

# TRANSACTIONS

1975 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

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## REPORTS OF THE COMMITTEE ON ORDINARY INSURANCE AND ANNUITIES

### I. MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1973 AND 1974 ANNIVERSARIES

#### ABSTRACT

This is the latest in a series of annual reports on intercompany mortality experience under Standard Ordinary life insurance policies. Each of the tables included in this report shows amount exposed to risk, actual death claim amounts, expected death claim amounts, and mortality ratios of actual to expected deaths. The expected death claims are based on the 1965-70 Basic Tables. All other data are based on the contributions of nineteen large life insurance companies. The tables are based on either select (first fifteen policy years) or ultimate experience.

The following results, which exclude the effect of war deaths, summarize the important conclusions reached in this study.

#### *General Mortality*

The overall medical mortality ratio in the select period declined by 4.9 percentage points from last year's study.

The overall nonmedical mortality ratio in the select period declined by 3.1 percentage points from last year's study.

The overall mortality ratio in the ultimate period declined by 0.4 percentage points from last year's study.

On the basis of very limited data, experience on paramedical issues was actually somewhat better than the experience on medical issues.

#### *Medical versus Nonmedical Mortality*

In the select period, for all durations combined, nonmedical mortality continued to be higher than medical mortality at issue ages 20-44.

In the ultimate period, for all attained ages, nonmedical mortality exceeded medical mortality.

For males, nonmedical mortality in the select period for all durations combined exceeds medical mortality for issue ages 10-44.

For females, nonmedical mortality in the select period for all durations combined exceeds medical mortality for issue ages 1-9 and 35-49.

*Premium-paying versus Paid-up Mortality—Ultimate Period*

Overall, mortality on premium-paying insurance continues to exceed that on paid-up by about 5 percentage points. However, for attained ages 15-19 and 30-59, the mortality ratios are higher for paid-up.

*Male versus Female Mortality*

There was little change from last year's study, with female mortality averaging about 60 per cent of male mortality.

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Table	Exposure Period	Policy Years	Medical or Nonmedical	Male and Female	Mortality Ratios by
1.....	1973-74	1-15	Medical	Combined	Ages at issue
2.....	1973-74	1-15	Medical	Combined	Year of issue
3.....	1973-74	1-15	Nonmedical	Combined	Ages at issue
4.....	1973-74	1-15	Nonmedical	Combined	Year of issue
5.....	1969-74	1-15	Medical and nonmedical	Combined	Age group at issue and duration
6.....	1973-74	16 and later	Combined	Combined	Attained ages
7.....	1969-74	16 and later	Medical and nonmedical	Combined	Attained ages
8.....	1969-74	16 and later	Combined	Combined	Attained ages; premium-paying and paid-up
9.....	1969-74	1-15	Medical	Separate	Ages at issue
10.....	1969-74	1-15	Nonmedical	Separate	Ages at issue
11.....	1969-74	1-15	Medical and nonmedical	Separate	Age group at issue and duration
12.....	1969-74	16 and later	Combined	Separate	Attained ages
Appendix I:	Contributing companies, proportion of total exposures contributed by each company				
A.....	1973-74	1-15	Medical	Combined	Year of issue and ages at issue
B.....	1973-74	1-15	Nonmedical	Combined	Year of issue and ages at issue
C.....	1973-74	1-15	Medical	Separate	Year of issue and ages at issue
D.....	1973-74	1-15	Nonmedical	Separate	Year of issue and ages at issue
E.....	1973-74	1-15	Nonmedical	Separate	Year of issue and ages at issue

## INTRODUCTION

**T**HIS report covers the intercompany mortality experience under Standard Ordinary insurance issues between 1973 and 1974 anniversaries, and also for the period between 1969 and 1974 anniversaries where one year's exposure provided an insufficient volume of data. It reviews in turn the mortality experience under the following:

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 ultimate experience is shown for medical and nonmedical issues combined, with a portion of it shown for medical and nonmedical issues separately. A table comparing the ultimate experience under premium-paying and fully paid-up (excluding reduced paid-up) policies has also been included.

A summary of aggregate mortality ratios based on the 1965-70 Basic Tables for each major category of experience is as follows:

	EXPERIENCE BETWEEN ANNIVERSARIES			
	Excluding War Deaths		Including War Deaths	
	1972-73	1973-74	1972-73	1973-74
Medical select.....	92.8%	89.9%	92.9%	88.0%
Nonmedical select.....	102.2	99.1	102.6	99.1
Ultimate.....	93.8	93.4	93.8	93.4

The tabulation at the top of page 4 shows war deaths (see definition in Appendix II) by amount and the ratio of war deaths to total deaths experienced between 1969 and 1974 anniversaries.

Because of the declining proportion of total deaths represented by war deaths and their minor effect on the mortality ratios, it is felt that the impact of war deaths can for all practical purposes be ignored. For consistency with prior studies all tables (except for the detailed tables in Appendix I) exclude the effect of war deaths.

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

COMMITTEE ON MORTALITY—ORDINARY  
 WAR DEATHS AND THE RATIO OF WAR DEATHS  
 TO TOTAL DEATHS EXPERIENCED BETWEEN 1969 AND  
 1974 ANNIVERSARIES  
 MALE AND FEMALE LIVES COMBINED  
 (Amounts Shown in \$1,000 Units)

EXPOSURE YEAR	FIRST FIFTEEN POLICY YEARS				SIXTEENTH AND SUBSEQUENT POLICY YEARS‡	
	Medical*		Nonmedical†		Amount	Ratio
	Amount	Ratio	Amount	Ratio		
1969-70	\$2,081	0.5%	\$7,401	7.2%	\$ 395	§
1970-71	930	0.2	3,690	3.6	262	§
1971-72	458	0.1	1,034	1.0	127	§
1972-73	200	§	476	0.4	87	§
1973-74	142	§	94	0.1	97	§
Total	\$3,811	0.2%	\$12,695	2.4	\$ 968	§

\* Female war deaths of \$10,000 for 1969-70 and \$50,000 for 1971-72 are included.

† Female war death of \$5,000 for 1970-71 is included.

‡ Female war death of \$5,100 for 1970-71 is included.

§ Less than 0.05 per cent.

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 \$140 billion and actual claims of \$426 million. This represents an increase in the exposure from the preceding year of 1.9 per cent.

The 1965-70 Male, Female, and Male and Female Combined Select Basic Tables (*TS.1, 1973 Reports*, p. 199, and *1974 Reports*, p. 57) 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 were calculated excluding 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 group at issue for each year of issue is set forth in Table B of Appendix I. Since this is the first study published using the 1965-70 Basic Tables, the last column in both Tables 1 and 2 shows the corresponding ratios from last year's study (i.e., experience between 1972 and 1973 anniversaries).

The aggregate mortality ratio, excluding war deaths, for the period

from 1973 to 1974 anniversaries was 87.9 per cent. The following tabulation shows how this result compares with the previous study based on the 1965-70 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1972-73.....	92.8%
1973-74.....	87.9

As seen in Table 1, there were two issue-age groups which showed mortality ratios greater than 100.0 per cent for 1973-74 anniversaries ages 15-19 and ages 25-29.

As seen in Table 2, mortality ratios by year of issue ranged from 79.0 per cent for 1965 (policy year 9) to 106.3 per cent for 1963 (policy year 11).

TABLE 1  
STANDARD MEDICALLY EXAMINED ISSUES OF 1959-73  
MALE AND FEMALE LIVES COMBINED  
(INCLUDING DATA NOT SUBDIVIDED BY SEX)  
EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
BY AGE AT ISSUE  
POLICY YEARS 1-15 COMBINED  
Expected Deaths on 1965-70 Select Basic Tables  
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATH*	EXPECTED DEATHS	MORTALITY RATIO*	
				1973-74 Anniversaries	1972-73 Anniversaries †
0.....	\$ 220,807	\$ 201	\$ 218	92.2%	56.3%
1.....	215,450	23	109	21.1	17.1
2-4.....	297,442	69	139	49.6	18.0
5-9.....	566,256	173	312	55.4	251.4
10-14.....	789,619	584	631	92.6	97.1
15-19.....	1,939,358	1,987	1,937	102.6	112.7
20-24.....	8,423,725	6,544	7,490	87.4	95.9
25-29.....	18,545,403	18,869	18,445	102.3	94.4
30-34.....	26,091,226	35,606	41,486	85.8	91.7
35-39.....	27,722,574	66,108	70,779	93.4	92.9
40-44.....	24,073,141	86,294	95,790	90.1	87.2
45-49.....	16,460,651	84,430	93,878	89.9	98.4
50-54.....	8,980,620	57,397	74,162	77.4	93.3
55-59.....	4,011,995	37,352	44,385	84.2	93.0
60-64.....	1,400,239	20,424	23,056	88.6	88.9
65-69.....	361,131	7,271	8,523	85.3	91.7
70 and over	77,269	2,403	2,884	83.3	94.8
All ages	\$140,176,906	\$425,735	\$484,224	87.9%	92.8%

\* Excludes war deaths.

† Covers issues of 1958-72.

## COMMITTEE ON MORTALITY—ORDINARY

The following tabulation indicates the variation in the aggregate mortality ratios for the contributing companies from the all-company average of 87.9 per cent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20.....	2	7.8%
10-20.....	4	13.1
5-10.....	3	6.2
0-5.....	2	11.6
Percentage points above average:		
0-5.....	3	12.2
5-10.....	2	26.2
10-20.....	2	20.0
More than 20.....	1	2.9

TABLE 2

STANDARD MEDICALLY EXAMINED ISSUES OF 1959-73  
 MALE AND FEMALE LIVES COMBINED  
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)  
 EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
 BY YEAR OF ISSUE  
 ALL AGES COMBINED

Expected Deaths on 1965-70 Select Basic Tables  
 (Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK	ACTUAL DEATHS*	EXPECTED DEATHS	MORTALITY RATIO*	
					1973-74 Anniversaries	1972-73 Anniversaries†
1959.....	15	\$ 5,631,568	\$ 37,241	\$ 41,936	88.8%	90.6%
1960.....	14	4,966,321	30,331	35,174	86.2	90.1
1961.....	13	5,126,183	28,345	33,413	84.8	86.6
1962.....	12	5,272,305	26,575	31,487	84.4	89.1
1963.....	11	6,239,960	36,770	34,581	106.3	97.1
1964.....	10	7,042,778	29,929	34,617	86.5	98.8
1965.....	9	7,860,918	27,183	34,414	79.0	90.4
1966.....	8	8,318,809	28,582	33,174	86.2	90.4
1967.....	7	8,534,997	26,156	31,340	83.5	106.7
1968.....	6	8,999,673	26,101	29,767	87.7	98.1
1969.....	5	10,797,683	27,382	30,976	88.4	85.1
1970.....	4	12,089,708	25,476	30,881	82.5	88.8
1971.....	3	14,076,870	26,999	30,789	87.7	90.2
1972.....	2	16,363,150	27,653	27,844	99.3	95.2
1973.....	1	18,855,984	21,012	23,831	88.2	97.9
All years of issue.....		\$140,176,906	\$425,735	\$484,224	87.9%	92.8%

\* Excludes war deaths.

† Covers issues of 1958-72.

*Nonmedical Issues*

The current experience during the first fifteen policy years is based on an exposure of \$108 billion and actual claims of \$110 million. This represents an increase in the exposure from the preceding year of 7.2 per cent.

