0	95.8	100.9	105.3
75–79..	3,206,327	142,831	226,778	10,490	0	0	97.5	100.7	103.3
80–84..	1,377,215	47,535	152,763	5,387	0	0	101.9	104.4	102.5
85–89..	405,497	9,106	66,854	1,557	0	0	96.7	101.6	105.1
90–95..	76,198	935	17,936	193	0	0	94.1	85.0	90.3
All ages	$79,438,612	$15,026,104	$1,559,173	$115,819	$141	$130	95.4%	100.6%	105.5%

* Based on medical data from twelve companies and nonmedical data from eleven companies.
† Excluding war deaths between 1964 and 1967 anniversaries.

data submitted constituted 71.3 per cent and the fully paid-up data 17.4 per cent of the total ultimate experience of all companies (both percentages based on exposures for the three-year period).

Mortality ratios are higher on premium-paying than on fully paid-up policies except at ages 35–54. War deaths have been excluded during the entire experience period, between 1964 and 1967 anniversaries.

TABLE 8

COMPARISON OF MORTALITY EXPERIENCE
UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1964 AND 1967 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED

Expected Deaths on 1955–60 Ultimate Basic Tables
(Amount Shown in $1,000 Units)

AT-TAINED AGES	PREMIUM PAYING POLICIES*				FULLY PAID-UP POLICIES †			
	Exposed to Risk	Actual Deaths		Mortality Ratio‡	Exposed to Risk	Actual Deaths		Mortality Ratio‡
		Excluding War Deaths	War Deaths			Excluding War Deaths	War Deaths	
15–19..	$ 2,369,654	$ 1,877	$ 54	106.5%	$ 113,834	$ 59	$ 10	64.8%
20–24..	994,037	1,206	197	121.3	832,820	941	96	114.8
25–29..	1,044,660	1,192	47	109.3	409,102	396	18	96.1
30–34..	2,210,605	2,681	57	102.4	443,334	482	2	94.7
35–39..	5,659,257	8,823	53	98.2	1,008,927	1,787	6	114.0
40–44..	9,591,491	25,405	50	99.1	1,903,662	4,787	4	99.5
45–49..	13,327,655	60,837	11	93.2	2,643,248	11,590	0	95.1
50–54..	16,058,473	117,875	0	90.7	3,153,399	22,890	2	94.0
55–59..	16,131,248	199,708	0	95.8	3,387,481	38,481	1	91.1
60–64..	13,032,772	260,335	2	96.5	3,291,311	60,547	0	91.2
65–69..	8,299,386	257,204	0	96.2	2,851,530	78,791	0	87.5
70–74..	5,693,587	265,277	0	95.9	2,081,964	87,959	1	87.7
75–79..	3,112,317	222,814	0	98.6	1,275,366	84,645	0	91.6
80–84..	1,330,229	146,253	0	100.9	624,614	64,446	0	94.5
85–89..	344,365	56,532	0	96.1	230,189	37,169	0	94.9
90–95..	64,429	13,890	0	86.6	59,107	12,338	0	82.7
All ages	$99,264,165	$1,641,909	$471	96.3%	$24,309,888	$507,308	$140	90.9%

* Based on data from thirteen companies.
† Based on data from ten companies.
‡ Excluding war deaths between 1964 and 1967 anniversaries.

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 period from 1966 to 1967 anniversaries, the select sex-distinct data comprise 98.8 per cent of the medical exposures and 99.7 per cent of the nonmedical exposures.

The detailed select experience by sex for the period from 1966 to 1967 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

TABLE 9

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1962 AND 1967 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†
			Excluding War Deaths		War Deaths			
	Male	Female	Male	Female	Male	Male	Female	
0.....	$ 645,914	$ 334,826	$ 576	$ 123	$ 0	153.6%	97.6%	45.0%
1.....	732,267	374,761	276	69	0	79.5	52.3	47.2
2–4...	899,855	381,954	389	57	0	101.0	50.9	34.9
5–9...	1,978,673	750,700	1,461	159	53	139.3	75.0	29.8
10–14..	3,416,856	760,764	3,533	225	136	113.2	97.8	29.6
15–19..	9,208,539	1,060,729	10,247	533	623	108.4	133.9	45.7
20–24..	33,245,233	1,873,460	30,287	1,346	1,435	102.4	129.1	76.9
25–29..	66,985,305	2,472,717	68,149	2,336	1,381	96.3	143.3	91.3
30–34..	97,198,062	4,100,661	152,185	5,806	776	99.1	128.1	93.1
35–39..	99,622,020	5,817,041	239,829	9,300	261	94.8	107.5	71.2
40–44..	75,923,503	6,936,611	300,364	15,026	135	97.1	95.1	57.7
45–49..	45,100,484	5,234,199	269,275	16,272	5	95.9	94.3	54.1
50–54..	22,749,018	3,108,556	205,344	12,888	0	96.6	94.5	47.4
55–59..	9,647,501	1,526,204	120,725	8,207	0	93.5	82.2	44.4
60–64..	3,106,924	613,990	57,297	5,046	0	96.5	83.2	47.0
65–69..	763,836	186,927	17,891	3,240	0	91.5	116.5	78.5
70 and over.	108,619	31,720	3,135	722	0	79.3	131.3	92.7
All ages	$471,332,609	$35,565,820	$1,480,963	$81,355	$4,805	96.4%	97.8%	56.3%

* Excluding war deaths between 1964 and 1967 anniversaries.
† Female mortality ratios calculated on 1955–60 Male Select Basic Table.

issues. Expected deaths were calculated on the 1955–60 Male Select and the 1955–60 Female Select Basic Tables.

Tables 9, 10, 11, and 12 examine the experience by sex between 1962 and 1967 anniversaries for the select and ultimate data. War deaths between 1964 and 1967 anniversaries have been excluded from these tables.

TABLE 10

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1962 AND 1967 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 FE-MALE TO MALE MOR-TALITY‡
	Male	Female	Excluding War Deaths		War Deaths		Male	Female	
			Male	Fe-male	Male	Fe-male			
0.....	$ 7,220,680	$ 4,608,300	$ 4,005	$ 1,870	$ 0	$ 0	93.0%	93.3%	76.8%
1.....	2,620,608	1,620,330	1,198	489	0	0	96.3	92.3	67.4
2–4...	3,232,639	1,787,665	1,438	495	5	0	102.2	90.5	62.1
5–9...	5,128,606	2,154,014	2,601	591	77	1	112.5	99.2	51.4
10–14..	8,487,352	2,164,216	6,467	762	481	0	93.8	131.8	46.7
15–19..	39,159,722	6,289,100	43,644	2,788	5,929	20	113.4	130.0	40.0
20–24..	66,048,088	8,007,766	57,965	4,358	5,429	15	104.8	106.3	60.0
25–29..	58,649,082	5,362,334	56,650	3,972	2,557	0	102.5	126.1	76.4
30–34..	33,153,704	4,585,330	53,759	5,081	841	3	108.1	108.9	73.5
35–39..	13,862,633	3,406,461	39,718	6,246	124	5	110.4	122.0	69.4
40–44..	2,433,167	724,116	12,154	1,825	15	0	108.3	104.3	56.5
45–49..	223,047	53,028	2,284	234	0	0	117.4	99.6	45.1
50 and over.	54,036	8,134	724	33	0	0	118.3	80.5	37.0
All ages	$240,273,364	$40,770,794	$282,607	$28,744	$15,458	$44	106.7%	112.9%	62.4%

* Excluding war deaths between 1964 and 1967 anniversaries.
† Exposures not adjusted for distribution by age within each five-year age group at issue.
‡ Female mortality ratios calculated on 1955–60 Male Select Basic Table.

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1962 to 1967 anniversaries, are presented in Table 9 for standard medically examined issues and in Table 10 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 highest ratios of female to male mortality are found at issue ages 25–34 and 70 and over for medical issues and at issue ages 0 and 25–34 for nonmedical issues. The ratios of female to male mortality are lower on non-

TABLE 11

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
BETWEEN 1962 AND 1967 ANNIVERSARIES
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

Male Experience: Mortality Ratios on 1955–60 Male Select Basic Table

AGE GROUP AT ISSUE	1-2 Medical %	1-2 Nonmedical %	3-5 Medical %	3-5 Nonmedical %	6-10 Medical %	6-10 Nonmedical %	11-15 Medical %	11-15 Nonmedical %	1-15 Medical %	1-15 Nonmedical %
0	148	93	101	72	220	102	147	114	154	93
1-9	72	72	90	92	102	118	169	135	119	105
10-19	118	114	117	118	110	106	97	91	110	110
20-24	99	115	100	106	108	97	97	95	102	105
25-29	95	110	94	95	102	104	92	102	96	102
30-34	121	116	106	120	100	110	88	95	99	108
35-39	95	113†	96	121†	95	110†	93	105†	95	111†
40-44	87	125†	99	123†	100	113†	97	124†	97	120†
45-49	95	90†	94	143†	96	122†	98	123†	96	123†
50 and over	99	51†	92	116†	94	143†	99	132†	95	123†
All ages	97	112†	96	109†	97	106†	96	102†	96	107†

Female Experience: Mortality Ratios on 1955–60 Female Select Basic Table

AGE GROUP AT ISSUE	1-2 Medical %	1-2 Nonmedical %	3-5 Medical %	3-5 Nonmedical %	6-10 Medical %	6-10 Nonmedical %	11-15 Medical %	11-15 Nonmedical %	1-15 Medical %	1-15 Nonmedical %
0	23	90	260	104	62	93	145	89	98	93
1-9	30	88	71	89	49	88	96	114	63	94
10-19	166	144	80	123	117	126	137	131	121	130
20-24	174	125	146	93	109	107	113	102	129	106
25-29	134	122	132	120	164	131	134	129	143	126
30-34	187	109	127	109	127	103	107	117	128	109
35-39	107	122†	97	122†	102	114†	126	133†	107	122†
40-44	98	97†	88	139†	95	120†	101	101†	95	115†
45-49	89	91†	109	96†	95	105†	84	108†	94	105†
50 and over	81	0†	91	25†	91	127†	96	100†	91	85†
All ages	97	114†	98	112†	97	112†	100	118†	98	114†

Male Experience: Ratio of Nonmedical to Medical Mortality Ratios

AGE GROUP AT ISSUE	1-2	3-5	6-10	11-15	1-15
0	63%	71%	46%	78%	60%
1-9	100	102	116	80	88
10-19	97	101	96	94	100
20-24	116	106	90	98	103
25-29	116	101	102	111	106
30-34	96	113	110	108	109
35-39	119†	126†	116†	113†	117†
40-44	144†	124†	113†	128†	124†
45-49	95†	152†	127†	126†	128†
50 and over	52†	126†	152†	133†	129†

Female Experience: Ratio of Nonmedical to Medical Mortality Ratios

AGE GROUP AT ISSUE	1-2	3-5	6-10	11-15	1-15
0	391%	40%	150%	61%	95%
1-9	293	125	180	119	149
10-19	87	154	108	96	107
20-24	72	64	98	90	82
25-29	91	91	80	96	88
30-34	58	86	81	109	85
35-39	114†	126†	112†	106†	114†
40-44	99†	158†	126†	100†	121†
45-49	102†	88†	111†	129†	112†
50 and over	0†	27†	140†	104†	93†

* Excluding war deaths between 1964 and 1967 anniversaries.
† Exposures adjusted for distribution by age within each five-year age group at issue.

medical than 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 11 presents side by side the experience for the five-year period from 1962 to 1967 anniversaries on medical and nonmedical issues,