Expected deaths were calculated on the 1965-70 Select Basic Tables in the same manner as for medically examined issues. These tables were based on experience under medical issues.

For all age groups combined, nonmedical business now comprises 43.5 per cent of the total experience on recent Ordinary issues, measured by the exposures during the first fifteen policy years, as compared with 42.2 per cent last year. For all age groups combined, the proportion of nonmedical issues in the first policy year for 1973-74 was 50.9 per cent, compared with 48.8 per cent in last year's report. The following tabulation shows nonmedical exposures as a percentage of total medical and nonmedical exposures, by age group at issue, for experience between 1973 and 1974 anniversaries.

NONMEDICAL EXPOSURES AS PERCENTAGE  
OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1-15
0-9 .....	94.3%	88.3%
10-19 .....	94.0	88.1
20-29 .....	75.3	68.8
30-39 .....	27.0	24.0
40-49 .....	4.5	3.4
50 and over .....	0.4	0.2
All ages .....	50.9%	43.5%

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 mortality ratio, excluding war deaths, for the period from 1973 to 1974 anniversaries was 99.1 per cent. The following tabulation shows how this result compares with the previous study based on the 1965-70 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1972-73 .....	102.2%
1973-74 .....	99.1

The last column of Table 3 shows the corresponding ratios from last year's study (i.e., experience between 1972 and 1973 anniversaries).

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 lower than the average ages of the exposures for these age groups in the medical experience entering into the 1965-70 Basic

TABLE 3  
STANDARD NONMEDICAL ISSUES OF 1959-73  
MALE AND FEMALE LIVES COMBINED  
(INCLUDING DATA NOT SUBDIVIDED BY SEX)  
EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
BY AGE AT ISSUE  
POLICY YEARS 1-15 COMBINED  
Expected Deaths on 1965-70 Select Basic Tables  
(Amounts Shown in \$1,000 Units)

AGE AT ISSUE	EXPOSURES TO RISK	ACTUAL DEATHS*	EXPECTED DEATHS†	MORTALITY RATIO‡	
				1973-74 Anniversaries	1972-73 Anniversaries
0	\$ 3,420,508	\$ 1,911	\$ 4,401	43.4%	41.5%
1	1,345,893	526	801	65.6	67.0
2-4	2,115,633	889	975	91.2	86.5
5-9	2,954,767	1,415	1,404	100.8	93.2
10-14	4,154,724	3,346	2,939	113.9	110.9
15-19	16,028,570	15,639	14,930	104.8	112.6
20-24	33,808,371	27,876	27,470	101.5	103.8
25-29	25,581,365	23,750	23,852	99.6	102.6
30-34	12,005,040	17,923	18,151	98.7	100.4
35-39	4,983,632	12,573	11,943	105.3	108.9
40-44	1,292,611	4,112	3,942	104.3	109.9
45-49	125,439	361	467	77.3	94.2
50 and over	34,200	168	259	64.8	58.2
All ages	\$107,850,754	\$110,489	\$111,532	99.1%	102.2%

\* Excludes war deaths.

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

‡ Covers issues of 1958-72.

Tables. This situation arises because the maximum age at which non-medical 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 ages such as 35 and 40.

An indication of the extent to which Table 3 understates the true mortality on nonmedical business is given in the following tabulation, which



shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the nonmedical age limits of the contributing companies were considered in making this adjustment; the reductions in amount limits mentioned above were not considered.

MORTALITY RATIOS ON NONMEDICAL ISSUES  
OF 1959-73  
EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
BY AGE AT ISSUE  
POLICY YEARS 1-15 COMBINED  
(Expected Deaths on 1965-70 Select Basic Tables)

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35-39.....	105.3%	105.3%
40-44.....	104.3	115.4
45-49.....	77.3	84.8
50 and over.....	64.8	65.7
Ages 35 and over.....	103.6%	106.3%

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 1973 to 1974 anniversaries are presented in Table 4 on an unadjusted basis. The highest mortality ratio by year of issue was 110.0 per cent for issue year 1968 (policy year 6); the ratios for years of issue 1969-72 (policy years 2-5) were also greater than 100 per cent.

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 tabulation at the top of page 10 indicates the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 99.1 per cent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20.....	4	3.8%
10-20.....	6	8.8
5-10.....	1	3.5
0-5.....	1	6.4
Percentage points above average:		
0-5.....	5	69.8
5-10.....	0	0.0
10-20.....	1	6.5
More than 20.....	1	1.2

TABLE 4  
 STANDARD NONMEDICAL ISSUES OF 1959-73  
 MALE AND FEMALE LIVES COMBINED  
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)  
 EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
 BY YEAR OF ISSUE  
 ALL AGES COMBINED  
 Expected Deaths on 1965-70 Select Basic Tables  
 (Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK	ACTUAL DEATHS*	EXPECTED DEATHS†	MORTALITY RATIO**	
					1973-74 Anniversaries	1972-73 Anniversaries‡
1959.....	15	\$ 3,188,449	\$ 6,683	\$ 7,085	94.3%	96.8%
1960.....	14	3,239,151	6,111	6,421	95.2	95.3
1961.....	13	3,483,502	6,006	6,111	98.3	90.6
1962.....	12	3,458,069	5,176	5,453	94.9	102.4
1963.....	11	4,075,945	5,072	5,785	87.7	94.2
1964.....	10	4,631,781	5,857	5,926	98.8	99.2
1965.....	9	5,141,393	5,761	5,958	96.7	103.0
1966.....	8	5,207,882	5,519	5,549	99.5	108.6
1967.....	7	6,068,987	6,004	6,122	98.1	102.2
1968.....	6	7,194,219	7,677	6,981	110.0	114.9
1969.....	5	7,914,534	7,799	7,242	107.7	109.4
1970.....	4	9,331,892	8,609	8,120	106.0	106.3
1971.....	3	11,162,580	9,528	9,079	104.9	108.3
1972.....	2	14,198,520	10,675	10,434	102.3	101.4
1973.....	1	19,553,851	14,012	15,266	91.8	99.7
All years of issue.....		\$107,850,754	\$110,489	\$111,532	99.1%	102.2%

\* Excludes war deaths.

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

‡ Covers issues of 1958-1972.

*Comparison of Medical and Nonmedical Experience*

It would be desirable to compare the nonmedical experience with the experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available.<sup>1</sup> Table 5 presents side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1969 to 1974 anniversaries. The 1965-70 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.

The nonmedical mortality ratios shown in Table 5 have been adjusted to reflect the approximate distribution of nonmedical exposures by age for issue-age groups 35-39 and higher. The lower half of Table 5 shows that, for policy years 1-15 combined, nonmedical mortality exceeds medical mortality appreciably at issue ages 20-44; the excess ranges from about 5 per cent at issue ages 25-29 to about 25 per cent at issue ages 40-44.

*Paramedically Examined Issues*

Companies were asked to submit their data on paramedically examined business separately. Seventeen companies were able to comply. The total exposure submitted was \$6 billion, which is less than 5 per cent of the medically examined experience. Of the \$6 billion, about 92 per cent of the total exposed is concentrated in the first two policy years. The mortality ratios for the first two policy years, along with the corresponding ratios for medical and nonmedical business, are as follows:

POLICY YEAR	MORTALITY RATIOS FOR BUSINESS EXAMINED		
	Para-medically	Medically	Non-medically
1.....	81.5%	88.2%	91.8%
2.....	90.0	99.3	102.3
1-2.....	81.1%	94.2%	96.1%

<sup>1</sup> Four factors, among others, which should be considered in the comparisons presented in this study are the following: (a) the relative proportions of medical and non-medical business differ among companies (see Appendix I, Table A); (b) the underwriting standards of the contributing companies differ; (c) the age distributions of the various types of business differ; and (d) the proportions of business applied for non-medically but issued subject to medical examination and then classified as medical business differ among companies.

Care should be taken in interpreting the data for paramedically examined business, since the exposure in these two policy years is only about 17 per cent of the corresponding figures for either medical or nonmedical business.

TABLE 5  
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE\*  
MALE AND FEMALE LIVES COMBINED  
(INCLUDING DATA NOT SUBDIVIDED BY SEX)  
BETWEEN 1969 AND 1974 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		16-18	
	Mortality Ratios on 1965-70 Select Basic Table									
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
0.....	44	27	165	61	62	80	247	112	85	42
1-9.....	98	60	41	86	81	106	136	108	104	89
10-19.....	136	112	127	118	98	107	100	100	109	109
20-24.....	94	123	85	105	95	104	92	88	92	106
25-29.....	103	113	109	105	104	106	90	95	99	104
30-34.....	88	105	93	107	95	102	96	104	94	104
35-39.....	100	119†	99	120†	97	106†	92	111†	96	112†
40-44.....	104	122†	94	123†	91	118†	92	112†	93	117†
45-49.....	101	103†	91	88†	92	75†	99	110†	95	94†
50 and over	91	56†	83	70†	95	127†	96	85†	92	85†
All ages.	97	104†	91	108†	94	105†	95	101†	94	104†
	Ratio of Nonmedical to Medical Mortality Ratios									
0.....	62%		37%		128%		45%		50%	
1-9.....	61		212		131		79		85	
10-19.....	82		93		109		99		100	
20-24.....	131		124		110		96		116	
25-29.....	110		97		102		106		105	
30-34.....	120		115		108		108		111	
35-39.....	120†		121†		109†		120†		117†	
40-44.....	118†		131†		130†		122†		126†	
45-49.....	102†		96†		81†		111†		99†	
50 and over	61†		85†		134†		88†		92†	

\* Excludes war deaths.

† Exposures adjusted for distribution by age within each five year age group at issue.

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 \$71 billion and actual claims of \$1,072 million, excluding war deaths. This represents an increase in the exposures from the preceding year of 7.2 per cent. Mortality ratios are presented in Table 6 by attained-age groups based on (1) the 1965-70 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. The aggregate mortality ratio, excluding war deaths,

TABLE 6

STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS  
MALE AND FEMALE LIVES COMBINED  
(INCLUDING DATA NOT SUBDIVIDED BY SEX)  
EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
BY ATTAINED AGE  
ALL POLICY YEARS COMBINED  
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS*	1965-70 ULTIMATE BASIC TABLE		MORTALITY RATIO*		
			Expected Deaths	MORTALITY RATIO*		1941 CSO Table	1958 CSO Table
				1973-74 Anni- versaries	1972-73 Anni- versaries		
15-19 . . . . .	\$ 1,367,271	\$ 1,387	\$ 1,096	126.6%	110.7%	46.1%	64.1%
20-24 . . . . .	1,321,197	1,350	1,316	102.6	129.0	40.8	56.9
25-29 . . . . .	1,297,080	1,438	1,268	113.4	103.9	37.7	58.9
30-34 . . . . .	1,886,937	2,110	2,230	94.6	81.4	29.6	51.9
35-39 . . . . .	4,372,921	6,646	7,107	93.5	88.8	30.1	54.8
40-44 . . . . .	7,274,059	16,935	19,444	87.1	85.0	33.8	56.8
45-49 . . . . .	10,296,855	40,449	45,240	89.4	92.6	41.0	63.6
50-54 . . . . .	11,199,541	71,027	81,128	87.5	86.9	46.4	66.6
55-59 . . . . .	10,390,391	116,041	123,176	94.2	92.9	56.1	75.7
60-64 . . . . .	8,357,996	140,594	157,004	89.5	93.3	57.7	74.0
65-69 . . . . .	5,758,426	158,874	169,482	93.7	91.3	64.5	78.7
70-74 . . . . .	3,831,754	161,219	171,561	94.0	95.7	66.0	78.7
75-79 . . . . .	2,380,194	160,922	166,328	96.7	95.4	71.1	86.0
80-84 . . . . .	1,157,378	117,895	122,556	96.2	97.5	73.6	88.0
85-89 . . . . .	371,814	55,329	58,409	94.7	99.1	75.9	92.3
90-95 . . . . .	94,194	19,426	20,000	97.1	94.1	73.3	88.8
All ages	\$71,358,009	\$1,071,642	\$1,147,345	93.4%	93.8%	60.6%	77.9%

\* Excludes war deaths.

on the 1965-70 Ultimate Basic Tables for the period from 1973 to 1974 anniversaries was 93.4 per cent. The sixth column of Table 6 shows the corresponding ratios from last year's study (i.e., experience between 1972 and 1973 anniversaries).

The following tabulation shows how this result compares with the previous study based on the 1965-70 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1972-73.....	93.8%
1973-74.....	93.4

The tabulation that follows indicates the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 93.4 per cent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10-20.....	4	5.5%
5-10.....	2	17.0
0-5.....	6	25.2
Percentage points above average:		
0-5.....	4	26.2
5-10.....	2	21.7
10-20.....	1	4.4

#### *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 were able to subdivide their data in this manner. The results of this experience between 1969 and 1974 anniversaries are shown in Table 7. These data involve exposures which comprise 45.6 per cent of the entire ultimate experience reported for the period, as compared with 44.6 per cent for the previous study.

For all attained-age groups the nonmedical mortality is higher than the medical.

#### *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 1969 to 1974 anniversaries is shown in Table 8 for standard medical and nonmedical issues combined. Fifteen companies submitted their experience separately on premium-paying policies, and thirteen companies did so on fully paid-

up policies. On the basis of the experience between 1969 and 1974 anniversaries, data identified as premium-paying constituted 76.3 per cent and data identified as fully paid-up constituted 14.4 per cent of the total ultimate experience of all companies.

Mortality ratios are consistently higher on premium-paying than on fully paid-up policies at the higher attained ages.

## EXPERIENCE BY SEX

All of the nineteen contributing companies submitted all or the major portion of both their medical and their nonmedical select data separately for males and females.

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 1969 AND 1974 ANNIVERSARIES  
BY ATTAINED AGE  
ALL POLICY YEARS COMBINED  
Expected Deaths on 1965-70 Ultimate Basic Tables  
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS†		MORTALITY RATIO†		RATIO OF NON-MEDICAL TO MEDICAL MORTALITY RATIOS†
	Medical	Non-medical	Medical	Non-medical	Medical	Non-medical	
15-19 . . .	\$ 564,469	\$ 2,488,427	\$ 571	\$ 2,335	120.9%	121.4%	100.4%
20-24 . . .	741,807	1,376,790	814	1,601	112.8	124.6	110.5
25-29 . . .	928,204	1,190,280	935	1,250	99.3	108.7	109.5
30-34 . . .	1,453,472	2,090,948	1,524	2,375	87.4	95.2	108.9
35-39 . . .	3,568,016	4,260,503	5,176	6,059	86.9	87.8	101.0
40-44 . . .	8,734,579	5,881,386	20,429	14,222	83.1	90.0	108.3
45-49 . . .	15,322,536	5,871,361	61,715	25,673	89.9	102.9	114.5
50-54 . . .	18,855,485	4,158,835	120,538	29,535	85.8	101.4	118.2
55-59 . . .	19,441,279	2,045,629	213,5366	23,201	91.0	102.7	112.9
60-64 . . .	16,107,220	959,693	279,902	18,591	91.9	107.1	116.5
65-69 . . .	10,329,304	481,274	285,811	14,471	91.9	101.9	110.9
70-74 . . .	6,894,515	284,665	299,223	13,111	96.0	101.2	105.4
75-79 . . .	4,271,409	167,238	289,052	11,933	96.5	100.2	103.8
80-84 . . .	1,988,253	76,653	209,772	8,236	98.7	99.6	100.9
85-89 . . .	626,551	19,488	98,090	3,362	99.2	111.6	112.5
90-95 . . .	137,330	2,806	30,012	666	98.9	110.9	112.1
All ages	\$109,964,428	\$31,355,976	\$1,919,099	\$176,623	93.6%	101.2%	108.1%

\* Based on data from twelve companies.

† Excludes war deaths.

The detailed select experience by sex for the period from 1973 to 1974 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 of Appendix I for nonmedical issues. Expected deaths were calculated on the 1965-70 Male Select and the 1965-70 Female Select Basic Tables.

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 1969 AND 1974 ANNIVERSARIES  
BY ATTAINED AGE  
ALL POLICY YEARS COMBINED  
Expected Deaths on 1965-70 Ultimate Basic Tables  
(Amounts Shown in \$1,000 Units)

AT- TAINED AGES	PREMIUM-PAYING POLICIES*			FULLY PAID-UP POLICIES†			RATIO OF PREMIUM- PAYING TO PAID-UP MOR- TALITY RATIOS‡
	Exposed to Risk	Actual Deaths‡	Mor- tality Ratio‡	Exposed to Risk	Actual Deaths‡	Mor- tality Ratio‡	
15-19...	\$ 5,924,163	\$ 5,105,107	90.9%	\$ 156,050	\$ 168,130	50%	82.7%
20-24...	3,327,307	3,814,118	118.2	2,054,227	2,047,107	4	110.1
25-29...	3,261,096	3,489,988	118.8	1,762,942	1,716,966	6	102.3
30-34...	5,685,382	6,466,919	119.9	1,227,831	1,406,101	0	91.0
35-39...	13,684,000	20,231,904	154.4	1,477,763	2,494,107	7	83.9
40-44...	24,996,262	61,312,853	245.3	2,973,004	7,723,939	9	90.8
45-49...	35,368,262	147,900,923	418.3	4,311,337	17,250,932	2	99.0
50-54...	38,298,492	256,675,895	670.5	5,464,844	35,734,919	9	97.4
55-59...	36,102,832	405,922,948	1128.8	6,337,938	68,406,954	4	99.4
60-64...	28,735,679	514,715,950	1792.0	6,592,967	110,526,920	3	103.3
65-69...	17,720,863	506,006,938	2858.8	6,526,219	169,064,872	2	107.6
70-74...	11,749,835	516,341,974	4397.4	4,501,349	179,952,905	5	107.6
75-79...	7,131,392	488,142,985	6845.5	2,885,177	179,176,902	2	109.2
80-84...	3,237,510	334,952,995	10345.5	1,508,247	147,154,944	4	105.4
85-89...	899,681	137,154,958	15238.8	610,541	92,217,950	0	100.8
90-95...	185,998	40,572,971	21811.1	190,295	36,531,836	6	116.1
All ages	\$236,308,753	\$3,448,796,953	14593.3%	\$48,580,733	\$1,051,564,912	2%	104.5%

\* Based on data from fifteen companies.

† Based on data from thirteen companies.

‡ Excludes war deaths.



Tables 9-12 examine the experience by sex between 1969 and 1974 anniversaries for the select and ultimate data.

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1969 to 1974 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, the right-hand columns of these tables are based on mortality ratios for females with expected deaths calculated on the male table. The highest ratios of female to male mortality are found at issue ages 0, 20-39, and 70 and over for medical issues and at

TABLE 9  
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE  
STANDARD MEDICALLY EXAMINED ISSUES  
OBSERVED BETWEEN 1969 AND 1974 ANNIVERSARIES  
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED  
Expected Deaths on 1965-70 Male Select Basic Table  
and 1965-70 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 MOR- TALITY†
	Male	Female	Male	Female	Male	Female	
0.....	\$ 742,652	\$ 527,652	\$ 661	\$ 221	87.0%	78.9%	75.6%
1.....	762,802	367,671	190	43	48.8	29.1	47.4
2-4.....	1,044,232	419,307	578	71	110.0	46.3	30.3
5-9.....	1,987,554	832,283	1,935	130	148.5	42.0	17.0
10-14.....	3,232,904	856,441	3,553	432	120.1	111.3	48.9
15-19.....	8,961,386	1,300,145	10,177	713	105.8	100.9	48.8
20-24.....	40,187,181	2,456,179	33,496	1,604	91.0	106.4	81.2
25-29.....	85,103,913	3,787,991	87,167	3,704	98.4	121.4	104.8
30-34.....	118,741,785	6,298,614	187,870	7,669	94.2	97.9	85.8
35-39.....	125,289,099	9,069,435	316,461	15,788	95.7	94.2	75.9
40-44.....	103,493,717	10,747,233	396,903	27,504	92.4	103.0	69.0
45-49.....	66,416,491	8,960,822	381,150	28,436	94.9	98.0	57.2
50-54.....	34,663,349	5,421,501	278,764	23,501	90.5	87.2	55.0
55-59.....	14,977,415	2,739,755	171,695	15,618	93.8	100.2	49.4
60-64.....	4,916,044	1,151,993	82,948	10,893	91.7	98.2	55.2
65-69.....	1,181,011	360,466	30,848	5,933	96.4	115.7	62.3
70 and over	230,873	92,097	7,401	2,904	87.5	120.2	104.6
All ages	\$611,932,406	\$55,189,583	\$1,991,796	\$145,165	93.8%	98.1%	61.6%

\* Excludes war deaths.

† Female mortality ratios calculated on 1965-70 Male Select Basic Table.

issue ages 0 and 25-39 for nonmedical issues. The ratios of female to male mortality are generally lower on nonmedical than on medical business at issue ages 10 and over, while at the lower ages the opposite is true.

Table 11 presents side by side the experience for the five-year period from 1969 to 1974 anniversaries on medical and nonmedical issues, separately for each sex, for policy years 1-2, 3-5, 6-10, 11-15, and 1-15. The nonmedical mortality ratios shown in Table 11 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 10-44 in policy years 1-15 combined. For females the ratios exceed 100 per cent for issue ages 1-9 and 35-49 in policy years 1-15 combined.

TABLE 10  
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE  
STANDARD NONMEDICAL ISSUES  
OBSERVED BETWEEN 1969 AND 1974 ANNIVERSARIES  
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED  
Expected Deaths on 1965-70 Male Select Basic Table  
and 1965-70 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 MOR- TALITY‡
	Male	Female	Male	Female	Male	Female	
0	\$ 9,265,903	\$ 5,688,223	\$ 4,994	\$ 2,406	44.0%	39.0%	70.7%
1	3,630,560	2,145,262	1,666	614	75.8	54.5	59.1
2-4	5,327,954	2,976,745	2,466	781	94.4	67.3	54.9
5-9	8,149,652	3,759,566	4,928	987	108.7	77.3	47.0
10-14	13,043,878	4,234,632	12,159	1,593	110.3	90.3	45.9
15-19	57,609,389	13,372,882	67,389	6,194	111.9	88.1	40.0
20-24	125,017,365	20,678,042	117,182	9,358	109.5	79.5	50.5
25-29	96,444,636	14,755,349	100,232	9,516	105.4	88.6	73.4
30-34	45,068,138	10,065,582	80,601	10,495	106.5	90.3	71.5
35-39	17,220,267	6,346,405	54,800	11,769	114.0	104.2	71.2
40-44	3,175,221	2,279,027	14,518	4,619	109.5	104.1	60.9
45-49	268,537	196,854	1,230	402	88.0	90.2	59.2
50 and over	102,706	21,104	826	70	86.0	69.7	45.2
All ages	\$384,324,206	\$86,519,671	\$ 462,990	\$ 58,802	106.8%	85.3%	58.1%

\* Excludes war deaths.