TABLE 12

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1962 AND 1967 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‡
			Excluding War Deaths		War Deaths				
	Male	Female	Male	Female	Male	Female	Male	Female	
15–19.....	$ 1,415,252	$ 1,125,117	$ 1,402	$ 497	$ 67	$0	95.5%	119.8%	44.7%
20–24.....	1,052,991	714,100	1,385	374	325	0	92.2	114.7	39.7
25–29.....	1,032,045	432,516	1,313	284	73	0	106.8	94.0	50.4
30–34.....	2,090,556	618,797	2,792	551	66	0	104.3	90.9	66.9
35–39.....	4,655,926	1,568,340	7,933	1,980	59	1	102.6	98.5	73.8
40–44.....	8,504,024	2,177,314	23,631	4,100	69	0	99.5	106.4	69.2
45–49.....	12,885,382	2,237,943	61,920	7,069	11	0	92.4	109.0	66.8
50–54.....	15,828,251	2,183,979	126,404	9,781	2	0	94.5	99.4	56.3
55–59.....	16,444,550	1,984,709	211,224	12,635	1	0	96.0	95.1	49.8
60–64.....	13,578,546	1,419,930	286,816	14,997	2	0	98.4	105.8	50.1
65–69.....	9,411,144	991,408	306,130	17,164	1	0	98.6	102.0	53.2
70–74.....	6,437,639	674,691	308,636	18,369	0	0	96.8	83.7	56.9
75–79.....	3,606,410	366,386	266,353	17,639	0	0	99.7	97.7	65.3
80–84.....	1,553,276	163,972	175,540	12,581	0	0	101.8	99.4	67.7
85–89.....	456,454	51,902	75,064	7,299	0	0	95.0	106.7	84.7
90–95.....	92,177	12,388	21,176	2,270	0	0	90.2	85.3	80.4
All ages.	$99,044,623	$16,723,492	$1,877,719	$127,590	$676	$1	97.7%	97.9%	58.8%

* Based on data from ten companies.
† Excluding war deaths between 1964 and 1967 anniversaries.
‡ Female mortality ratios calculated on 1955–60 Male Ultimate Basic Table.

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 exceed 100 per cent at issue ages 1–19 and 35–49 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 1962 to 1967 anniversaries, are presented in Table 12 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 BETWEEN 1966 AND 1967 ANNIVERSARIES
CONTRIBUTED BY EACH COMPANY

COMPANY	FIRST FIFTEEN POLICY YEARS		SIX-TEENTH AND SUBSE-QUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medi-cal Issues	Non-medi-cal Issues		Medical Issues		Nonmedical Issues			
				Male	Female	Male	Female	Male	Female
	Male and Female Lives Combined (Including Data Not Subdivided by Sex)								
Prudential............	21.0%	35.2%	16.8%	19.7%	1.6%	30.1%	5.2%	27.3%	5.2%
Metropolitan.........	11.8	21.1	23.5	11.2	0.7	18.7	2.4	......	......
New York Life........	10.7	10.5	11.1	9.8	1.0	8.6	1.9	14.7	2.9
Equitable, N.Y........	8.6	5.4	8.3	8.2	0.5	4.7	0.8	......	......
Northwestern Mutual..	6.7	1.0	7.0	6.2	0.6	0.7	0.3	12.6	1.0
Massachusetts Mutual.	5.4	2.4	3.2	5.2	0.3	2.1	0.3	......	......
John Hancock........	4.6	5.8	5.1	4.3	0.4	4.6	1.2	7.7	2.1
New England Life.....	3.9	1.6	1.9	3.7	0.2	1.4	0.2	......	......
Occidental............	3.5	1.2	0.6	3.0	0.2	0.9	0.2	......	......
Mutual Benefit.......	3.4	1.2	2.5	2.4	0.2	0.9	0.2	......	......
Connecticut Mutual...	3.1	2.0	2.1	2.9	0.2	1.7	0.2	......	......
Travelers.............	3.0	1.7	2.9	2.8	0.2	1.5	0.2	5.2	0.4
Mutual Life, N.Y......	2.8	3.4	4.4	2.6	0.2	2.9	0.6	7.5	1.1
Aetna................	2.4	1.3	1.9	2.3	0.2	1.1	0.2	3.2	0.4
Penn Mutual.........	2.3	1.9	2.8	2.2	0.2	1.6	0.3	......	......
Lincoln National......	2.2	1.3	1.8	2.0	0.2	1.1	0.2	3.1	0.5
Connecticut General...	2.1	0.3	0.8	1.9	0.2	0.3	0.1	1.4	0.2
Sun Life, Canada.....	1.3	0.9	1.8	1.2	0.1	1.6	0.3	3.2	0.3
Provident Mutual.....	1.2	0.8	1.5	1.1	0.1	0.6	0.1	......	......
Total..............	100.0%	100.0%	100.0%	92.7%	7.3%	85.1%	14.9%	85.9%	14.1%

NOTE.—A Comparative Mortality Study of the select experience between 1962 and 1967 anniversaries for the above companies is available upon request to the Office of the Society of Actuaries. The companies are not identified by name but are differentiated simply by a system of code letters. Experience is shown by issue age groups and by issue year groups separately for medical and nonmedical business.

TABLE B

STANDARD MEDICALLY EXAMINED ISSUES OF 1952 TO 1966
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1966 AND 1967 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
1952.....	0	$ 14,973	$ 6	$ 0	$ 6	100%	100%
(15)	1	7,689	4	0	4	100	100
	2–4	11,632	5	0	7	71	71
	5–9	35,818	57	10	30	190	223
	10–14	37,694	88	10	40	220	245
	15–19	70,154	66	0	80	83	83
	20–24	174,178	221	5	256	86	88
	25–29	453,870	1,140	15	1,089	105	106
	30–34	614,981	2,297	0	2,743	84	84
	35–39	612,444	3,933	0	4,321	91	91
	40–44	469,509	5,205	0	4,829	108	108
	45–49	284,415	4,927	0	4,828	102	102
	50–54	116,593	2,902	0	2,785	104	104
	55–59	52,967	1,773	0	1,942	91	91
	60–64	14,703	753	0	719	105	105
	65–69	2,386	142	0	166	86	86
	70 and over	127	3	0	19	16	16
	All ages	$ 2,974,133	$23,522	$ 40	$23,864	99%	99%
1953.....	0	$ 15,972	$ 3	$ 0	$ 5	60%	60%
(14)	1	9,818	1	0	4	25	25
	2–4	12,651	23	0	7	329	329
	5–9	36,295	62	16	31	200	252
	10–14	41,870	42	9	43	98	119
	15–19	82,749	88	0	90	98	98
	20–24	193,900	232	5	264	88	90
	25–29	538,832	1,110	0	1,159	96	96
	30–34	726,126	2,324	0	2,818	82	82
	35–39	718,131	4,038	0	4,355	93	93
	40–44	550,014	4,933	0	5,190	95	95
	45–49	333,117	4,173	0	4,961	84	84
	50–54	148,235	2,881	0	3,194	90	90
	55–59	61,280	1,669	0	1,999	83	83
	60–64	20,825	677	0	965	70	70
	65–69	2,651	168	0	171	98	98
	70 and over	228	18	0	29	62	62
	All ages	$ 3,492,694	$22,442	$ 30	$25,285	89%	89%

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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.....	0	$ 17,575	$ 14	$ 0	$ 5	280%	280%
(13)	1	11,541	0	0	4	0	0
	2–4	16,255	1	0	8	13	13
	5–9	43,743	44	0	36	122	122
	10–14	60,434	46	10	63	73	89
	15–19	102,246	96	0	109	88	88
	20–24	259,916	388	10	324	120	123
	25–29	663,625	916	19	1,284	71	73
	30–34	904,921	2,453	19	3,011	81	82
	35–39	836,328	4,311	0	4,463	97	97
	40–44	640,260	5,266	0	5,389	98	98
	45–49	388,349	5,506	0	5,064	109	109
	50–54	187,161	4,147	0	3,564	116	116
	55–59	77,685	1,420	0	2,240	63	63
	60–64	27,095	1,057	0	1,145	92	92
	65–69	6,585	228	0	388	59	59
	70 and over	483	20	0	60	33	33
	All ages	$ 4,244,202	$25,913	$ 58	$27,157	95%	96%
1955.....	0	$ 18,043	$ 0	$ 0	$ 5	0%	0%
(12)	1	12,469	0	0	4	0	0
	2–4	18,420	5	0	8	63	63
	5–9	53,340	21	15	39	54	92
	10–14	72,946	48	11	74	65	80
	15–19	126,558	82	10	134	61	69
	20–24	377,711	413	0	429	96	96
	25–29	852,701	1,119	0	1,461	77	77
	30–34	1,143,911	2,859	0	3,343	86	86
	35–39	1,059,381	4,746	0	5,116	93	93
	40–44	812,319	5,801	0	6,046	96	96
	45–49	485,966	5,136	0	5,480	94	94
	50–54	246,068	4,694	0	4,114	114	114
	55–59	103,507	2,682	0	2,643	101	101
	60–64	36,685	1,222	0	1,391	88	88
	65–69	7,809	394	0	413	95	95
	70 and over	918	25	0	100	25	25
	All ages	$ 5,428,752	$29,247	$ 36	$30,800	95%	95%
1956.....	0	$ 16,313	$ 2	$ 0	$ 4	50%	50%
(11)	1	16,637	17	0	4	425	425
	2–4	24,432	14	0	8	175	175
	5–9	45,972	108	10	28	386	421
	10–14	75,261	32	6	75	43	51
	15–19	139,290	113	15	148	76	86
	20–24	462,931	385	15	487	79	82
	25–29	937,062	1,498	0	1,309	108	108
	30–34	1,244,003	3,081	25	3,239	95	96
	35–39	1,184,322	4,284	0	5,094	84	84
	40–44	921,158	6,545	0	6,182	106	106
	45–49	540,083	5,392	0	5,401	100	100
	50–54	270,242	4,206	0	4,041	104	104
	55–59	103,081	2,442	0	2,323	105	105
	60–64	39,281	2,140	0	1,286	166	166
	65–69	7,620	451	0	360	125	125
	70 and over	703	33	0	69	48	48
	All ages	$ 6,028,391	$30,743	$ 71	$30,139	102%	102%

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.....	0	$ 15,051	$ 2	$ 0	$ 4	50%	50%
(10)	1	19,686	2	0	5	40	40
	2–4	22,946	1	0	7	14	14
	5–9	41,081	10	2	22	45	55
	10–14	67,747	55	15	65	85	108
	15–19	146,528	148	110	157	94	164
	20–24	616,588	701	35	615	114	120
	25–29	1,139,755	1,518	42	1,503	101	104
	30–34	1,598,447	3,108	0	3,677	85	85
	35–39	1,475,757	5,820	15	5,574	104	105
	40–44	1,068,717	6,106	0	6,345	96	96
	45–49	564,970	4,137	0	5,023	82	82
	50–54	279,684	3,339	0	3,782	88	88
	55–59	112,013	2,159	0	2,216	97	97
	60–64	39,069	950	0	1,076	88	88
	65–69	10,845	563	0	437	129	129
	70 and over	1,011	20	0	89	22	22
	All ages	$ 7,219,895	$28,639	$219	$30,597	94%	94%
1958.....	0	$ 13,942	$ 20	$ 0	$ 4	500%	500%
(9)	1	22,292	4	0	6	67	67
	2–4	22,128	51	0	6	850	850
	5–9	39,312	14	0	19	74	74
	10–14	65,549	142	0	61	233	233
	15–19	147,089	126	10	152	83	89
	20–24	596,209	679	25	559	121	126
	25–29	1,122,738	1,303	146	1,313	99	110
	30–34	1,662,600	2,662	18	3,298	81	81
	35–39	1,620,877	5,508	18	5,342	103	103
	40–44	1,167,182	5,651	0	6,130	92	92
	45–49	648,679	4,775	0	5,193	92	92
	50–54	335,065	4,042	0	4,138	98	98
	55–59	141,855	1,590	0	2,467	64	64
	60–64	44,933	881	0	1,075	82	82
	65–69	11,171	499	0	386	129	129
	70 and over	1,008	58	0	71	82	82
	All ages	$ 7,662,629	$28,005	$217	$30,220	93%	93%
1959.....	0	$ 13,828	$ 20	$ 0	$ 5	400%	400%
(8)	1	23,720	2	0	7	29	29
	2–4	23,097	8	0	6	133	133
	5–9	46,864	12	0	19	63	63
	10–14	79,401	77	10	70	110	124
	15–19	177,452	188	48	181	104	130
	20–24	598,692	701	55	532	132	142
	25–29	1,095,989	1,092	31	1,140	96	99
	30–34	1,628,423	2,540	16	2,777	91	92
	35–39	1,705,366	3,997	0	4,945	81	81
	40–44	1,235,038	5,712	0	5,834	98	98
	45–49	758,966	5,172	0	5,559	93	93
	50–54	380,279	4,332	0	4,316	100	100
	55–59	166,140	1,817	0	2,632	69	69
	60–64	50,485	686	0	1,068	64	64
	65–69	15,413	621	0	452	137	137
	70 and over	1,266	25	0	79	32	32
	All ages	$ 8,000,419	$27,002	$160	$29,622	91%	92%