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

‡ Female mortality ratios calculated on 1965-70 Male Select Basic Table.

TABLE 11

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE\*  
 BETWEEN 1969 AND 1974 ANNIVERSARIES  
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
Male Experience—Mortality Ratios on 1965-70 Male Select Basic Table										
0	49	26	107	64	76	88	314	122	87	44
1-9	116	66	52	95	89	114	157	112	122	97
10-19	134	117	133	124	99	108	98	100	109	112
20-24	92	131	86	108	94	107	91	87	91	109
25-29	104	121	106	107	103	106	90	95	98	105
30-34	89	114	93	109	96	104	95	105	94	107
35-39	102	129†	99	124†	98	109†	92	110†	96	114†
40-44	103	145†	93	135†	91	121†	91	112†	92	122†
45-49	102	116†	90	74†	91	69†	99	110†	95	92†
50 and over	92	51†	82	77†	93	128†	96	85†	92	86†
All ages	98	113†	90	112†	94	107†	95	101†	94	107†
Female Experience—Mortality Ratios on 1965-70 Female Select Basic Table										
0	31	29	318	58	25	63	67	90	79	39
1-9	52	48	11	68	52	82	38	88	40	67
10-19	154	86	67	82	83	93	135	97	105	89
20-24	134	72	64	78	119	83	104	97	106	80
25-29	75	72	184	92	135	103	95	94	121	89
30-34	76	73	93	98	79	89	133	100	98	90
35-39	69	95†	101	108†	89	96†	106	112†	94	103†
40-44	114	92†	106	105†	92	110†	111	110†	103	104†
45-49	89	78†	105	121†	100	100†	94	107†	98	103†
50 and over	84	90†	88	17†	106	109†	95	83†	96	70†
All ages	88	66†	98	90†	99	93†	101	102†	98	85†
Male Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	54%		59%		117%		39%		51%	
1-9	57		184		128		72		80	
10-19	87		93		108		102		102	
20-24	143		126		113		96		120	
25-29	116		101		103		106		107	
30-34	129		117		109		110		113	
35-39	127†		126†		111†		120†		119†	
40-44	141†		145†		133†		123†		132†	
45-49	114†		82†		76†		112†		97†	
50 and over	55†		94†		137†		88†		94†	
Female Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	92%		18%		256%		135%		49%	
1-9	92		607		159		229		167	
10-19	56		123		113		72		85	
20-24	54		123		70		93		75	
25-29	96		50		76		99		73	
30-34	95		106		113		75		92	
35-39	137†		106†		108†		106†		109†	
40-44	81†		100†		120†		99†		101†	
45-49	88†		115†		99†		115†		105†	
50 and over	107†		19†		103†		87†		72†	

\* Excludes war deaths.

† Exposures adjusted for distribution by age within each five-year age group.

The mortality ratios by attained-age groups and sex for policy years 16 and over combined, covering the experience from 1969 to 1974 anniversaries, are presented in Table 12 for standard medical and nonmedical issues combined. Again, for the purpose of comparing male and female mortality, the right-hand column of this table is based on mortality ratios for females with expected deaths calculated on the male table. Twelve of the contributing companies submitted data separately for males and females for policy years 16 and over. The highest ratios of female to male mortality are found at attained ages 35-54 and 80-95.

TABLE 12  
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE\*  
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS  
EXPERIENCE BETWEEN 1969 AND 1974 ANNIVERSARIES  
BY ATTAINED AGE - ALL POLICY YEARS COMBINED  
Expected Deaths on 1965-70 Male Ultimate Basic Table  
and 1965-70 Female Ultimate Basic Table  
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS†		MORTALITY RATIOS‡		RATIO OF FEMALE TO MALE MORTALITY‡
	Male	Female	Male	Female	Male	Female	
15-19	\$ 2,362,583	\$ 1,451,340	\$ 2,891	\$ 694	128.1%	100.5%	39.3%
20-24	2,224,906	1,219,579	3,094	623	128.7	89.6	36.9
25-29	2,336,332	994,711	2,695	586	109.8	104.2	51.5
30-34	3,806,490	845,434	4,526	578	94.9	95.5	59.0
35-39	8,049,610	1,333,008	12,260	1,400	89.8	88.5	70.5
40-44	15,309,143	1,998,517	37,961	3,872	88.5	99.0	79.5
45-49	22,409,300	2,704,136	96,199	7,938	95.3	99.1	69.3
50-54	24,797,389	2,920,518	168,675	13,878	89.7	107.6	70.6
55-59	23,718,102	2,764,557	272,979	19,331	92.2	108.2	61.5
60-64	19,388,075	2,325,689	354,437	23,352	93.1	99.6	55.5
65-69	13,091,436	1,559,485	379,643	21,128	93.0	91.2	47.2
70-74	8,433,804	1,092,353	379,704	25,718	95.6	91.7	52.7
75-79	5,053,744	688,410	354,395	29,897	96.4	88.9	62.7
80-84	2,317,685	316,577	244,165	23,845	96.1	97.2	72.3
85-89	744,861	100,944	115,763	11,492	97.5	94.6	73.5
90-95	174,130	28,304	37,284	5,067	99.6	87.7	84.2
All ages	\$154,217,590	\$22,343,562	\$2,466,671	\$189,399	94.2%	95.9%	60.8%

\* Based on data from twelve companies.

† Excludes war deaths.

‡ Female mortality ratios calculated on 1965-70 Male Ultimate Basic Table.

APPENDIX I

TABLE A  
CONTRIBUTING COMPANIES  
PROPORTION OF TOTAL EXPOSURES BETWEEN 1973 AND 1974 ANNIVERSARIES  
CONTRIBUTED BY EACH COMPANY

COMPANY	FIRST FIFTEEN POLICY YEARS		SIXTEENTH AND SUBSEQUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues		Male	Female
	Male and Female Lives Combined (Including Data Not Subdivided by Sex)			Male	Female	Male	Female		
Prudential	16.3%	33.6%	22.2%	14.6%	1.7%	26.2%	7.4%	31.9%	4.2%
New York Life	12.0	14.2	12.4	10.6	1.4	10.8	3.4	16.4	2.4
Metropolitan	9.1	16.8	22.9	8.4	0.7	13.8	3.0		
Equitable, N.Y.	8.4	6.6	2.6	7.7	0.7	5.3	1.3		
Northwestern Mutual	8.4	2.5	6.6	7.7	0.7	1.8	0.7	9.8	1.0
Massachusetts Mutual	7.2	2.7	3.3	6.7	0.5	2.2	0.5		
John Hancock	5.2	5.9	5.4	4.7	0.5	4.7	1.2	7.2	1.6
New England Life	4.1	1.5	2.4	3.8	0.3	1.3	0.2	5.6	0.3
Connecticut Mutual	3.7	2.4	2.5	3.4	0.3	2.0	0.4		
Mutual Benefit	3.5	1.2	2.8	3.2	0.3	1.0	0.2	0.4	3.7
Connecticut General	3.5	0.5	1.0	3.1	0.4	0.4	0.1	1.4	0.2
Mutual Life, N.Y.	3.3	3.6	3.7	3.0	0.3	2.9	0.7	5.3	0.8
Aetna	3.2	1.3	1.8	2.9	0.3	1.0	0.3	2.5	0.4
Occidental	3.0	1.0	0.9	2.7	0.3	0.8	0.2		
Travelers	2.6	1.5	2.6	2.4	0.2	1.3	0.2	3.9	0.3
Penn Mutual	2.2	2.1	2.7	2.0	0.2	1.7	0.4		
Lincoln National	2.0	1.1	1.7	1.8	0.2	0.9	0.2	0.6	0.1
Provident Mutual	1.5	0.8	1.4	1.4	0.1	0.7	0.1		
Sun Life, Canada	0.8	0.7	1.1	0.7	0.1	0.5	0.2	1.5	0.2
Total	100.0%	100.0%	100.0%	90.8%	9.2%	79.3%	20.7%	84.5%	15.5%

NOTE.—A Comparative Mortality Study of the select experience between 1969 and 1974 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 separately for medical and nonmedical business.

TABLE B  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1959-73  
 MALE AND FEMALE LIVES COMBINED  
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)  
 EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1965-70 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		Exclud- ing War Deaths	Includ- ing War Deaths
1959 (15)	0	\$ 10,993	\$ 10	\$ 0	\$ 5	200%	200%
	1	21,447	11	0	13	84	84
	2-4	20,769	6	0	18	33	33
	5-9	38,716	50	0	39	128	128
	10-14	63,440	32	0	63	50	50
	15-19	137,319	136	0	162	83	83
	20-24	438,747	409	0	649	63	63
	25-29	785,660	1,742	0	1,847	94	94
	30-34	1,160,686	3,630	0	4,543	79	79
	35-39	1,212,786	7,916	0	7,775	101	101
	40-44	870,453	6,811	0	8,731	78	78
	45-49	513,415	7,137	0	7,994	89	89
	50-54	223,788	4,146	0	5,075	81	81
	55-59	95,161	2,927	0	3,130	93	93
	60-64	29,603	1,298	0	1,337	97	97
65-69	8,013	902	0	481	187	187	
70 and over	572	78	0	74	105	105	
	All ages	\$ 5,631,568	\$37,241	\$ 0	\$41,936	88%	88%
1960 (14)	0	\$ 9,977	\$ 0	\$ 0	\$ 4	0%	0%
	1	20,620	0	0	9	0	0
	2-4	18,224	14	0	13	107	107
	5-9	30,691	16	0	32	50	50
	10-14	47,737	73	0	47	155	155
	15-19	110,242	192	0	125	153	153
	20-24	325,648	308	0	438	70	70
	25-29	620,129	1,182	0	1,287	91	91
	30-34	1,001,949	3,047	0	3,448	88	88
	35-39	1,088,574	4,995	0	6,052	82	82
	40-44	830,466	6,138	0	7,385	83	83
	45-49	494,157	5,486	0	6,783	80	80
	50-54	228,260	4,125	0	4,707	87	87
	55-59	97,050	2,426	0	2,843	85	85
	60-64	33,267	1,772	0	1,408	125	125
65-69	8,474	419	0	489	85	85	
70 and over	850	138	0	104	132	132	
	All ages	\$ 4,966,320	\$30,331	\$ 0	\$35,174	86%	86%