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
1960..... (7)	0	$ 10,975	$ 12	$ 0	$ 4	300%	300%
	1	22,410	4	0	8	50	50
	2–4	20,648	1	0	5	20	20
	5–9	35,853	60	0	13	462	462
	10–14	58,967	67	17	49	137	171
	15–19	146,444	110	31	144	76	98
	20–24	448,233	321	21	380	84	90
	25–29	876,940	995	10	837	119	120
	30–34	1,432,243	2,246	49	2,092	107	110
	35–39	1,561,857	3,654	10	4,043	90	91
	40–44	1,188,143	4,887	0	5,043	97	97
	45–49	738,978	4,116	0	4,886	84	84
	50–54	377,625	2,876	0	3,924	73	73
	55–59	174,508	1,823	0	2,507	73	73
	60–64	60,229	1,104	0	1,150	96	96
	65–69	15,511	229	0	426	54	54
	70 and over	2,247	211	0	114	185	185
	All ages	$ 7,171,811	$22,716	$138	$25,625	89%	89%
1961..... (6)	0	$ 9,855	$ 0	$ 0	$ 4	0%	0%
	1	22,798	4	0	9	44	44
	2–4	20,150	2	0	6	33	33
	5–9	35,679	27	0	11	245	245
	10–14	55,046	29	0	42	69	69
	15–19	156,125	202	26	150	135	152
	20–24	470,300	408	73	388	105	124
	25–29	875,655	804	20	783	103	105
	30–34	1,443,558	2,159	31	1,875	115	117
	35–39	1,622,544	4,028	28	3,643	111	111
	40–44	1,298,071	3,829	0	4,934	78	78
	45–49	796,897	4,487	0	4,560	98	98
	50–54	433,566	4,183	0	3,854	109	109
	55–59	192,559	2,030	0	2,373	86	86
	60–64	58,284	724	0	1,019	71	71
	65–69	16,680	312	0	417	75	75
	70 and over	3,516	44	0	148	30	30
	All ages	$ 7,511,283	$23,272	$178	$24,216	96%	97%
1962..... (5)	0	$ 9,952	$ 31	$ 0	$ 5	620%	620%
	1	24,075	10	0	11	91	91
	2–4	22,341	25	0	8	313	313
	5–9	37,817	10	0	10	100	100
	10–14	53,650	20	0	37	54	54
	15–19	157,935	213	36	148	144	168
	20–24	475,608	477	60	390	122	138
	25–29	923,573	810	0	793	102	102
	30–34	1,489,344	1,752	12	1,680	104	105
	35–39	1,724,095	3,614	0	3,383	107	107
	40–44	1,429,107	3,310	0	4,615	72	72
	45–49	897,038	3,493	0	4,486	78	78
	50–54	468,174	2,722	0	3,476	78	78
	55–59	203,672	1,716	0	2,200	78	78
	60–64	75,766	877	0	1,241	71	71
	65–69	19,733	393	0	453	87	87
	70 and over	3,136	148	0	101	147	147
	All ages	$ 8,015,016	$19,621	$108	$23,037	85%	86%

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	0	$ 14,243	$ 36	$ 0	$ 8	450%	450%
(4)	1	16,548	0	0	8	0	0
	2–4	19,155	30	0	8	375	375
	5–9	36,463	8	0	9	89	89
	10–14	52,459	128	0	33	388	388
	15–19	156,962	209	5	145	144	148
	20–24	575,366	385	84	472	82	99
	25–29	1,130,191	951	83	953	100	108
	30–34	1,832,721	2,081	34	1,927	108	110
	35–39	2,132,382	3,991	20	3,712	108	108
	40–44	1,796,689	5,287	28	5,216	101	102
	45–49	1,128,374	5,575	0	4,972	112	112
	50–54	587,027	3,610	0	3,988	91	91
	55–59	268,422	2,232	0	2,647	84	84
	60–64	97,086	1,449	0	1,455	100	100
	65–69	25.885	186	0	505	37	37
	70 and over	5,289	31	0	139	22	22
	All ages	$ 9,875,262	$26,189	$254	$26,197	100%	101%
1964	0	$ 18,224	$ 3	$ 0	$ 12	25%	25%
(3)	1	9,710	1	0	6	17	17
	2–4	17,756	0	0	8	0	0
	5–9	35,043	5	0	9	56	56
	10–14	53,787	10	0	30	33	33
	15–19	173,908	109	58	159	69	105
	20–24	722,507	674	91	572	118	134
	25–29	1,410,300	1,090	93	1,128	97	105
	30–34	2,072,448	2,457	35	1,944	126	128
	35–39	2,376,296	3,173	10	3,549	89	90
	40–44	2,023,741	4,640	34	4,925	94	95
	45–49	1,244,632	2,967	0	4,603	64	64
	50–54	688,206	2,577	0	3,969	65	65
	55–59	304,954	2,141	0	2,494	86	86
	60–64	97,289	815	0	1,160	70	70
	65–69	27,439	605	0	441	137	137
	70 and over	5,494	191	0	112	171	171
	All ages	$11,281,734	$21,458	$321	$25,121	85%	87%
1965	0	$ 17,835	$ 2	$ 0	$ 13	15%	15%
(2)	1	10,281	0	0	7	0	0
	2–4	20,872	3	0	10	30	30
	5–9	40,844	5	0	12	42	42
	10–14	53,506	20	0	25	80	80
	15–19	220,584	144	116	185	78	141
	20–24	946,650	497	231	686	72	106
	25–29	1,730,679	1,330	87	1,130	118	125
	30–34	2,438,452	1,838	15	1,861	99	100
	35–39	2,737,566	2,615	5	3,217	81	81
	40–44	2,328,106	4,946	5	4,601	107	108
	45–49	1,471,559	3,281	0	4,192	78	78
	50–54	800,592	3,248	0	3,441	94	94
	55–59	329,329	1,917	0	1,969	97	97
	60–64	115,933	494	0	1,031	48	48
	65–69	27,301	226	0	349	65	65
	70 and over	5,616	78	0	95	82	82
	All ages	$13,295,705	$20,644	$459	$22,824	90%	92%

TABLE B—*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
1966.....	0	$ 22,573	$ 33	$ 0	$ 40	83%	83%
(1)	1	11,459	1	0	9	11	11
	2–4	20,612	3	0	12	25	25
	5–9	43,426	0	0	15	0	0
	10–14	62,138	5	0	23	22	22
	15–19	243,434	229	17	172	133	143
	20–24	1,191,053	781	164	794	98	119
	25–29	2,043,937	987	138	1,073	92	105
	30–34	2,748,633	1,925	101	1,705	113	119
	35–39	3,078,827	2,741	45	2,792	98	100
	40–44	2,603,909	3,237	20	3,806	85	86
	45–49	1,685,552	3,203	0	3,478	92	92
	50–54	882,386	2,558	0	2,681	95	95
	55–59	382,362	1,350	0	1,558	87	87
	60–64	115,997	554	0	714	78	78
	65–69	33,090	189	0	303	62	62
	70 and over	7,052	97	0	88	110	110
	All ages	$15,176,440	$17,893	$485	$19,263	93%	95%

TABLE C

STANDARD NONMEDICAL ISSUES OF 1952 TO 1966
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1966 AND 1967 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
1952.....	0	$ 132,218	$ 48	$ 0	$ 52	92%	92%
(15)	1	42,424	18	0	19	95	95
	2–4	42,194	37	0	24	154	154
	5–9	50,335	55	15	40	138	175
	10–14	54,930	58	9	57	102	118
	15–19	150,234	134	7	161	83	88
	20–24	237,895	335	0	335	100	100
	25–29	300,062	743	0	700	106	106
	30–34	220,666	803	2	956	84	84
	35–39	112,544	752	0	728	103	103
	40–44	35,544	416	0	346	120	120
	45–49	7,810	136	0	127	107	107
	50 and over	1,072	18	0	26	69	69
	All ages	$1,387,928	$3,553	$ 33	$3,571	99%	100%
1953.....	0	$ 147,389	$ 49	$ 0	$ 49	100%	100%
(14)	1	49,137	21	0	19	111	111
	2–4	50,383	40	0	26	154	154
	5–9	63,250	79	10	51	155	175
	10–14	70,715	61	9	72	85	97
	15–19	188,856	153	0	193	79	79
	20–24	268,215	327	6	349	94	95
	25–29	351,032	736	3	735	100	101
	30–34	263,675	1,006	0	995	101	101
	35–39	124,459	641	0	697	92	92
	40–44	32,586	289	0	288	100	100
	45–49	7,470	128	0	107	120	120
	50 and over	935	24	0	21	114	114
	All ages	$1,618,102	$3,554	$ 28	$3,602	99%	99%
1954.....	0	$ 161,295	$ 40	$ 0	$ 47	85%	85%
(13)	1	55,347	9	0	19	47	47
	2–4	57,956	29	0	27	107	107
	5–9	73,906	86	11	57	151	170
	10–14	82,343	63	24	82	77	106
	15–19	186,134	156	3	187	83	85
	20–24	288,613	295	1	342	86	87
	25–29	342,059	649	5	642	101	102
	30–34	260,440	798	0	842	95	95
	35–39	118,803	613	0	584	105	105
	40–44	24,236	182	0	188	97	97
	45–49	2,705	39	0	33	118	118
	50 and over	500	14	0	10	140	140
	All ages	$1,654,337	$2,973	$ 44	$3,060	97%	99%

TABLE C—*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
1955..... (12)	0	$ 191,976	$ 62	$ 0	$ 51	122%	122%
	1	66,861	27	0	19	142	142
	2–4	69,193	45	0	28	161	161
	5–9	87,972	91	21	60	152	187
	10–14	104,941	154	18	102	151	169
	15–19	224,506	168	19	224	75	83
	20–24	347,744	374	1	379	99	99
	25–29	353,790	637	10	587	109	110
	30–34	271,464	789	0	770	102	102
	35–39	125,971	564	0	561	101	101
	40–44	21,782	127	0	148	86	86
	45–49	2,191	26	0	23	113	113
	50 and over	460	7	0	8	88	88
	All ages	$1,868,851	$3,071	$ 69	$2,960	104%	106%
1956..... (11)	0	$ 179,738	$ 40	$ 0	$ 45	89%	89%
	1	67,079	9	0	18	50	50
	2–4	68,171	23	0	23	100	100
	5–9	90,568	78	6	54	144	156
	10–14	110,151	134	24	106	126	149
	15–19	251,564	270	25	256	105	115
	20–24	475,967	422	29	488	86	92
	25–29	549,588	849	10	803	106	107
	30–34	456,845	1,187	0	1,172	101	101
	35–39	243,801	1,138	0	1,014	112	112
	40–44	38,432	238	0	247	96	96
	45–49	2,439	20	0	23	87	87
	50 and over	445	11	0	7	157	157
	All ages	$2,534,788	$4,419	$ 94	$4,256	104%	106%
1957..... (10)	0	$ 169,167	$ 48	$ 0	$ 43	112%	112%
	1	62,407	34	0	16	213	213
	2–4	63,637	25	0	19	132	132
	5–9	87,770	38	5	47	81	91
	10–14	130,022	117	35	122	96	125
	15–19	425,446	305	51	447	68	80
	20–24	930,550	859	35	917	94	97
	25–29	1,006,412	1,264	58	1,316	96	100
	30–34	724,592	1,640	5	1,650	99	100
	35–39	361,612	1,436	0	1,336	107	107
	40–44	57,919	363	5	333	109	111
	45–49	2,515	8	0	22	36	36
	50 and over	605	47	0	10	470	470
	All ages	$4,022,654	$6,184	$ 194	$6,278	99%	102%

TABLE C—*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
1958.....	0	$ 163,560	$ 53	$ 0	$ 47	113%	113%
(9)	1	65,413	6	0	17	35	35
	2–4	66,793	23	0	18	128	128
	5–9	93,404	56	0	45	124	124
	10–14	157,342	161	59	144	112	153
	15–19	529,727	427	93	544	78	96
	20–24	1,036,039	874	84	960	91	100
	25–29	995,770	1,112	15	1,152	97	98
	30–34	623,337	1,279	0	1,216	105	105
	35–39	283,876	950	5	902	105	106
	40–44	46,428	209	0	233	90	90
	45–49	2,772	31	0	21	148	148
	50 and over	557	36	0	7	514	514
	All ages	$4,065,018	$5,217	$ 256	$5,306	98%	103%
1959.....	0	$ 158,638	$ 51	$ 0	$ 53	96%	96%
(8)	1	63,060	27	0	18	150	150
	2–4	69,153	44	0	17	259	259
	5–9	100,110	59	0	42	140	140
	10–14	175,115	236	79	153	154	206
	15–19	698,012	771	109	706	109	125
	20–24	1,105,425	928	91	971	96	105
	25–29	954,602	1,000	43	982	102	106
	30–34	576,770	1,000	10	968	103	104
	35–39	259,815	773	0	724	107	107
	40–44	40,378	218	0	180	121	121
	45–49	3,070	23	0	20	115	115
	50 and over	891	21	0	12	175	175
	All ages	$4,205,039	$5,151	$ 332	$4,846	106%	113%
1960.....	0	$ 135,586	$ 53	$ 0	$ 53	100%	100%
(7)	1	52,591	20	0	18	111	111
	2–4	66,793	8	0	17	47	47
	5–9	110,701	23	0	39	59	59
	10–14	184,655	138	31	154	90	110
	15–19	809,135	759	133	786	97	113
	20–24	1,141,870	938	107	958	98	109
	25–29	1,007,654	841	55	956	88	94
	30–34	564,762	865	10	816	106	107
	35–39	259,355	762	0	646	118	118
	40–44	45,876	181	0	185	98	98
	45–49	3,061	34	0	19	179	179
	50 and over	974	16	0	11	145	145
	All ages	$4,383,013	$4,638	$ 336	$4,658	100%	107%

TABLE C—*Continued*

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud-ing War Deaths	Includ-ing War Deaths
1961.....	0	$ 139,962	$ 54	$ 0	$ 62	87%	87%
(6)	1	54,212	30	0	21	143	143
	2–4	70,977	24	0	21	114	114
	5–9	117,186	46	0	36	128	128
	10–14	196,280	195	19	152	128	141
	15–19	953,467	1,101	310	906	122	156
	20–24	1,309,809	934	145	1,071	87	101
	25–29	1,094,165	1,010	79	970	104	112
	30–34	613,334	896	16	789	114	116
	35–39	275,717	728	0	594	123	123
	40–44	49,073	151	0	176	86	86
	45–49	2,700	11	0	15	73	73
	50 and over	1,671	2	0	16	13	13
	All ages	$4,878,553	$5,182	$ 569	$4,829	107%	119%
1962.....	0	$ 140,974	$ 72	$ 0	$ 68	106%	106%
(5)	1	57,062	33	0	25	132	132
	2–4	74,059	35	0	25	140	140
	5–9	115,858	15	0	32	47	47
	10–14	183,035	104	12	132	79	88
	15–19	951,353	1,179	371	889	133	174
	20–24	1,399,315	1,269	206	1,132	112	130
	25–29	1,136,347	958	80	966	99	107
	30–34	608,804	818	18	681	120	123
	35–39	274,513	637	0	514	124	124
	40–44	45,654	119	0	138	86	86
	45–49	3,103	0	0	15	0	0
	50 and over	886	16	0	9	178	178
	All ages	$4,990,963	$5,255	$ 687	$4,626	114%	128%
1963.....	0	$ 184,878	$ 96	$ 0	$ 100	96%	96%
(4)	1	64,888	41	0	31	132	132
	2–4	96,160	20	0	37	54	54
	5–9	155,027	43	0	40	108	108
	10–14	244,927	103	0	156	66	66
	15–19	1,071,683	1,319	461	970	136	184
	20–24	1,740,652	1,501	254	1,401	107	125
	25–29	1,372,053	1,086	109	1,140	95	105
	30–34	700,026	784	72	730	107	117
	35–39	310,290	567	0	516	110	110
	40–44	52,276	172	0	142	121	121
	45–49	3,966	36	0	17	212	212
	50 and over	2,031	33	0	19	174	174
	All ages	$5,998,857	$5,801	$ 896	$5,299	109%	126%

TABLE C—*Continued*

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud-ing War Deaths	Includ-ing War Deaths
1964	0	$ 203,683	$ 56	$ 0	$ 127	44%	44%
(3)	1	70,187	27	0	38	71	71
	2–4	108,578	49	0	47	104	104
	5–9	174,564	39	0	45	87	87
	10–14	264,444	86	0	149	58	58
	15–19	1,244,057	1,511	783	1,110	136	207
	20–24	2,145,833	1,784	428	1,655	108	134
	25–29	1,599,218	1,278	218	1,250	102	120
	30–34	786,891	836	41	728	115	120
	35–39	340,455	532	0	481	111	111
	40–44	56,276	127	0	126	101	101
	45–49	4,351	7	0	15	47	47
	50 and over	1,307	5	0	10	50	50
	All ages	$6,999,844	$6,337	$1,470	$5,781	110%	135%
1965 . . .	0	$ 221,817	$ 123	$ 0	$ 158	78%	78%
(2)	1	78,448	32	0	50	64	64
	2–4	121,830	38	0	59	64	64
	5–9	194,096	54	0	55	98	98
	10–14	287,868	131	0	132	99	99
	15–19	1,670,557	1,773	1,279	1,371	129	223
	20–24	2,659,830	2,275	942	1,868	122	172
	25–29	1,878,012	1,168	189	1,196	98	113
	30–34	878,693	747	41	657	114	120
	35–39	353,368	447	10	389	115	117
	40–44	59,662	104	0	106	98	98
	45–49	5,935	15	0	16	94	94
	50 and over	2,244	1	0	13	8	8
	All ages	$8,412,360	$6,908	$2,461	$6,070	114%	154%
1966	0	$ 254,111	$ 410	$ 0	$ 431	95%	95%
(1)	1	91,244	63	0	66	95	95
	2–4	144,923	64	0	79	81	81
	5–9	219,890	50	0	73	68	68
	10–14	314,457	66	0	120	55	55
	15–19	1,758,520	1,576	338	1,188	133	161
	20–24	3,272,434	2,657	920	2,086	127	171
	25–29	2,399,150	1,807	413	1,222	148	182
	30–34	1,052,527	941	112	632	149	167
	35–39	400,048	405	6	330	123	125
	40–44	75,261	160	10	96	167	177
	45–49	5,421	11	0	11	100	100
	50 and over	1,964	3	0	7	43	43
	All ages	$9,989,950	$8,213	$1,799	$6,341	130%	158%

TABLE D

STANDARD MEDICALLY EXAMINED ISSUES OF 1952 TO 1966
MALE LIVES
EXPERIENCE BETWEEN 1966 AND 1967 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	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1952...	0	$ 7,871	$ 5	$ 0	$ 4	125%	125%
(15)	1	4,049	3	0	2	150	150
	2–4	6,380	5	0	5	100	100
	5–9	24,153	57	10	24	238	279
	10–14	27,707	39	10	34	115	144
	15–19	59,556	62	0	73	85	85
	20–24	151,431	204	5	230	89	91
	25–29	413,011	1,000	15	1,012	99	100
	30–34	556,446	2,088	0	2,537	82	82
	35–39	547,327	3,416	0	3,974	86	86
	40–44	409,081	4,568	0	4,357	105	105
	45–49	240,933	4,378	0	4,293	102	102
	50–54	98,288	2,600	0	2,465	105	105
	55–59	43,465	1,658	0	1,679	99	99
	60–64	11,771	697	0	613	114	114
	65–69	1,818	108	0	135	80	80
	70 and over	121	2	0	18	11	11
	All ages	$ 2,603,408	$ 20,890	$ 40	$21,455	97%	98%
1953...	0	$ 8,034	$ 0	$ 0	$ 3	0%	0%
(14)	1	5,334	0	0	2	0	0
	2–4	7,200	8	0	5	160	160
	5–9	24,292	62	16	25	248	312
	10–14	30,761	38	9	36	106	131
	15–19	71,164	85	0	82	104	104
	20–24	171,250	170	5	241	71	73
	25–29	494,372	1,014	0	1,083	94	94
	30–34	663,121	2,082	0	2,619	79	79
	35–39	648,357	3,865	0	4,033	96	96
	40–44	482,351	4,584	0	4,713	97	97
	45–49	283,495	3,831	0	4,451	86	86
	50–54	122,402	2,517	0	2,801	90	90
	55–59	50,116	1,495	0	1,747	86	86
	60–64	17,393	622	0	858	72	72
	65–69	2,132	138	0	145	95	95
	70 and over	164	12	0	22	55	55
	All ages	$ 3,081,938	$ 20,523	$ 30	$22,866	90%	90%