TABLE B—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 (13)	0	\$ 8,685	\$ 1	\$ 0	3	33%	33%
	1	21,006	0	0	8	0	0
	2-4	18,462	19	0	10	190	190
	5-9	31,527	12	0	31	38	38
	10-14	46,550	86	0	47	182	182
	15-19	114,895	77	0	124	62	62
	20-24	328,720	339	0	396	85	85
	25-29	605,368	970	0	1,112	87	87
	30-34	991,907	2,440	0	3,018	80	80
	35-39	1,110,934	4,446	0	5,464	81	81
	40-44	890,693	6,168	0	6,984	88	88
	45-49	535,231	5,777	0	6,460	89	89
	50-54	267,526	3,576	0	4,878	73	73
	55-59	108,355	2,359	0	2,783	84	84
	60-64	34,826	1,435	0	1,374	104	104
65-69	9,667	494	0	518	95	95	
70 and over	1,825	146	0	203	71	71	
	All ages	\$ 5,126,182	\$28,345	\$ 0	\$33,413	84%	84%
1962 (12)	0	\$ 9,263	\$ 2	\$ 0	3	66%	66%
	1	21,781	0	0	7	0	0
	2-4	20,322	20	0	9	222	222
	5-9	31,628	45	0	29	155	155
	10-14	45,027	67	0	44	152	152
	15-19	113,215	55	0	117	47	47
	20-24	320,418	362	0	350	103	104
	25-29	610,540	779	0	992	78	78
	30-34	973,716	2,388	0	2,659	89	89
	35-39	1,130,847	4,403	0	5,037	87	87
	40-44	948,820	4,963	0	6,552	75	75
	45-49	588,050	6,119	0	6,151	99	99
	50-54	286,147	3,340	0	4,537	73	73
	55-59	111,875	2,062	0	2,559	80	80
	60-64	47,378	1,168	0	1,675	69	69
65-69	11,478	575	0	585	98	98	
70 and over	1,791	227	0	181	125	125	
	All ages	\$ 5,272,304	\$26,575	\$ 3	\$31,487	84%	84%
1963 (11)	0	\$ 12,457	\$ 0	\$ 0	4	0%	0%
	1	15,232	0	0	4	0	0
	2-4	17,456	0	0	7	0	0
	5-9	31,633	2	0	25	8	8
	10-14	43,483	23	0	44	52	52
	15-19	110,768	153	0	111	137	137
	20-24	369,007	273	0	372	73	73
	25-29	721,463	957	0	1,033	92	92
	30-34	1,123,719	2,611	0	2,793	93	93
	35-39	1,341,668	4,337	0	5,406	80	80
	40-44	1,140,038	6,826	0	7,176	95	95
	45-49	717,871	12,776	0	6,682	191	191
	50-54	364,216	4,563	0	5,181	88	88
	55-59	154,121	2,293	0	3,084	74	74
	60-64	58,730	1,513	0	1,735	87	87
65-69	15,303	341	0	661	51	51	
70 and over	2,787	102	0	263	38	38	
	All ages	\$ 6,239,960	\$36,770	\$ 0	\$34,581	106%	106%

TABLE B—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 (10)	0	S 16,055	S 0	S 0	S 5	0%	0%
	1	8,860	3	0	3	100	100
	2-4	16,104	0	0	5	0	0
	5-9	29,702	2	0	21	9	9
	10-14	47,515	60	0	50	120	120
	15-19	120,473	253	0	119	212	212
	20-24	447,302	412	0	424	97	97
	25-29	868,880	1,212	0	1,093	110	110
	30-34	1,241,985	2,137	0	2,137	78	78
	35-39	1,479,441	4,779	0	5,275	90	90
	40-44	1,278,933	5,442	0	7,180	75	75
	45-49	785,695	5,585	0	6,508	85	85
	50-54	440,721	4,191	0	5,661	74	74
	55-59	177,680	3,147	0	3,082	102	102
	60-64	63,874	1,768	0	1,590	111	111
	65-69	16,080	523	0	597	87	87
	70 and over	3,407	415	0	287	144	144
All ages	S 7,042,777	S 29,929	S 0	S 34,617	80%	86%	
1965 (9)	0	S 15,119	S 0	S 0	S 5	0	0%
	1	8,872	5	0	3	166	166
	2-4	17,890	0	0	5	0	0
	5-9	33,868	0	0	20	0	0
	10-14	45,360	25	0	48	52	52
	15-19	148,803	130	0	148	87	87
	20-24	541,897	452	0	485	93	93
	25-29	990,704	960	0	1,126	85	85
	30-34	1,384,376	1,902	0	2,682	70	70
	35-39	1,613,546	4,767	0	5,066	94	94
	40-44	1,387,512	5,844	0	7,012	83	83
	45-49	892,453	4,449	0	6,665	66	66
	50-54	488,042	3,907	0	5,661	69	69
	55-59	199,703	2,595	0	3,080	84	84
	60-64	71,463	1,490	0	1,601	93	93
	65-69	17,598	429	0	557	77	77
	70 and over	3,704	228	0	250	91	91
All ages	S 7,860,918	S 27,183	S 0	S 34,414	78%	78%	
1966 (8)	0	S 16,135	S 1	S 0	S 6	16%	16%
	1	9,846	0	0	3	0	0
	2-4	17,815	10	0	5	200	200
	5-9	34,621	1	0	16	6	6
	10-14	50,257	60	0	51	117	117
	15-19	152,609	252	0	152	165	165
	20-24	571,139	374	0	486	76	76
	25-29	1,046,197	843	0	1,061	79	79
	30-34	1,435,049	2,085	10	2,437	85	85
	35-39	1,681,403	4,533	0	4,667	97	97
	40-44	1,490,147	5,278	0	6,747	78	78
	45-49	973,263	5,467	0	6,632	82	82
	50-54	523,520	5,247	0	5,584	93	93
	55-59	218,184	2,845	0	3,037	93	93
	60-64	73,428	1,050	0	1,460	71	71
	65-69	20,724	372	0	578	64	64
	70 and over	4,462	164	0	252	65	65
All ages	S 8,318,809	S 28,582	S 10	S 33,174	86%	86%	



TABLE B—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
1967 (7)	0	\$ 15,483	\$ 1	\$ 0	\$ 7	14%	14%
	1	10,256	0	0	4	0	0
	2-4	18,389	0	0	6	0	0
	5-9	37,711	25	0	15	166	166
	10-14	47,119	0	0	45	0	0
	15-19	129,850	140	0	130	107	107
	20-24	529,197	509	0	434	117	117
	25-29	1,078,201	1,163	0	991	117	117
	30-34	1,464,920	1,918	0	2,164	88	88
	35-39	1,713,280	4,928	0	4,226	116	116
	40-44	1,528,664	6,152	0	6,174	99	99
	45-49	1,042,024	4,165	0	6,380	65	65
	50-54	563,033	3,328	0	5,397	61	61
	55-59	246,792	2,179	0	3,119	69	69
	60-64	83,876	1,157	0	1,488	77	77
	65-69	21,785	360	0	568	63	63
	70 and over	4,407	131	0	192	68	68
	All ages	\$ 8,534,996	\$26,156	\$ 0	\$31,340	83%	83%
1968 (6)	0	\$ 14,360	\$ 2	\$ 0	\$ 7	28%	28%
	1	9,064	2	0	4	50	50
	2-4	15,656	0	0	5	0	0
	5-9	34,568	10	0	11	90	90
	10-14	54,390	10	0	46	21	21
	15-19	113,693	80	5	115	69	73
	20-24	495,474	410	10	399	102	105
	25-29	1,151,575	1,121	0	975	114	114
	30-34	1,552,379	2,891	0	2,081	138	138
	35-39	1,777,590	3,866	0	3,856	100	100
	40-44	1,635,081	5,183	0	5,872	88	88
	45-49	1,125,917	4,359	0	6,018	72	72
	50-54	609,468	3,808	0	4,959	76	76
	55-59	288,801	2,163	0	3,130	69	69
	60-64	91,398	1,725	0	1,469	117	117
	65-69	23,375	338	0	559	60	60
	70 and over	6,876	133	0	261	50	50
	All ages	\$ 8,999,673	\$26,101	\$ 15	\$29,767	87%	87%
1969 (5)	0	\$ 15,251	\$ 0	\$ 0	\$ 7	0%	0%
	1	12,146	0	0	5	0	0
	2-4	18,478	0	0	7	0	0
	5-9	42,226	0	0	12	0	0
	10-14	56,965	68	0	41	165	165
	15-19	126,787	65	0	129	50	50
	20-24	587,007	275	25	476	57	63
	25-29	1,424,080	1,229	0	1,145	107	107
	30-34	1,931,367	2,246	0	2,311	97	97
	35-39	2,086,815	3,512	0	3,975	88	88
	40-44	1,897,557	6,653	0	5,790	114	114
	45-49	1,378,456	5,145	0	6,422	80	80
	50-54	734,275	3,983	0	4,952	80	80
	55-59	339,250	3,023	0	3,209	94	94
	60-64	112,034	724	0	1,678	43	43
	65-69	27,557	292	0	597	48	48
	70 and over	7,425	167	0	220	75	75
	All ages	\$10,797,682	\$27,382	\$ 25	\$30,976	88%	88%

TABLE B—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
1970 (4)	0	\$ 19,992	\$ 0	\$ 0	\$ 12	0%	0%
	1	11,982	0	0	6	0	0
	2-4	22,299	0	0	9	0	0
	5-9	43,382	0	0	12	0	0
	10-14	53,545	0	0	32	0	0
	15-19	128,296	91	0	125	72	72
	20-24	753,308	570	5	617	92	93
	25-29	1,706,178	1,730	0	1,320	131	131
	30-34	2,195,140	2,258	0	2,427	93	93
	35-39	2,240,787	4,127	0	3,746	113	110
	40-44	2,062,172	3,720	0	5,675	65	65
	45-49	1,487,430	4,421	0	6,062	72	72
	50-54	806,079	4,127	0	4,881	84	84
	55-59	380,090	2,636	0	3,282	80	80
	60-64	135,942	1,171	0	1,854	63	63
	65-69	34,899	574	0	641	89	89
	70 and over	8,170	51	0	180	28	28
	All ages	\$12,089,707	\$25,476	\$ 5	\$30,881	82%	82%
1971 (3)	0	\$ 18,151	\$ 120	\$ 0	\$ 15	800%	800%
	1	12,899	0	0	8	0	0
	2-4	22,667	0	0	10	0	0
	5-9	48,044	5	0	14	35	35
	10-14	59,222	80	0	28	285	285
	15-19	135,615	98	0	127	77	77
	20-24	833,159	452	10	657	68	70
	25-29	1,973,313	1,401	19	1,479	94	96
	30-34	2,597,740	1,757	35	2,551	68	70
	35-39	2,640,049	3,778	0	3,744	100	100
	40-44	2,393,179	5,392	0	5,518	97	97
	45-49	1,706,840	5,332	0	5,841	91	91
	50-54	964,694	3,581	0	4,920	72	72
	55-59	456,223	3,360	0	3,266	102	102
	60-64	165,942	758	0	1,820	41	41
	65-69	40,441	613	0	631	97	97
	70 and over	8,684	272	0	160	170	170
	All ages	\$14,076,869	\$26,999	\$ 64	\$30,789	87%	87%