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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...	0	$ 9,493	$ 13	$ 0	$ 3	433%	433%
(13)	1	6,867	0	0	3	0	0
	2–4	10,033	0	0	6	0	0
	5–9	30,266	30	0	30	100	100
	10–14	48,485	44	10	56	79	96
	15–19	89,725	89	0	101	88	88
	20–24	236,928	346	10	303	114	117
	25–29	613,798	863	19	1,209	71	73
	30–34	831,368	2,291	19	2,810	82	82
	35–39	758,780	3,932	0	4,143	95	95
	40–44	560,305	4,864	0	4,897	99	99
	45–49	333,069	5,062	0	4,563	111	111
	50–54	156,086	3,581	0	3,159	113	113
	55–59	64,372	1,333	0	1,974	68	68
	60–64	21,266	969	0	979	99	99
	65–69	4,963	187	0	313	60	60
	70 and over	381	13	0	49	27	27
	All ages	$ 3,776,185	$ 23,617	$ 58	$24,598	96%	96%
1955...	0	$ 10,725	$ 0	$ 0	$ 3	0%	0%
(12)	1	7,766	0	0	2	0	0
	2–4	11,119	2	0	5	40	40
	5–9	37,755	20	15	32	63	109
	10–14	57,442	31	11	64	48	66
	15–19	112,046	81	10	125	65	73
	20–24	349,014	396	0	405	98	98
	25–29	796,388	1,074	0	1,386	77	77
	30–34	1,052,786	2,668	0	3,116	86	86
	35–39	960,762	4,339	0	4,746	91	91
	40–44	716,058	5,165	0	5,528	93	93
	45–49	416,788	4,444	0	4,935	90	90
	50–54	206,549	4,299	0	3,656	118	118
	55–59	84,593	2,170	0	2,302	94	94
	60–64	28,888	1,139	0	1,198	95	95
	65–69	6,060	275	0	352	78	78
	70 and over	650	19	0	75	25	25
	All ages	$ 4,855,389	$ 26,122	$ 36	$27,930	94%	94%
1956...	0	$ 8,491	$ 2	$ 0	$ 2	100%	100%
(11)	1	9,595	12	0	3	400	400
	2–4	15,001	14	0	6	233	233
	5–9	30,412	106	10	22	482	527
	10–14	61,202	28	6	67	42	51
	15–19	123,896	99	15	139	71	82
	20–24	432,859	385	15	463	83	86
	25–29	878,177	1,389	0	1,317	105	105
	30–34	1,152,302	2,872	25	3,031	95	96
	35–39	1,082,254	4,041	0	4,729	85	85
	40–44	814,967	5,808	0	5,640	103	103
	45–49	465,833	4,869	0	4,863	100	100
	50–54	223,749	3,931	0	3,544	111	111
	55–59	85,732	2,197	0	2,048	107	107
	60–64	32,129	1,804	0	1,119	161	161
	65–69	5,602	373	0	286	130	130
	70 and over	420	13	0	43	30	30
	All ages	$ 5,422,621	$ 27,943	$ 71	$27,322	102%	103%

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1957...	0	$ 7,695	$ 2	$ 0	$ 2	100%	100%
(10)	1	11,989	0	0	3	0	0
	2–4	14,356	0	0	5	0	0
	5–9	26,461	10	2	17	59	71
	10–14	53,842	53	15	57	93	119
	15–19	132,714	147	110	149	99	172
	20–24	588,228	645	35	594	109	114
	25–29	1,087,565	1,410	42	1,446	98	100
	30–34	1,508,642	2,963	0	3,500	85	85
	35–39	1,373,877	5,230	15	5,262	99	100
	40–44	965,566	5,719	0	5,890	97	97
	45–49	495,429	3,741	0	4,583	82	82
	50–54	236,115	3,117	0	3,412	91	91
	55–59	93,359	1,958	0	1,975	99	99
	60–64	31,575	840	0	932	90	90
	65–69	8,654	486	0	371	131	131
	70 and over	903	18	0	81	22	22
	All ages	$ 6,636,970	$ 26,339	$ 219	$ 28,279	93%	94%
1958...	0	$ 9,071	$ 20	$ 0	$ 3	667%	667%
(9)	1	14,799	4	0	4	100	100
	2–4	15,778	51	0	5	1,020	1,020
	5–9	28,782	10	0	16	63	63
	10–14	54,393	130	0	57	228	228
	15–19	133,966	121	10	146	83	90
	20–24	574,633	668	25	546	122	127
	25–29	1,092,607	1,300	146	1,289	101	112
	30–34	1,610,421	2,628	18	3,221	82	82
	35–39	1,551,454	5,418	18	5,182	105	105
	40–44	1,084,600	5,487	0	5,857	94	94
	45–49	586,410	4,635	0	4,897	95	95
	50–54	298,728	3,843	0	3,907	98	98
	55–59	123,175	1,527	0	2,302	66	66
	60–64	37,597	599	0	967	62	62
	65–69	9,535	439	0	345	127	127
	70 and over	761	56	0	59	95	95
	All ages	$ 7,226,710	$ 26,936	$ 217	$ 28,803	94%	94%
1959...	0	$ 9,371	$ 20	$ 0	$ 3	667%	667%
(8)	1	15,652	2	0	5	40	40
	2–4	16,535	4	0	4	100	100
	5–9	32,299	12	0	15	80	80
	10–14	65,266	77	10	65	118	134
	15–19	163,329	173	48	175	99	126
	20–24	574,652	678	55	517	131	142
	25–29	1,061,835	955	31	1,115	86	88
	30–34	1,567,859	2,439	16	2,697	90	91
	35–39	1,621,129	3,843	0	4,766	81	81
	40–44	1,141,509	5,424	0	5,548	98	98
	45–49	682,242	4,914	0	5,226	94	94
	50–54	335,136	4,095	0	4,055	101	101
	55–59	143,490	1,749	0	2,454	71	71
	60–64	41,721	597	0	947	63	63
	65–69	11,587	497	0	365	136	136
	70 and over	1,085	21	0	72	29	29
	All ages	$ 7,484,697	$ 25,500	$ 160	$ 28,029	91%	92%

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
1960...	0	$ 7,533	$ 10	$ 0	$ 3	333%	333%
(7)	1	14,498	4	0	5	80	80
	2–4	14,709	1	0	4	25	25
	5–9	26,823	60	0	10	600	600
	10–14	47,874	62	17	45	138	176
	15–19	133,408	110	31	139	79	101
	20–24	425,090	315	21	366	86	92
	25–29	845,976	978	10	816	120	121
	30–34	1,373,819	2,197	49	2,022	109	111
	35–39	1,473,241	3,502	10	3,872	90	91
	40–44	1,080,950	4,434	0	4,740	94	94
	45–49	657,265	3,837	0	4,561	84	84
	50–54	330,271	2,705	0	3,671	74	74
	55–59	148,811	1,621	0	2,320	70	70
	60–64	49,944	1,050	0	1,018	103	103
	65–69	12,475	180	0	364	49	49
	70 and over	1,769	107	0	98	109	109
	All ages	$ 6,644,456	$ 21,173	$ 138	$ 24,054	88%	89%
1961...	0	$ 7,107	$ 0	$ 0	$ 3	0%	0%
(6)	1	14,488	2	0	6	33	33
	2–4	13,500	0	0	4	0	0
	5–9	25,173	27	0	8	338	338
	10–14	43,942	29	0	39	74	74
	15–19	141,128	199	26	144	138	156
	20–24	444,461	388	73	374	104	123
	25–29	843,569	804	20	762	106	108
	30–34	1,380,390	2,097	31	1,808	116	118
	35–39	1,520,409	3,883	28	3,478	112	112
	40–44	1,176,576	3,600	0	4,627	78	78
	45–49	707,308	4,280	0	4,247	101	101
	50–54	378,842	3,877	0	3,603	108	108
	55–59	163,937	1,930	0	2,186	88	88
	60–64	48,021	641	0	901	71	71
	65–69	13,272	282	0	355	79	79
	70 and over	2,831	35	0	130	27	27
	All ages	$ 6,924,954	$ 22,074	$ 178	$ 22,675	97%	98%
1962...	0	$ 7,015	$ 0	$ 0	$ 4	0%	0%
(5)	1	15,665	10	0	8	125	125
	2–4	15,192	25	0	6	417	417
	5–9	26,492	5	0	8	63	63
	10–14	41,122	20	0	34	59	59
	15–19	138,450	210	36	141	149	174
	20–24	443,175	472	60	372	127	143
	25–29	880,708	806	0	768	105	105
	30–34	1,415,844	1,683	12	1,611	104	105
	35–39	1,604,586	3,515	0	3,214	109	109
	40–44	1,290,103	3,193	0	4,308	74	74
	45–49	796,826	3,289	0	4,179	79	79
	50–54	405,910	2,593	0	3,222	80	80
	55–59	174,465	1,569	0	2,022	78	78
	60–64	62,030	853	0	1,100	78	78
	65–69	16,117	209	0	395	53	53
	70 and over	2,210	114	0	82	139	139
	All ages	$ 7,335,910	$ 18,566	$ 108	$ 21,474	86%	87%

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud-ing War Deaths	Includ-ing War Deaths
1963...	0	$ 10,156	$ 36	$ 0	$ 6	600%	600%
(4)	1	10,605	0	0	6	0	0
	2–4	13,750	25	0	6	417	417
	5–9	25,562	8	0	7	114	114
	10–14	40,971	128	0	30	427	427
	15–19	137,270	202	5	137	147	151
	20–24	539,726	376	84	453	83	102
	25–29	1,082,639	926	83	927	100	109
	30–34	1,738,885	1,936	34	1,845	105	107
	35–39	1,991,059	3,861	20	3,531	109	110
	40–44	1,621,797	4,848	28	4,870	100	100
	45–49	997,826	5,140	0	4,618	111	111
	50–54	509,021	3,435	0	3,708	93	93
	55–59	228,751	2,054	0	2,427	85	85
	60–64	78,644	1,360	0	1,291	105	105
	65–69	19,801	178	0	423	42	42
	70 and over	4,071	28	0	119	24	24
	All ages	$ 9,050,534	$ 24,541	$ 254	$ 24,404	101%	102%
1964...	0	$ 12,787	$ 3	$ 0	$ 9	33%	33%
(3)	1	7,214	1	0	5	20	20
	2–4	12,723	0	0	6	0	0
	5–9	24,871	5	0	7	71	71
	10–14	43,162	10	0	28	36	36
	15–19	151,010	107	58	151	71	109
	20–24	681,831	563	91	552	102	118
	25–29	1,347,501	1,003	93	1,096	92	100
	30–34	1,963,096	2,312	35	1,860	124	126
	35–39	2,208,760	2,967	10	3,375	88	88
	40–44	1,824,789	4,386	34	4,606	95	96
	45–49	1,101,809	2,767	0	4,272	65	65
	50–54	599,880	2,320	0	3,712	63	63
	55–59	259,305	1,918	0	2,281	84	84
	60–64	76,474	757	0	1,009	75	75
	65–69	20,372	477	0	370	129	129
	70 and over	3,668	139	0	89	156	156
	All ages	$ 10,339,252	$ 19,735	$ 321	$ 23,428	84%	86%
1965...	0	$ 12,374	$ 2	$ 0	$ 10	20%	20%
(2)	1	7,124	0	0	5	0	0
	2–4	15,912	3	0	9	33	33
	5–9	28,712	0	0	9	0	0
	10–14	42,679	20	0	23	87	87
	15–19	191,337	144	116	178	81	146
	20–24	892,623	494	231	665	74	109
	25–29	1,654,784	1,277	87	1,098	116	124
	30–34	2,309,701	1,800	15	1,783	101	102
	35–39	2,537,445	2,507	5	3,060	82	82
	40–44	2,101,714	4,608	5	4,339	106	106
	45–49	1,303,197	3,068	0	3,922	78	78
	50–54	700,152	3,116	0	3,235	96	96
	55–59	283,883	1,812	0	1,817	100	100
	60–64	97,500	421	0	938	45	45
	65–69	20,930	208	0	298	70	70
	70 and over	4,080	72	0	79	91	91
	All ages	$ 12,204,147	$ 19,552	$ 459	$ 21,468	91%	93%