TABLE B—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
1972 . . . . . (2)	0	\$ 18,397	\$ 62	\$ 0	\$ 23	269%	269%
	1	17,116	0	0	13	0	0
	2-4	26,622	0	0	14	0	0
	5-9	47,339	5	0	16	31	31
	10-14	65,382	0	0	25	0	0
	15-19	140,654	75	0	125	60	60
	20-24	866,947	650	0	626	103	103
	25-29	2,282,838	1,972	0	1,446	136	136
	30-34	3,215,027	2,139	20	2,792	76	77
	35-39	3,074,836	2,750	0	3,442	79	79
	40-44	2,725,585	8,139	0	5,026	161	161
	45-49	2,002,349	4,885	0	5,175	94	94
	50-54	1,124,715	2,511	0	4,348	57	57
	55-59	518,904	2,134	0	2,656	80	80
	60-64	179,697	1,746	0	1,413	123	123
	65-69	47,330	573	0	573	100	100
	70 and over	9,405	12	0	131	9	9
	All ages	\$16,363,149	\$27,653	\$ 20	\$27,844	99%	99%
1973 . . . . . (1)	0	\$ 20,480	\$ 2	\$ 0	\$ 112	1%	1%
	1	14,317	2	0	19	10	10
	2-4	26,282	0	0	16	0	0
	5-9	50,592	0	0	19	0	0
	10-14	63,620	0	0	20	0	0
	15-19	156,140	190	0	128	148	148
	20-24	1,015,749	749	0	681	109	109
	25-29	2,680,267	1,608	0	1,538	104	104
	30-34	3,821,260	2,157	0	2,863	75	75
	35-39	3,530,013	2,971	0	3,048	97	97
	40-44	2,993,833	3,585	0	3,968	90	90
	45-49	2,217,484	3,327	0	4,105	81	81
	50-54	1,356,129	2,964	0	3,421	86	86
	55-59	619,799	1,203	0	2,125	56	56
	60-64	218,774	1,649	0	1,154	142	142
	65-69	58,400	466	0	488	95	95
	70 and over	12,836	139	0	126	110	110
	All ages	\$18,855,984	\$21,012	\$ 0	\$23,831	88%	88%

TABLE C  
 STANDARD NONMEDICAL ISSUES OF 1959-73  
 MALE AND FEMALE LIVES COMBINED  
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)  
 EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1965-70 Select Basic Tables  
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS			MORTALITY RATIO	
			Excluding War Deaths	War Deaths	EXPECTED DEATHS	Exclud- ing War Deaths	Includ- ing War Deaths
1959 (15)	0	\$ 147,615	\$ 56	\$ 0	\$ 66	84%	84%
	1	59,697	66	0	33	200	200
	2-4	64,728	70	0	50	140	140
	5-9	83,400	63	0	85	74	74
	10-14	128,891	139	0	126	110	110
	15-19	487,672	488	0	574	85	85
	20-24	815,453	975	0	1,195	81	81
	25-29	719,557	1,535	0	1,677	91	91
	30-34	441,149	1,653	0	1,690	97	97
	35-39	206,651	1,329	0	1,255	105	105
	40-44	31,019	240	0	289	83	83
	45-49	2,014	56	0	29	193	193
	50 and over	596	13	0	16	81	81
	All ages	\$ 3,188,448	\$ 6,683	\$ 0	\$ 7,085	94%	94%
	1960 (14)	0	\$ 124,149	\$ 66	\$ 0	\$ 47	140%
1		49,684	26	0	23	113	113
2-4		62,580	55	0	42	130	130
5-9		90,256	125	0	95	131	131
10-14		140,245	200	0	139	143	143
15-19		550,838	498	0	620	80	80
20-24		822,475	1,021	0	1,099	92	92
25-29		732,174	1,327	0	1,516	87	87
30-34		426,856	1,356	0	1,440	94	94
35-39		202,444	1,078	0	1,067	101	101
40-44		34,769	307	0	289	106	106
45-49		1,885	14	0	24	58	58
50 and over		790	35	0	21	166	166
All ages		\$ 3,239,150	\$ 6,108	\$ 0	\$ 6,422	95%	95%
1961 (13)		0	\$ 125,952	\$ 68	\$ 0	\$ 39	174%
	1	50,068	8	0	19	42	42
	2-4	65,421	57	0	38	150	150
	5-9	95,738	103	0	98	105	105
	10-14	150,339	201	0	151	133	133
	15-19	625,326	688	0	674	102	102
	20-24	908,626	1,076	0	1,087	98	98
	25-29	767,532	1,212	0	1,406	86	86
	30-34	447,826	1,400	0	1,340	104	104
	35-39	208,811	959	0	976	98	98
	40-44	36,148	222	0	262	84	84
	45-49	1,432	11	0	16	68	68
	50 and over	275	0	0	7	0	0
	All ages	\$ 3,483,501	\$ 6,005	\$ 0	\$ 6,113	98%	98%

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
1962 . . . . . (12)	0	\$ 122,891	\$ 41	\$ 0	\$ 36	113%	113%
	1	50,879	9	0	16	56	56
	2-4	66,354	16	0	31	51	51
	5-9	93,654	114	0	88	129	129
	10-14	144,138	277	0	146	189	189
	15-19	606,696	571	0	624	91	91
	20-24	929,146	923	0	1,005	91	91
	25-29	772,456	948	0	1,253	75	75
	30-34	431,142	1,124	0	1,156	97	97
	35-39	204,807	970	0	863	112	112
	40-44	34,130	158	0	215	73	73
	45-49	1,460	14	0	14	100	100
	50 and over	311	10	0	5	200	200
		All ages	\$ 3,458,069	\$ 5,175	\$ 0	\$5,452	94%
1963 . . . . . (11)	0	\$ 153,612	\$ 46	\$ 0	\$ 45	102%	102%
	1	56,015	14	0	16	87	87
	2-4	84,000	29	0	33	87	87
	5-9	127,785	105	0	107	98	98
	10-14	197,892	193	0	201	96	96
	15-19	682,163	694	0	675	102	102
	20-24	1,122,820	1,027	0	1,118	91	91
	25-29	902,250	1,037	5	1,297	79	80
	30-34	480,393	914	0	1,172	77	77
	35-39	228,176	806	0	869	92	92
	40-44	37,960	193	0	217	88	88
	45-49	2,117	8	0	18	44	44
	50 and over	756	3	0	16	18	18
		All ages	\$ 4,075,945	\$ 5,069	\$ 5	\$5,784	87%
1964 . . . . . (10)	0	\$ 164,940	\$ 68	\$ 0	\$ 50	136%	136%
	1	59,892	14	0	17	82	82
	2-4	92,529	29	0	29	100	100
	5-9	143,472	109	0	103	105	105
	10-14	216,978	240	0	224	107	107
	15-19	785,252	706	0	765	92	92
	20-24	1,323,656	1,104	0	1,232	89	89
	25-29	1,023,227	1,234	0	1,287	95	95
	30-34	531,286	1,241	0	1,144	108	108
	35-39	245,453	864	0	834	103	103
	40-44	42,261	212	0	215	98	98
	45-49	2,354	21	0	17	123	123
	50 and over	475	13	0	8	162	162
		All ages	\$ 4,631,780	\$ 5,855	\$ 0	\$5,925	98%

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	Includ- ing War Deaths
1965 . . . . . (9)	0	\$ 171,168	\$ 74	\$ 0	\$ 55	134%	134%
	1	64,649	18	0	19	94	94
	2-4	98,714	48	0	30	160	160
	5-9	154,592	101	0	92	109	109
	10-14	233,786	281	0	246	114	114
	15-19	999,909	822	0	978	84	84
	20-24	1,485,775	1,408	0	1,306	107	107
	25-29	1,097,624	1,148	0	1,243	92	92
	30-34	551,204	1,067	0	1,053	101	101
	35-39	238,182	618	0	715	86	86
	40-44	42,311	148	0	194	76	76
	45-49	2,912	10	0	20	50	50
	50 and over	561	13	0	7	185	185
		All ages	\$ 5,141,392	\$ 5,756	\$ 0	\$ 5,958	96%
1966 (8)	0	\$ 179,858	\$ 61	\$ 0	\$ 54	95%	95%
	1	66,286	2	0	22	9	9
	2-4	103,959	36	0	30	120	120
	5-9	160,599	55	0	78	70	70
	10-14	239,964	288	0	248	116	116
	15-19	928,172	890	0	898	99	99
	20-24	1,498,570	1,428	0	1,246	114	114
	25-29	1,183,898	1,102	0	1,191	92	92
	30-34	564,616	848	0	945	89	89
	35-39	236,386	610	0	628	97	97
	40-44	42,111	185	0	173	106	106
	45-49	2,594	8	0	16	50	50
	50 and over	863	6	0	11	54	54
		All ages	\$ 5,207,881	\$ 5,519	\$ 0	\$ 5,550	99%
1967 . . . . . (7)	0	\$ 192,277	\$ 58	\$ 0	\$ 76	76%	76%
	1	71,073	6	0	25	24	24
	2-4	109,965	29	0	33	87	87
	5-9	167,209	187	0	65	287	287
	10-14	244,085	193	0	233	82	82
	15-19	962,748	987	0	931	106	106
	20-24	1,847,513	1,337	0	1,480	90	90
	25-29	1,420,539	1,493	0	1,298	115	115
	30-34	691,736	898	0	1,015	88	88
	35-39	285,364	554	0	677	81	81
	40-44	70,291	246	0	252	97	97
	45-49	5,024	15	0	26	57	57
	50 and over	978	0	0	9	0	0
		All ages	\$ 6,068,987	\$ 6,003	\$ 0	\$ 6,120	98%

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
1968 . . . . . (6)	0	\$ 207,641	\$ 88	\$ 0	\$ 92	95%	95%
	1	76,671	16	0	30	53	53
	2-4	116,744	34	0	38	89	89
	5-9	174,422	122	0	56	217	217
	10-14	257,432	242	0	218	111	111
	15-19	1,019,121	1,122	0	991	113	113
	20-24	2,281,682	1,841	30	1,790	102	104
	25-29	1,731,537	1,781	0	1,457	122	122
	30-34	842,456	1,198	0	1,122	106	106
	35-39	362,531	830	0	763	108	108
	40-44	111,239	373	0	353	105	105
	45-49	10,156	29	0	46	63	63
	50 and over	2,580	2	0	23	8	8
	All ages	\$ 7,194,218	\$ 7,678	\$ 30	\$6,979	110%	110%
1969 . . . . . (5)	0	\$ 235,806	\$ 69	\$ 0	\$ 118	58%	58%
	1	86,904	18	0	39	46	46
	2-4	125,281	55	0	45	122	122
	5-9	183,056	29	0	54	53	53
	10-14	266,544	194	0	193	100	100
	15-19	1,083,018	1,268	0	1,043	121	121
	20-24	2,602,326	2,095	0	2,046	102	102
	25-29	1,909,009	1,727	10	1,521	113	114
	30-34	896,641	958	0	1,063	90	90
	35-39	389,384	928	0	719	129	129
	40-44	120,488	382	0	323	118	118
	45-49	13,318	63	0	52	121	121
	50 and over	2,751	12	0	25	48	48
	All ages	\$ 7,914,533	\$ 7,798	\$ 10	\$7,241	107%	107%
1970 . . . . . (4)	0	\$ 283,434	\$ 89	\$ 0	\$ 166	53%	53%
	1	107,119	23	0	54	42	42
	2-4	150,138	44	0	60	73	73
	5-9	207,120	83	0	60	138	138
	10-14	288,597	254	0	175	145	145
	15-19	1,247,141	1,200	0	1,156	103	103
	20-24	3,236,825	2,706	28	2,545	106	107
	25-29	2,203,908	1,651	0	1,681	98	98
	30-34	1,013,790	1,310	0	1,098	119	119
	35-39	433,496	761	0	707	107	107
	40-44	141,498	440	0	339	129	129
	45-49	15,048	40	0	52	76	76
	50 and over	3,769	8	0	25	32	32
	All ages	\$ 9,331,891	\$ 8,609	\$ 28	\$8,118	106%	106%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS			MORTALITY RATIO	
			Excluding War Deaths	War Deaths	EXPECTED DEATHS	Exclud- ing War Deaths	Includ- ing War Deaths
1971 (3)	0	S 336,785	S 162	S 0	S 253	64%	64%
	1	135,616	65	0	81	80	80
	2-4	200,481	50	0	89	56	56
	5-9	266,753	67	0	80	83	83
	10-14	359,627	197	0	176	111	111
	15-19	1,429,229	1,655	0	1,267	130	130
	20-24	3,851,086	2,861	15	2,915	98	98
	25-29	2,712,103	1,968	0	2,000	98	98
	30-34	1,206,816	1,265	0	1,162	108	108
	35-39	487,099	810	0	672	120	120
	40-44	156,144	383	0	310	123	123
	45-49	16,582	19	0	48	39	39
	50 and over	4,252	24	0	27	88	88
		All ages	\$11,162,580	\$ 9,526	\$ 15	\$9,080	104%
1972 (2)	0	S 409,879	S 263	S 0	S 410	55%	55%
	1	180,643	114	0	137	83	83
	2-4	312,125	123	0	156	78	78
	5-9	413,049	32	0	133	24	24
	10-14	543,470	193	0	216	89	89
	15-19	1,898,454	1,650	0	1,609	102	102
	20-24	4,698,187	3,333	0	3,288	101	101
	25-29	3,525,294	2,726	0	2,228	122	122
	30-34	1,465,033	1,249	0	1,251	99	99
	35-39	552,270	645	0	605	106	106
	40-44	173,593	309	0	269	114	114
	45-49	19,562	24	0	42	57	57
	50 and over	6,955	12	0	32	37	37
		All ages	\$14,198,520	\$10,673	\$ 0	\$10,436	102%
1973 (1)	0	S 564,494	S 696	S 0	S 2,825	24%	24%
	1	230,690	122	0	269	45	45
	2-4	462,606	210	0	269	78	78
	5-9	593,656	115	0	210	54	54
	10-14	742,728	251	0	246	102	102
	15-19	2,722,825	2,401	0	2,122	113	113
	20-24	6,384,221	4,741	0	4,121	115	115
	25-29	4,880,251	2,863	5	2,799	102	102
	30-34	2,014,087	1,441	0	1,498	96	96
	35-39	702,571	814	0	595	136	136
	40-44	218,641	315	0	242	130	130
	45-49	28,793	26	0	45	57	57
	50 and over	8,281	17	0	25	68	68
		All ages	\$19,553,851	\$14,012	\$ 5	\$15,266	91%