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
1966... (1)	0	$ 17,058	$ 25	$ 0	$ 31	81%	81%
	1	8,061	1	0	7	14	14
	2–4	15,788	3	0	10	30	30
	5–9	29,010	0	0	11	0	0
	10–14	46,757	0	0	21	0	0
	15–19	206,803	208	17	164	127	137
	20–24	1,116,414	673	164	770	87	109
	25–29	1,955,855	961	138	1,043	92	105
	30–34	2,606,972	1,895	101	1,639	116	122
	35–39	2,858,391	2,504	45	2,676	94	95
	40–44	2,359,248	3,040	20	3,622	84	84
	45–49	1,494,316	3,100	0	3,252	95	95
	50–54	778,040	2,409	0	2,531	95	95
	55–59	327,376	1,315	0	1,435	92	92
	60–64	96,038	421	0	650	65	65
	65–69	26,180	173	0	268	65	65
	70 and over	4,810	36	0	71	51	51
	All ages	$ 13,947,117	$ 16,764	$ 485	$ 18,201	92%	95%
All years (1–15)	0	$ 144,781	$ 138	$ 0	$ 89	155%	155%
	1	153,706	39	0	66	59	59
	2–4	197,976	141	0	86	164	164
	5–9	421,063	412	53	241	171	193
	10–14	705,605	709	88	656	108	121
	15–19	1,985,802	2,037	482	2,044	100	123
	20–24	7,622,315	6,773	874	6,851	99	112
	25–29	15,048,785	15,760	684	16,367	96	100
	30–34	21,731,652	33,951	355	36,099	94	95
	35–39	22,737,831	56,823	151	60,041	95	95
	40–44	17,629,614	69,728	87	73,542	95	95
	45–49	10,562,746	61,355	0	66,862	92	92
	50–54	5,379,169	48,438	0	50,681	96	96
	55–59	2,274,830	26,306	0	30,969	85	85
	60–64	730,991	12,770	0	14,520	88	88
	65–69	179,498	4,210	0	4,785	88	88
	70 and over	27,924	685	0	1,087	63	63
	All ages	$107,534,288	$340,275	$2,774	$364,986	93%	94%

STANDARD MEDICALLY EXAMINED ISSUES OF 1952 TO 1966
FEMALE LIVES
EXPERIENCE BETWEEN 1966 AND 1967 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE

Expected Deaths on 1955–60 Female 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
1952...... (15)	0	$ 5,317	$ 1	$ 2	50%
	1	2,272	1	1	100
	2–4	3,248	0	1	0
	5–9	8,828	0	3	0
	10–14	7,317	8	3	267
	15–19	7,192	4	4	100
	20–24	14,639	17	15	113
	25–29	19,447	39	27	144
	30–34	25,310	90	67	134
	35–39	29,393	164	94	174
	40–44	34,702	156	201	78
	45–49	25,856	212	230	92
	50–54	11,798	73	158	46
	55–59	5,531	76	112	68
	60–64	1,857	40	50	80
	65–69	299	6	12	50
	70 and over	2	0	0	....
	All ages	$203,008	$ 887	$ 980	91%
1953...... (14)	0	$ 5,607	$ 1	$ 2	50%
	1	2,790	0	1	0
	2–4	3,141	0	1	0
	5–9	8,179	0	3	0
	10–14	7,485	2	3	67
	15–19	8,071	3	4	75
	20–24	15,469	52	14	371
	25–29	19,874	12	24	50
	30–34	27,099	158	64	247
	35–39	33,589	93	98	95
	40–44	40,494	213	213	100
	45–49	32,189	155	244	64
	50–54	17,278	195	202	97
	55–59	8,193	120	150	80
	60–64	2,427	50	59	85
	65–69	304	10	11	91
	70 and over	42	3	4	75
	All ages	$232,231	$1,067	$1,097	97%
1954...... (13)	0	$ 5,582	$ 1	$ 1	100%
	1	2,906	0	1	0
	2–4	3,834	0	1	0
	5–9	10,171	14	3	467
	10–14	8,419	2	4	50
	15–19	9,008	7	4	175
	20–24	15,902	12	13	92
	25–29	25,408	6	28	21
	30–34	36,230	58	78	74
	35–39	38,920	143	110	130
	40–44	50,304	194	234	83
	45–49	37,010	174	256	68
	50–54	21,992	273	226	121
	55–59	10,086	76	169	45
	60–64	4,188	57	93	61
	65–69	938	38	32	119
	70 and over	43	2	4	50
	All ages	$280,941	$1,057	$1,257	84%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955 . . . . (12)	0	$ 4,621	$ 0	$ 1	0%
	1	2,522	0	1	0
	2–4	4,159	2	1	200
	5–9	10,711	1	3	33
	10–14	10,027	17	4	425
	15–19	11,239	1	5	20
	20–24	19,885	17	15	113
	25–29	28,683	32	28	114
	30–34	41,482	73	81	90
	35–39	51,651	218	140	156
	40–44	59,940	361	239	151
	45–49	46,258	261	281	93
	50–54	26,497	186	235	79
	55–59	13,242	268	189	142
	60–64	5,840	69	115	60
	65–69	1,482	92	46	200
	70 and over	168	4	13	31
	All ages	$338,407	$1,602	$1,397	115%
1956 . . . . (11)	0	$ 4,431	$ 0	$ 1	0%
	1	4,569	0	1	0
	2–4	6,035	0	2	0
	5–9	11,141	2	4	50
	10–14	9,692	1	4	25
	15–19	11,514	14	5	280
	20–24	19,000	0	13	0
	25–29	25,448	31	23	135
	30–34	36,891	32	65	49
	35–39	45,779	146	119	123
	40–44	59,568	201	224	90
	45–49	47,278	172	266	65
	50–54	28,622	192	225	85
	55–59	11,895	124	148	84
	60–64	4,598	81	80	101
	65–69	1,345	76	39	195
	70 and over	69	15	5	300
	All ages	$327,875	$1,087	$1,224	89%
1957 . . . . (10)	0	$ 4,365	$ 0	$ 1	0%
	1	5,962	2	1	200
	2–4	6,003	1	2	50
	5–9	11,457	0	4	0
	10–14	9,650	0	4	0
	15–19	10,239	1	5	20
	20–24	17,811	34	12	283
	25–29	24,288	3	20	15
	30–34	42,404	117	69	170
	35–39	56,641	244	139	176
	40–44	67,120	308	237	130
	45–49	48,609	198	251	79
	50–54	32,484	151	217	70
	55–59	13,704	71	140	51
	60–64	5,586	58	88	66
	65–69	1,793	73	49	149
	70 and over	62	2	4	50
	All ages	$358,178	$1,263	$1,243	102%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958.......	0	$ 4,871	$ 0	$ 1	0%
(9)	1	7,494	0	2	0
	2-4	6,350	0	1	0
	5-9	10,530	4	3	133
	10-14	11,145	12	4	300
	15-19	13,118	5	6	83
	20-24	21,366	12	13	92
	25-29	29,003	3	23	13
	30-34	49,878	22	73	30
	35-39	68,037	66	156	42
	40-44	81,879	160	269	59
	45-49	61,832	140	293	48
	50-54	36,196	199	229	87
	55-59	18,673	62	165	38
	60-64	7,336	282	108	261
	65-69	1,636	60	41	146
	70 and over	247	2	12	17
	All ages	$429,591	$1,029	$1,399	74%
1959.......	0	$ 4,457	$ 0	$ 1	0%
(8)	1	8,068	0	2	0
	2-4	6,561	4	1	400
	5-9	14,566	0	4	0
	10-14	14,135	0	5	0
	15-19	14,123	15	6	250
	20-24	23,628	23	14	164
	25-29	32,573	137	23	596
	30-34	58,493	90	77	117
	35-39	82,239	154	173	89
	40-44	92,798	273	283	96
	45-49	76,478	258	331	78
	50-54	45,037	236	260	91
	55-59	22,650	68	178	38
	60-64	8,764	89	121	74
	65-69	3,826	125	87	144
	70 and over	181	4	7	57
	All ages	$508,577	$1,476	$1,573	94%
1960.......	0	$ 3,442	$ 2	$ 1	200%
(7)	1	7,912	0	2	0
	2-4	5,939	0	1	0
	5-9	9,031	0	2	0
	10-14	11,093	5	4	125
	15-19	13,036	0	5	0
	20-24	22,632	6	13	46
	25-29	29,249	17	20	85
	30-34	56,484	49	67	73
	35-39	86,926	150	167	90
	40-44	106,351	454	300	151
	45-49	81,366	278	322	86
	50-54	47,276	171	253	68
	55-59	25,697	202	188	107
	60-64	10,285	54	132	41
	65-69	3,036	49	62	79
	70 and over	479	104	16	650
	All ages	$520,234	$1,541	$1,555	99%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961	0	$ 2,747	$ 0	$ 1	0%
(6)	1	8,310	2	3	67
	2–4	6,649	2	2	100
	5–9	10,507	0	3	0
	10–14	11,104	0	3	0
	15–19	14,997	4	6	67
	20–24	25,523	20	14	143
	25–29	30,841	0	19	0
	30–34	61,112	62	64	97
	35–39	100,216	146	161	91
	40–44	120,447	229	304	75
	45–49	89,267	206	312	66
	50–54	54,657	306	251	122
	55–59	28,621	100	186	54
	60–64	10,263	83	118	70
	65–69	3,407	30	62	48
	70 and over	685	9	18	50
	All ages	$579,353	$1,199	$1,527	79%
1962	0	$ 2,937	$ 31	$ 1	3,100%
(5)	1	8,409	0	3	0
	2–4	7,148	0	2	0
	5–9	11,325	5	3	167
	10–14	12,528	0	3	0
	15–19	19,485	3	7	43
	20–24	32,166	5	17	29
	25–29	41,500	5	24	21
	30–34	71,516	68	67	101
	35–39	117,465	100	165	61
	40–44	138,368	117	306	38
	45–49	99,875	197	305	65
	50–54	62,138	129	253	51
	55–59	29,207	146	177	82
	60–64	13,736	24	140	17
	65–69	3,616	185	58	319
	70 and over	926	34	19	179
	All ages	$672,345	$1,049	$1,550	68%
1963	0	$ 4,088	$ 0	$ 2	0%
(4)	1	5,944	0	2	0
	2–4	5,405	5	2	250
	5–9	10,901	0	2	0
	10–14	11,488	0	3	0
	15–19	19,692	7	7	100
	20–24	35,257	9	18	50
	25–29	45,929	25	25	100
	30–34	91,525	145	80	181
	35–39	139,477	130	178	73
	40–44	173,951	422	343	123
	45–49	129,947	422	351	120
	50–54	77,929	175	279	63
	55–59	39,644	178	220	81
	60–64	18,443	90	164	55
	65–69	6,083	7	82	9
	70 and over	1,218	4	19	21
	All ages	$816,921	$1,619	$1,777	91%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1964.	0	$ 5,437	$ 0	$ 3	0%
(3)	1	2,496	0	1	0
	2–4	5,034	0	2	0
	5–9	10,172	0	2	0
	10–14	10,625	0	2	0
	15–19	22,897	2	8	25
	20–24	40,035	111	19	584
	25–29	59,710	65	29	224
	30–34	105,167	146	80	183
	35–39	164,209	205	169	121
	40–44	196,654	248	314	79
	45–49	141,720	195	326	60
	50–54	88,148	258	256	101
	55–59	45,614	223	212	105
	60–64	20,815	58	151	38
	65–69	7,067	127	72	176
	70 and over	1,826	52	23	226
	All ages	$ 927,626	$1,690	$1,669	101%
1965.	0	$ 5,462	$ 0	$ 3	0%
(2)	1	3,158	0	2	0
	2–4	4,960	0	2	0
	5–9	12,133	5	3	167
	10–14	10,827	0	2	0
	15–19	29,246	0	7	0
	20–24	52,936	3	21	14
	25–29	72,536	28	30	93
	30–34	122,657	38	73	52
	35–39	194,967	107	151	71
	40–44	223,558	338	257	132
	45–49	167,265	213	267	80
	50–54	100,077	132	204	65
	55–59	45,441	105	152	69
	60–64	18,433	73	93	78
	65–69	6,372	18	51	35
	70 and over	1,537	6	15	40
	All ages	$1,071,565	$1,066	$1,333	80%
1966.	0	$ 5,515	$ 8	$ 9	89%
(1)	1	3,399	0	2	0
	2–4	4,823	0	2	0
	5–9	14,416	0	4	0
	10–14	15,381	5	2	250
	15–19	36,631	21	8	263
	20–24	73,263	108	23	470
	25–29	83,389	26	27	96
	30–34	135,443	29	61	48
	35–39	215,377	230	111	207
	40–44	240,830	189	179	106
	45–49	190,135	103	224	46
	50–54	104,155	149	149	100
	55–59	54,963	36	123	29
	60–64	19,958	133	65	205
	65–69	6,910	16	36	44
	70 and over	2,243	61	17	359
	All ages	$1,206,831	$1,114	$1,042	107%

TABLE D—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
All years....	0	$ 68,879	$ 44	$ 30	147%
(1–15)	1	76,211	5	25	20
	2–4	79,289	14	23	61
	5–9	164,068	31	46	67
	10–14	160,916	52	50	104
	15–19	240,488	87	87	100
	20–24	429,512	429	234	183
	25–29	567,878	429	370	116
	30–34	961,691	1,177	1,066	110
	35–39	1,424,886	2,296	2,131	108
	40–44	1,686,964	3,863	3,903	99
	45–49	1,275,085	3,184	4,259	75
	50–54	754,284	2,825	3,397	83
	55–59	373,161	1,855	2,509	74
	60–64	152,529	1,241	1,577	79
	65–69	48,114	912	740	123
	70 and over	9,728	302	176	172
	All ages	$8,473,683	$18,746	$20,623	91%

TABLE E

STANDARD NONMEDICAL ISSUES OF 1952 TO 1966
MALE LIVES
EXPERIENCE BETWEEN 1966 AND 1967 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	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1952...	0	$ 74,255	$ 36	$ 0	$ 34	106%	106%
(15)	1	23,844	13	0	13	100	100
	2–4	24,844	26	0	18	144	144
	5–9	33,003	43	14	33	130	173
	10–14	41,495	57	9	50	114	132
	15–19	114,358	110	7	140	79	84
	20–24	182,154	287	0	277	104	104
	25–29	264,127	701	0	647	108	108
	30–34	191,252	709	2	872	81	82
	35–39	87,918	621	0	638	97	97
	40–44	27,813	361	0	296	122	122
	45–49	6,281	125	0	112	112	112
	50 and over	661	18	0	17	106	106
	All ages	$ 1,072,005	$ 3,107	$ 32	$ 3,147	99%	100%
1953...	0	$ 84,571	$ 37	$ 0	$ 32	116%	116%
(14)	1	28,264	18	0	13	138	138
	2–4	30,827	31	0	19	163	163
	5–9	42,511	64	10	43	149	172
	10–14	54,165	55	9	64	86	100
	15–19	148,867	139	0	171	81	81
	20–24	208,602	288	6	294	98	100
	25–29	309,919	678	3	679	100	100
	30–34	228,690	872	0	903	97	97
	35–39	97,287	523	0	605	86	86
	40–44	24,971	260	0	244	107	107
	45–49	5,933	113	0	93	122	122
	50 and over	736	24	0	17	141	141
	All ages	$ 1,265,343	$ 3,102	$ 28	$ 3,177	98%	99%
1954...	0	$ 93,034	$ 27	$ 0	$ 30	90%	90%
(13)	1	32,140	7	0	12	58	58
	2–4	35,345	22	0	20	110	110
	5–9	49,765	75	11	49	153	176
	10–14	63,458	55	24	74	74	107
	15–19	146,907	143	3	166	86	88
	20–24	228,182	244	1	292	84	84
	25–29	297,770	557	5	587	95	96
	30–34	221,822	722	0	750	96	96
	35–39	90,171	481	0	492	98	98
	40–44	17,588	155	0	154	101	101
	45–49	2,052	27	0	28	96	96
	50 and over	310	3	0	7	43	43
	All ages	$ 1,278,544	$ 2,518	$ 44	$ 2,661	95%	96%

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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
1955... (12)	0	$ 112,393	$ 41	$ 0	$ 33	124%	124%
	1	39,238	10	0	13	77	77
	2–4	42,463	35	0	20	175	175
	5–9	59,184	79	21	50	158	200
	10–14	82,476	144	18	92	157	176
	15–19	180,382	139	19	202	69	78
	20–24	284,527	322	1	330	98	98
	25–29	307,067	561	10	534	105	107
	30–34	228,908	668	0	678	99	99
	35–39	94,147	463	0	465	100	100
	40–44	15,633	97	0	121	80	80
	45–49	1,492	26	0	18	144	144
	50 and over	298	6	0	5	120	120
	All ages	$ 1,448,199	$ 2,591	$ 69	$ 2,561	101%	104%
1956... (11)	0	$ 108,040	$ 25	$ 0	$ 29	86%	86%
	1	40,128	2	0	12	17	17
	2–4	42,511	18	0	16	113	113
	5–9	62,525	64	6	45	142	156
	10–14	87,439	102	24	96	106	131
	15–19	209,451	236	25	235	100	111
	20–24	414,795	387	29	444	87	94
	25–29	503,467	795	10	755	105	107
	30–34	413,375	1,094	0	1,087	101	101
	35–39	210,444	1,003	0	920	109	109
	40–44	31,732	214	0	220	97	97
	45–49	1,666	18	0	17	106	106
	50 and over	211	5	0	3	167	167
	All ages	$ 2,125,784	$ 3,963	$ 94	$ 3,879	102%	105%
1957... (10)	0	$ 100,791	$ 37	$ 0	$ 27	137%	137%
	1	37,655	30	0	10	300	300
	2–4	39,566	13	0	13	100	100
	5–9	58,576	27	5	37	73	86
	10–14	105,061	110	35	111	99	131
	15–19	378,142	288	51	424	68	80
	20–24	860,555	787	35	869	91	95
	25–29	949,107	1,188	58	1,262	94	99
	30–34	670,319	1,533	5	1,555	99	99
	35–39	321,103	1,281	0	1,230	104	104
	40–44	48,986	328	5	299	110	111
	45–49	1,788	5	0	17	29	29
	50 and over	343	2	0	6	33	33
	All ages	$ 3,571,992	$ 5,629	$ 194	$ 5,860	96%	99%

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
1958...	0	$ 98,751	$ 38	$ 0	$ 31	123%	123%
(9)	1	40,189	5	0	11	45	45
	2–4	42,408	17	0	12	142	142
	5–9	64,594	44	0	36	122	122
	10–14	128,631	144	59	134	107	151
	15–19	478,858	417	93	522	80	98
	20–24	962,575	815	84	914	89	98
	25–29	938,679	1,044	15	1,108	94	96
	30–34	567,034	1,191	0	1,134	105	105
	35–39	240,352	819	5	803	102	103
	40–44	37,824	182	0	204	89	89
	45–49	2,212	27	0	18	150	150
	50 and over	485	36	0	7	514	514
	All ages	$ 3,602,592	$ 4,779	$ 256	$ 4,934	97%	102%
1959...	0	$ 98,012	$ 24	$ 0	$ 36	67%	67%
(8)	1	39,380	26	0	12	217	217
	2–4	45,495	39	0	12	325	325
	5–9	71,961	52	0	33	158	158
	10–14	143,584	221	79	142	156	211
	15–19	635,889	729	109	680	107	123
	20–24	1,026,200	878	91	924	95	105
	25–29	893,678	960	43	938	102	107
	30–34	517,591	915	10	890	103	104
	35–39	212,353	687	0	624	110	110
	40–44	31,373	182	0	152	120	120
	45–49	2,158	20	0	17	118	118
	50 and over	767	21	0	11	191	191
	All ages	$ 3,718,441	$ 4,754	$ 332	$ 4,471	106%	114%
1960...	0	$ 88,261	$ 48	$ 0	$ 39	123%	123%
(7)	1	34,567	20	0	13	154	154
	2–4	45,371	8	0	12	67	67
	5–9	82,823	21	0	32	66	66
	10–14	152,787	129	31	144	90	111
	15–19	725,123	729	133	752	97	115
	20–24	1,049,888	898	107	905	99	111
	25–29	937,613	787	55	909	87	93
	30–34	496,745	798	10	736	108	110
	35–39	205,880	667	0	544	123	123
	40–44	35,032	126	0	154	82	82
	45–49	2,420	32	0	17	188	188
	50 and over	845	16	0	11	145	145
	All ages	$ 3,857,355	$ 4,279	$ 336	$ 4,268	100%	108%

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
1961...	0	$ 91,458	$ 24	$ 0	$ 45	53%	53%
(6)	1	35,280	20	0	15	133	133
	2–4	47,933	22	0	15	147	147
	5–9	87,563	39	0	28	139	139
	10–14	160,851	172	19	142	121	135
	15–19	851,914	1,048	310	866	121	157
	20–24	1,196,490	879	145	1,007	87	102
	25–29	1,009,987	935	79	917	102	111
	30–34	533,651	851	16	706	121	123
	35–39	214,875	626	0	496	126	126
	40–44	36,618	123	0	145	85	85
	45–49	2,076	11	0	12	92	92
	50 and over	1,568	2	0	15	13	13
	All ages	$ 4,270,264	$ 4,752	$ 569	$ 4,409	108%	121%
1962...	0	$ 91,069	$ 42	$ 0	$ 49	86%	86%
(5)	1	37,208	29	0	18	161	161
	2–4	50,165	29	0	18	161	161
	5–9	84,865	14	0	25	56	56
	10–14	149,387	99	12	123	80	90
	15–19	828,481	1,123	371	842	133	177
	20–24	1,255,346	1,212	206	1,054	115	135
	25–29	1,039,554	920	80	911	101	110
	30–34	517,305	698	18	596	117	120
	35–39	207,406	514	0	419	123	123
	40–44	32,587	86	0	109	79	79
	45–49	2,558	0	0	13	0	0
	50 and over	759	16	0	8	200	200
	All ages	$ 4,296,690	$ 4,782	$ 687	$ 4,185	114%	131%
1963...	0	$ 119,508	$ 82	$ 0	$ 72	114%	114%
(4)	1	42,022	38	0	22	173	173
	2–4	63,894	11	0	27	41	41
	5–9	111,157	36	0	30	120	120
	10–14	194,176	85	0	145	59	59
	15–19	915,057	1,247	461	912	137	187
	20–24	1,550,706	1,425	254	1,303	109	129
	25–29	1,243,155	1,024	109	1,070	96	106
	30–34	589,075	713	72	632	113	124
	35–39	230,161	442	0	413	107	107
	40–44	36,666	123	0	111	111	111
	45–49	3,314	34	0	15	227	227
	50 and over	1,881	33	0	18	183	183
	All ages	$ 5,100,772	$ 5,293	$ 896	$ 4,770	111%	130%

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
1964...	0	$ 129,761	$ 25	$ 0	$ 92	27%	27%
(3)	1	45,076	23	0	28	82	82
	2–4	71,381	28	0	34	82	82
	5–9	123,896	35	0	33	106	106
	10–14	205,592	72	0	138	52	52
	15–19	1,043,767	1,418	778	1,040	136	211
	20–24	1,894,980	1,653	428	1,535	108	136
	25–29	1,430,931	1,162	218	1,166	100	118
	30–34	654,898	754	38	627	120	126
	35–39	250,959	461	0	388	119	119
	40–44	38,608	94	0	98	96	96
	45–49	3,441	5	0	13	38	38
	50 and over	1,167	5	0	9	56	56
	All ages	$ 5,894,457	$ 5,735	$1,462	$ 5,201	110%	138%
1965...	0	$ 141,278	$ 88	$ 0	$ 117	75%	75%
(2)	1	49,751	25	0	36	69	69
	2–4	80,269	25	0	43	58	58
	5–9	135,089	24	0	41	59	59
	10–14	221,028	120	0	121	99	99
	15–19	1,407,145	1,678	1,279	1,304	129	227
	20–24	2,342,855	2,086	942	1,744	120	174
	25–29	1,668,867	1,103	189	1,110	99	116
	30–34	726,760	652	41	566	115	122
	35–39	257,256	358	10	314	114	117
	40–44	40,341	79	0	84	94	94
	45–49	4,723	15	0	14	107	107
	50 and over	1,976	1	0	12	8	8
	All ages	$ 7,077,338	$ 6,254	$2,461	$ 5,506	114%	158%
1966...	0	$ 159,462	$ 286	$ 0	$ 281	102%	102%
(1)	1	58,349	44	0	49	90	90
	2–4	93,419	51	0	57	89	89
	5–9	151,757	31	0	55	56	56
	10–14	237,703	63	0	111	57	57
	15–19	1,398,739	1,442	338	1,110	130	160
	20–24	2,819,137	2,471	910	1,945	127	174
	25–29	2,108,277	1,663	413	1,127	148	184
	30–34	863,737	881	112	546	161	182
	35–39	286,985	329	6	271	121	124
	40–44	50,415	158	10	77	205	218
	45–49	4,244	7	0	9	78	78
	50 and over	1,660	3	0	7	43	43
	All ages	$ 8,233,884	$ 7,429	$1,789	$ 5,645	132%	163%