TABLE D  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1959-73  
 MALE LIVES  
 EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1965-70 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
1959... (15)	0	\$ 7,575	\$ 10	\$ 0	\$ 4	249%	249%
	1	14,343	11	0	109	109	109
	2-4	15,426	4	0	15	26	26
	5-9	28,234	50	0	33	151	151
	10-14	52,937	31	0	57	54	54
	15-19	126,404	114	0	155	73	73
	20-24	418,648	404	0	628	64	64
	25-29	761,772	1,671	0	1,805	92	92
	30-34	1,118,337	3,452	0	4,429	77	77
	35-39	1,151,247	7,474	0	7,529	99	99
	40-44	801,450	6,400	0	8,343	76	76
	45-49	458,427	6,691	0	7,532	88	88
	50-54	195,175	3,779	0	4,717	80	80
	55-59	79,826	2,675	0	2,867	93	93
	60-64	23,571	1,263	0	1,187	106	106
65-69	5,496	332	0	399	83	83	
70 and over	440	15	0	59	25	25	
	All ages	\$ 5,259,317	\$ 34,376	\$ 0	\$ 39,769	86%	86%
1960... (14)	0	\$ 6,850	\$ 0	\$ 0	\$ 3	0%	0%
	1	13,471	0	0	7	0	0
	2-4	13,035	12	0	11	109	109
	5-9	23,062	16	0	27	59	59
	10-14	40,046	73	0	43	169	169
	15-19	100,168	176	0	118	149	149
	20-24	308,773	302	0	422	71	71
	25-29	599,340	1,162	0	1,254	92	92
	30-34	961,010	2,974	0	3,346	88	88
	35-39	1,026,352	4,814	0	5,824	82	82
	40-44	752,695	5,735	0	6,984	82	82
	45-49	435,311	5,052	0	6,363	79	79
	50-54	196,879	3,673	0	4,361	84	84
	55-59	79,279	2,330	0	2,564	90	90
	60-64	26,199	1,658	0	1,249	132	132
65-69	6,312	296	0	422	70	70	
70 and over	650	133	0	81	164	164	
	All ages	\$ 4,589,441	\$ 28,406	\$ 0	\$ 33,079	85%	85%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1961... (13)	0	\$ 6,235	\$ 0	\$ 0	2	0%	0%
	1	13,242	0	0	6	0	0
	2-4	12,375	17	0	8	212	212
	5-9	22,361	12	0	26	46	46
	10-14	37,851	81	0	42	192	192
	15-19	103,453	52	0	117	44	44
	20-24	310,514	326	0	381	85	85
	25-29	583,534	930	0	1,080	86	86
	30-34	946,955	2,399	0	2,916	82	82
	35-39	1,040,146	4,317	0	5,225	82	82
	40-44	802,497	5,878	0	6,578	89	89
	45-49	471,711	5,412	0	6,049	89	89
	50-54	230,019	3,358	0	4,509	74	74
	55-59	88,079	1,957	0	2,495	78	78
	60-64	27,608	1,111	0	1,226	90	90
	65-69	7,238	353	0	449	78	78
70 and over	1,412	140	0	163	85	85	
	All ages	\$ 4,705,236	\$ 26,343	\$ 0	\$ 31,272	84%	84%
1962 (12)	0	\$ 6,585	\$ 0	\$ 0	2	0%	0%
	1	14,082	0	0	5	0	0
	2-4	13,909	20	0	7	285	285
	5-9	22,108	40	0	24	166	166
	10-14	35,228	17	0	39	43	43
	15-19	99,466	45	0	109	41	41
	20-24	298,444	355	3	333	106	107
	25-29	582,622	724	0	955	75	75
	30-34	925,938	2,117	0	2,560	82	82
	35-39	1,052,138	4,244	0	4,794	88	88
	40-44	850,160	4,588	0	6,161	74	74
	45-49	518,405	5,822	0	5,757	101	101
	50-54	243,946	3,110	0	4,173	74	74
	55-59	93,763	1,923	0	2,344	82	82
	60-64	37,510	1,031	0	1,497	68	68
	65-69	9,226	447	0	526	84	84
70 and over	1,237	113	0	131	86	86	
	All ages	\$ 4,804,775	\$ 24,596	\$ 3	\$ 29,417	83%	83%
1963 (11)	0	\$ 8,794	\$ 0	\$ 0	3	0%	0%
	1	9,805	0	0	3	0	0
	2-4	12,966	0	0	6	0	0
	5-9	22,305	0	0	21	0	0
	10-14	34,332	23	0	39	58	58
	15-19	97,614	143	0	103	138	138
	20-24	345,397	263	0	355	74	74
	25-29	691,864	925	0	998	92	92
	30-34	1,065,103	2,465	0	2,680	91	91
	35-39	1,248,526	4,136	0	5,140	80	80
	40-44	1,019,840	6,568	0	6,724	97	97
	45-49	626,267	12,339	0	6,199	199	199
	50-54	311,361	3,971	0	4,767	83	83
	55-59	129,231	2,035	0	2,831	71	71
	60-64	45,457	1,375	0	1,522	90	90
	65-69	11,015	309	0	556	55	55
70 and over	2,376	96	0	231	41	41	
	All ages	\$ 5,682,261	\$ 34,648	\$ 0	\$ 32,178	107%	107%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1964... (10)	0	\$ 11,335	\$ 0	\$ 0	\$ 4	0%	0%
	1	6,760	0	0	2	0	0
	2-4	11,764	0	0	4	0	0
	5-9	20,750	2	0	17	11	11
	10-14	38,468	60	0	45	133	133
	15-19	104,969	250	0	111	225	225
	20-24	422,190	400	0	407	98	98
	25-29	830,719	1,198	0	1,053	113	113
	30-34	1,174,495	2,084	0	2,596	80	80
	35-39	1,369,123	4,605	0	4,983	92	92
	40-44	1,141,596	4,936	0	6,696	73	73
	45-49	686,016	5,170	0	6,028	85	85
	50-54	378,152	3,796	0	5,238	72	72
	55-59	146,142	2,368	0	2,821	83	83
	60-64	48,237	1,461	0	1,363	107	107
	65-69	11,701	412	0	495	83	83
	70 and over	1,143	190	0	185	102	102
	All ages	\$ 6,404,565	\$ 26,932	\$ 0	\$ 32,048	84%	84%
1965... (9)	0	\$ 10,699	\$ 0	\$ 0	\$ 4	0%	0%
	1	6,162	5	0	2	249	249
	2-4	13,723	0	0	4	0	0
	5-9	24,066	0	0	16	0	0
	10-14	36,469	22	0	43	51	51
	15-19	129,931	130	0	138	94	94
	20-24	511,868	418	0	465	89	89
	25-29	947,057	926	0	1,085	85	85
	30-34	1,309,698	1,830	0	2,560	71	71
	35-39	1,488,314	4,492	0	4,761	94	94
	40-44	1,238,500	5,459	0	6,527	83	83
	45-49	779,186	4,048	0	6,164	65	65
	50-54	422,246	3,621	0	5,232	69	69
	55-59	168,992	2,305	0	2,863	80	80
	60-64	57,863	1,127	0	1,417	79	79
	65-69	12,756	397	0	455	87	87
	70 and over	2,480	178	0	182	97	97
	All ages	\$ 7,160,018	\$ 24,958	\$ 0	\$ 31,918	78%	78%
1966... (8)	0	\$ 11,240	\$ 0	\$ 0	\$ 4	0%	0%
	1	6,947	0	0	2	0	0
	2-4	13,974	10	0	4	249	249
	5-9	23,447	1	0	12	8	8
	10-14	39,126	60	0	45	133	133
	15-19	131,816	245	0	141	173	173
	20-24	536,449	284	0	464	61	61
	25-29	1,000,827	791	0	1,023	77	77
	30-34	1,355,979	2,033	10	2,320	87	88
	35-39	1,560,214	4,264	0	4,398	96	96
	40-44	1,338,900	5,004	0	6,293	79	79
	45-49	847,792	4,807	0	6,127	78	78
	50-54	456,578	4,994	0	5,179	96	96
	55-59	182,344	2,710	0	2,809	96	96
	60-64	59,983	997	0	1,291	77	77
	65-69	15,304	299	0	474	63	63
	70 and over	3,266	137	0	196	69	69
	All ages	\$ 7,584,193	\$ 26,636	\$ 10	\$ 30,782	86%	86%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1967... (7)	0	\$ 11,058	\$ 1	\$ 0	\$ 5	19%	19%
	1	7,760	0	0	3	0	0
	2-4	12,796	0	0	4	0	0
	5-9	25,660	0	0	11	0	0
	10-14	36,346	0	0	39	0	0
	15-19	111,128	120	0	120	99	99
	20-24	495,396	499	0	413	120	120
	25-29	1,022,922	1,038	0	948	109	109
	30-34	1,386,558	1,849	0	2,060	89	89
	35-39	1,589,143	4,709	0	3,976	118	118
	40-44	1,374,835	5,841	0	5,750	101	101
	45-49	908,080	3,715	0	5,889	63	63
	50-54	485,107	2,868	0	4,961	57	57
	55-59	207,146	1,957	0	2,891	67	67
	60-64	67,931	1,026	0	1,302	78	78
	65-69	15,888	265	0	454	58	58
	70 and over	2,814	98	0	134	73	73
	All ages	\$ 7,760,577	\$ 23,986	\$ 0	\$ 28,960	82%	82%
1968... (6)	0	\$ 10,366	\$ 0	\$ 0	\$ 5	0%	0%
	1	6,183	2	0	3	66	66
	2-4	11,906	0	0	4	0	0
	5-9	23,610	10	0	8	124	124
	10-14	41,785	10	0	40	24	24
	15-19	95,805	80	5	105	76	80
	20-24	464,951	394	10	381	103	106
	25-29	1,102,235	1,043	0	940	110	110
	30-34	1,472,558	2,731	0	1,987	137	137
	35-39	1,652,392	3,610	0	3,631	99	99
	40-44	1,474,737	4,835	0	5,478	88	88
	45-49	987,697	3,820	0	5,570	68	68
	50-54	522,951	3,530	0	4,524	78	78
	55-59	243,451	1,945	0	2,898	67	67
	60-64	73,224	1,529	0	1,285	118	118
	65-69	18,718	275	0	489	56	56
	70 and over	5,173	93	0	212	43	43
	All ages	\$ 8,207,752	\$ 23,907	\$ 15	\$ 27,560	86%	86%
1969... (5)	0	\$ 10,280	\$ 0	\$ 0	\$ 5	0%	0%
	1	8,794	0	0	4	0	0
	2-4	12,428	0	0	5	0	0
	5-9	30,464	0	0	9	0	0
	10-14	42,688	68	0	35	194	194
	15-19	108,193	55	0	119	46	46
	20-24	549,995	270	25	456	59	64
	25-29	1,364,271	1,142	0	1,105	103	103
	30-34	1,826,199	2,186	0	2,202	99	99
	35-39	1,944,003	3,385	0	3,748	90	90
	40-44	1,726,519	6,320	0	5,424	116	116
	45-49	1,215,805	4,835	0	5,957	81	81
	50-54	634,806	3,305	0	4,494	73	73
	55-59	285,774	2,855	0	2,953	96	96
	60-64	91,743	640	0	1,510	42	42
	65-69	21,765	229	0	521	43	43
	70 and over	5,175	146	0	161	90	90
	All ages	\$ 9,878,909	\$ 25,436	\$ 25	\$ 28,708	88%	88%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1970... (4)	0	\$ 13,110	\$ 0	\$ 0	\$ 8	0%	0%
	1	8,171	0	0	4	0	0
	2-4	15,616	0	0	7	0	0
	5-9	29,769	0	0	9	0	0
	10-14	40,111	0	0	27	0	0
	15-19	108,185	91	0	115	79	79
	20-24	709,703	565	5	594	95	95
	25-29	1,632,184	1,203	0	1,271	94	94
	30-34	2,077,648	2,032	0	2,318	87	87
	35-39	2,075,891	3,723	0	3,506	106	106
	40-44	1,873,572	3,416	0	5,315	64	64
	45-49	1,308,054	3,969	0	5,605	70	70
	50-54	693,659	3,813	0	4,414	86	86
	55-59	322,222	2,486	0	3,031	82	82
	60-64	110,630	1,070	0	1,677	63	63
	65-69	26,370	547	0	547	99	99
	70 and over	5,658	32	0	138	23	23
	All ages	\$11,050,562	\$ 22,947	\$ 5	\$ 28,586	80%	80%
1971... (3)	0	\$ 12,854	\$ 0	\$ 0	\$ 11	0%	0%
	1	8,862	0	0	6	0	0
	2-4	14,947	0	0	7	0	0
	5-9	32,367	0	0	10	0	0
	10-14	42,940	80	0	23	347	347
	15-19	112,374	98	0	115	85	85
	20-24	780,652	452	10	630	71	73
	25-29	1,872,198	1,374	19	1,415	97	98
	30-34	2,438,806	1,677	35	2,417	69	70
	35-39	2,437,550	3,576	0	3,497	102	102
	40-44	2,170,836	4,961	0	5,170	95	95
	45-49	1,500,011	4,988	0	5,383	92	92
	50-54	824,423	3,263	0	4,427	73	73
	55-59	387,038	3,062	0	3,006	101	101
	60-64	135,289	689	0	1,628	42	42
	65-69	32,034	528	0	562	93	93
	70 and over	6,304	213	0	128	166	166
	All ages	\$12,809,492	\$ 24,961	\$ 64	\$ 28,435	87%	88%
1972... (2)	0	\$ 12,389	\$ 62	\$ 0	\$ 16	387%	387%
	1	11,279	0	0	9	0	0
	2-4	18,516	0	0	10	0	0
	5-9	33,549	0	0	12	0	0
	10-14	46,853	0	0	20	0	0
	15-19	113,265	70	0	111	63	63
	20-24	801,445	647	0	590	109	109
	25-29	2,152,123	1,962	0	1,368	143	143
	30-34	3,008,026	2,124	20	2,633	80	81
	35-39	2,829,585	2,625	0	3,200	82	82
	40-44	2,466,561	7,972	0	4,713	169	169
	45-49	1,752,260	4,632	0	4,789	96	96
	50-54	968,216	2,234	0	3,937	56	56
	55-59	437,200	1,990	0	2,425	82	82
	60-64	146,739	1,662	0	1,265	131	131
	65-69	36,942	553	0	506	109	109
	70 and over	7,232	10	0	109	9	9
	All ages	\$14,842,188	\$ 26,543	\$ 20	\$ 25,713	103%	103%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1973... (1)	0	\$ 14,255	\$ 0	\$ 0	\$ 82	0%	0%
	1	9,673	0	0	13	0	0
	2-4	18,154	0	0	12	0	0
	5-9	32,782	0	0	13	0	0
	10-14	46,003	0	0	15	0	0
	15-19	123,174	160	0	113	141	141
	20-24	929,007	689	0	638	107	107
	25-29	2,514,115	1,493	0	1,447	103	103
	30-34	3,532,193	2,063	0	2,658	77	77
	35-39	3,221,776	2,884	0	2,810	102	102
	40-44	2,697,611	3,354	0	3,708	90	90
	45-49	1,929,822	3,102	0	3,775	82	82
	50-54	1,159,164	2,725	0	3,050	89	89
	55-59	520,739	1,081	0	1,926	56	56
	60-64	169,694	1,532	0	1,013	151	151
65-69	43,999	439	0	429	102	102	
70 and over	9,564	70	0	105	66	66	
	All ages	\$16,971,732	\$ 19,592	\$ 0	\$ 21,807	89%	89%
All years (1-15)	0	\$ 153,631	\$ 73	\$ 0	\$ 158	46%	46%
	1	145,540	18	0	79	22	22
	2-4	211,542	63	0	108	58	58
	5-9	394,540	131	0	248	52	52
	10-14	611,190	525	0	552	95	95
	15-19	1,665,952	1,829	5	1,790	102	102
	20-24	7,883,438	6,268	53	7,157	87	88
	25-29	17,657,793	17,582	19	17,747	99	99
	30-34	24,599,510	34,016	65	39,682	85	85
	35-39	25,686,408	62,858	0	67,022	93	93
	40-44	21,730,314	81,267	0	89,864	90	90
	45-49	14,424,851	78,402	0	87,187	89	89
	50-54	7,722,689	52,040	0	67,983	76	76
	55-59	3,371,232	33,679	0	40,724	82	82
	60-64	1,121,685	18,171	0	20,432	88	88
65-69	274,771	5,681	0	7,284	77	77	
70 and over	55,932	1,664	0	2,215	75	75	
	All ages	\$127,711,025	\$394,267	\$ 142	\$450,232	87%	87%