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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
All years. (1–15)	0	$ 1,590,644	$ 860	$ 0	$ 947	91%	91%
	1	583,091	310	0	277	112	112
	2–4	755,891	375	0	336	112	112
	5–9	1,219,269	648	67	570	114	125
	10–14	2,027,824	1,628	319	1,687	97	115
	15–19	9,463,080	10,886	3,977	9,366	116	159
	20–24	16,276,992	14,632	3,239	13,837	106	129
	25–29	13,902,198	14,078	1,287	13,720	103	112
	30–34	7,421,162	13,051	324	12,278	106	109
	35–39	3,007,297	9,275	21	8,622	108	108
	40–44	506,187	2,568	15	2,468	104	105
	45–49	46,358	465	0	413	113	113
	50 and over	13,667	191	0	153	125	125
	All ages	$56,813,660	$68,967	$9,249	$64,674	107%	121%

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STANDARD NONMEDICAL ISSUES OF 1952 TO 1966
FEMALE LIVES
EXPERIENCE BETWEEN 1966 AND 1967 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE

Expected Deaths on 1955–60 Female 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
1952 .... (15)	0	$ 56,992	$ 12	$ 17	71%
	1	17,652	5	6	83
	2–4	16,542	12	5	240
	5–9	16,492	11*	6	183
	10–14	12,631	1	6	17
	15–19	33,661	19	19	100
	20–24	52,939	47	54	87
	25–29	31,878	38	44	86
	30–34	25,551	81	67	121
	35–39	21,812	106	70	151
	40–44	6,681	40	39	103
	45–49	1,313	8	12	67
	50 and over	132	0	2	0
	All ages	$ 294,276	$ 380	$ 347	110%
1953 .... (14)	0	$ 61,787	$ 12	$ 17	71%
	1	19,844	3	6	50
	2–4	18,711	9	6	150
	5–9	19,831	15	7	214
	10–14	15,398	6	7	86
	15–19	37,118	14	19	74
	20–24	55,462	34	50	68
	25–29	34,813	48	42	114
	30–34	28,645	105	68	154
	35–39	23,441	98	69	142
	40–44	6,667	20	35	57
	45–49	1,313	16	10	160
	50 and over	121	0	1	0
	All ages	$ 323,151	$ 380	$ 337	113%
1954 .... (13)	0	$ 67,245	$ 12	$ 17	71%
	1	22,138	2	6	33
	2–4	21,724	7	7	100
	5–9	23,226	9	7	129
	10–14	17,808	8	8	100
	15–19	36,029	13	18	72
	20–24	54,812	49	44	111
	25–29	35,602	75	39	192
	30–34	30,513	66	65	102
	35–39	24,476	96	69	139
	40–44	5,908	22	27	81
	45–49	573	3	4	75
	50 and over	93	1	1	100
	All ages	$ 340,138	$ 363	$ 312	116%

* One female war death for $1,000 is included.

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955	0	$ 78,663	$ 21	$ 18	117%
(12)	1	26,635	15	7	214
	2–4	25,911	9	8	113
	5–9	27,963	12	9	133
	10–14	21,337	7	9	78
	15–19	40,927	25	19	132
	20–24	57,239	50	43	116
	25–29	37,990	51	38	134
	30–34	33,460	106	65	163
	35–39	27,436	96	75	128
	40–44	5,439	18	22	82
	45–49	454	0	3	0
	50 and over	61	1	1	100
	All ages	$ 383,515	$ 411	$ 317	130%
1956	0	$ 70,751	$ 15	$ 16	94%
(11)	1	26,009	7	6	117
	2–4	24,928	5	7	71
	5–9	27,280	14	9	156
	10–14	21,980	32	9	356
	15–19	38,562	23	18	128
	20–24	54,376	20	38	53
	25–29	37,345	44	34	129
	30–34	34,649	88	61	144
	35–39	29,078	101	76	133
	40–44	6,004	21	23	91
	45–49	440	2	2	100
	50 and over	43	0	0	. . . .
	All ages	$ 371,445	$ 372	$ 299	124%
1957	0	$ 66,352	$ 11	$ 15	73%
(10)	1	23,709	4	5	80
	2–4	22,984	7	6	117
	5–9	28,039	9	9	100
	10–14	23,680	7	9	78
	15–19	41,949	12	19	63
	20–24	59,636	60	39	154
	25–29	46,199	33	39	85
	30–34	44,479	86	72	119
	35–39	35,643	142	87	163
	40–44	7,846	33	28	118
	45–49	410	3	2	150
	50 and over	46	0	0	. . . .
	All ages	$ 400,972	$ 407	$ 330	123%
1958	0	$ 64,809	$ 15	$ 16	94%
(9)	1	25,224	1	6	17
	2–4	24,385	6	6	100
	5–9	28,809	12	9	133
	10–14	28,711	17	11	155
	15–19	50,868	10	22	45
	20–24	73,382	60	45	133
	25–29	56,887	68	44	155
	30–34	56,139	89	82	109
	35–39	43,485	131	100	131
	40–44	8,604	27	28	96
	45–49	557	4	3	133
	50 and over	71	0	0	. . . .
	All ages	$ 461,931	$ 440	$ 372	118%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1959........... (8)	0	$ 60,626	$ 28	$ 17	165%
	1	23,680	1	6	17
	2–4	23,657	5	5	100
	5–9	28,149	7	8	88
	10–14	31,531	15	11	136
	15–19	62,123	42	26	162
	20–24	79,142	50	47	106
	25–29	60,735	40	43	93
	30–34	58,970	85	78	109
	35–39	47,448	87	100	87
	40–44	9,002	36	27	133
	45–49	909	3	4	75
	50 and over	125	0	1	0
	All ages	$ 486,097	$ 399	$ 373	107%
1960........... (7)	0	$ 47,325	$ 5	$ 15	33%
	1	18,024	0	5	0
	2–4	21,421	0	5	0
	5–9	27,878	2	8	25
	10–14	31,868	9	11	82
	15–19	84,012	31	35	89
	20–24	91,857	40	53	75
	25–29	69,685	40	47	85
	30–34	67,818	67	80	84
	35–39	53,438	95	103	92
	40–44	10,844	54	31	174
	45–49	640	2	3	67
	50 and over	129	0	1	0
	All ages	$ 524,939	$ 345	$ 397	87%
1961........... (6)	0	$ 48,504	$ 30	$ 17	176%
	1	18,932	10	6	167
	2–4	23,044	2	6	33
	5–9	29,623	8	7	114
	10–14	35,429	23	10	230
	15–19	101,553	53	40	133
	20–24	113,104	55	63	87
	25–29	83,497	76	52	146
	30–34	79,294	45	83	54
	35–39	60,753	101	98	103
	40–44	12,449	29	31	94
	45–49	624	0	2	0
	50 and over	103	0	1	0
	All ages	$ 606,909	$ 432	$ 416	104%
1962........... (5)	0	$ 49,905	$ 30	$ 19	158%
	1	19,854	4	7	57
	2–4	23,894	6	7	86
	5–9	30,994	1	7	14
	10–14	33,648	5	8	63
	15–19	122,872	57	47	121
	20–24	143,720	57	78	73
	25–29	96,225	39	55	71
	30–34	91,143	120	85	141
	35–39	67,038	123	95	129
	40–44	13,061	33	29	114
	45–49	545	0	2	0
	50 and over	127	0	1	0
	All ages	$ 693,026	$ 475	$ 440	108%

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963	0	$ 65,370	$ 14	$ 27	52%
(4)	1	22,865	4	9	44
	2–4	32,266	9	10	90
	5–9	43,870	7	10	70
	10–14	50,751	18	11	164
	15–19	156,626	72	58	124
	20–24	189,681	76	99	77
	25–29	128,111	55	70	79
	30–34	110,620	71	97	73
	35–39	80,088	125	103	121
	40–44	15,607	50	31	161
	45–49	652	2	2	100
	50 and over	150	0	1	0
	All ages	$ 896,657	$ 503	$ 528	95%
1964	0	$ 73,922	$ 32	$ 35	91%
(3)	1	25,111	4	11	36
	2–4	37,197	21	13	162
	5–9	50,668	4	12	33
	10–14	58,852	14	12	117
	15–19	200,290	98†	69	142
	20–24	250,500	132	120	110
	25–29	166,990	117	82	143
	30–34	131,552	85‡	100	85
	35–39	89,426	71	93	76
	40–44	17,665	33	28	118
	45–49	910	2	2	100
	50 and over	134	0	0	. . . .
	All ages	$1,103,217	$ 613	$ 577	106%
1965	0	$ 80,539	$ 35	$ 41	85%
(2)	1	28,697	7	14	50
	2–4	41,561	14	16	88
	5–9	59,007	30	15	200
	10–14	66,840	12	10	120
	15–19	263,412	96	68	141
	20–24	316,375	189	123	154
	25–29	207,788	65	85	76
	30–34	151,559	95	91	104
	35–39	96,040	89	75	119
	40–44	19,300	25	22	114
	45–49	1,212	0	2	0
	50 and over	266	0	1	0
	All ages	$1,332,596	$ 657	$ 563	117%
1966	0	$ 94,649	$ 124	$ 150	83%
(1)	1	32,895	19	17	112
	2–4	51,504	13	22	59
	5–9	68,133	19	19	100
	10–14	76,754	4	9	44
	15–19	359,781	134	78	172
	20–24	452,589	195§	140	139
	25–29	289,439	143	94	152
	30–34	188,302	61	86	71
	35–39	113,023	76	59	129
	40–44	24,846	2	18	11
	45–49	1,177	4	1	400
	50 and over	304	0	1	0
	All ages	$1,753,396	$ 794	$ 694	114%

† One female war death for $5,000 is included.
‡ One female war death for $2,500 is included.
§ One female war death for $10,000 is included.

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
All years........	0	$ 987,439	$ 396	$ 437	91%
(1–15)	1	351,269	86	117	74
	2–4	409,729	125	129	97
	5–9	509,962	160*	142	113
	10–14	527,218	178	141	126
	15–19	1,629,783	699†	555	126
	20–24	2,044,814	1,114‡	1,036	108
	25–29	1,383,184	932	808	115
	30–34	1,132,694	1,250§	1,180	106
	35–39	812,616	1,537	1,272	121
	40–44	169,923	443	419	106
	45–49	11,729	49	54	91
	50 and over	1,905	2	12	17
	All ages	$9,972,265	$ 6,971	$6,302	111%

* One female war death for $1,000 is included.
† One female war death for $5,000 is included.
‡ One female war death for $2,500 is included.
§ One female war death for $10,000 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 a code 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.