TABLE D—Continued  
 STANDARD MEDICALLY EXAMINED ISSUES OF 1959-73  
 FEMALE LIVES  
 EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1965-70 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
1959 . . . . . (15)	0	\$ 3,418	\$ 0	\$ 1	0%
	1	7,103	0	3	0
	2-4	5,342	2	3	66
	5-9	10,482	0	6	0
	10-14	10,503	1	6	16
	15-19	10,908	22	7	314
	20-24	20,098	5	21	23
	25-29	23,887	71	42	169
	30-34	42,348	178	114	156
	35-39	61,538	442	246	179
	40-44	69,002	411	388	105
	45-49	54,988	446	462	96
	50-54	28,613	367	358	102
	55-59	15,335	252	263	95
	60-64	6,031	35	150	23
	65-69	2,516	570	82	695
70 and over	131	63	15	419	
	All ages	\$ 372,251	\$ 2,865	\$ 2,167	132%
1960 . . . . . (14)	0	\$ 3,126	\$ 0	\$ 1	0%
	1	7,148	0	2	0
	2-4	5,189	2	2	99
	5-9	7,628	0	5	0
	10-14	7,690	0	4	0
	15-19	10,073	16	7	228
	20-24	16,875	6	16	37
	25-29	20,788	20	33	60
	30-34	40,938	73	102	71
	35-39	62,221	181	228	79
	40-44	77,771	403	401	100
	45-49	58,845	434	420	103
	50-54	31,380	452	346	130
	55-59	17,771	96	279	34
	60-64	7,067	114	159	71
	65-69	2,161	123	67	183
70 and over	199	5	23	21	
	All ages	\$ 376,879	\$ 1,925	\$ 2,095	91%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961 . . . . . (13)	0	\$ 2,449	\$ 1	\$ 1	99%
	1	7,764	0	2	0
	2-4	6,087	2	2	99
	5-9	9,166	0	5	0
	10-14	8,699	5	5	99
	15-19	11,441	25	7	357
	20-24	18,205	13	15	86
	25-29	21,833	40	32	124
	30-34	44,951	41	102	40
	35-39	70,788	129	239	53
	40-44	88,196	290	406	71
	45-49	63,519	365	411	88
	50-54	37,507	218	369	59
	55-59	20,275	402	288	139
	60-64	7,217	324	148	218
65-69	2,429	141	69	204	
70 and over	412	6	40	14	
	All ages	\$ 420,945	\$ 2,002	\$ 2,141	93%
1962 . . . . . (12)	0	\$ 2,677	\$ 2	\$ 1	199%
	1	7,699	0	2	0
	2-4	6,412	0	2	0
	5-9	9,520	5	5	99
	10-14	9,798	50	5	999
	15-19	13,749	10	8	124
	20-24	21,974	7	17	41
	25-29	27,918	55	37	148
	30-34	47,778	271	99	273
	35-39	78,708	159	243	65
	40-44	98,660	375	391	95
	45-49	69,644	297	394	75
	50-54	42,200	230	364	63
	55-59	18,111	139	215	64
	60-64	9,868	137	178	76
65-69	2,251	128	59	216	
70 and over	554	114	50	227	
	All ages	\$ 467,528	\$ 1,979	\$ 2,070	95%
1963 . . . . . (11)	0	\$ 3,662	\$ 0	\$ 1	0%
	1	5,426	0	1	0
	2-4	4,489	0	1	0
	5-9	9,327	2	4	49
	10-14	9,151	0	5	0
	15-19	13,154	10	8	124
	20-24	23,609	10	17	58
	25-29	29,598	32	35	91
	30-34	58,616	146	113	129
	35-39	93,141	201	266	75
	40-44	120,198	258	452	57
	45-49	91,603	437	483	90
	50-54	52,855	592	414	142
	55-59	24,890	258	253	101
	60-64	13,273	138	213	64
65-69	4,288	32	105	30	
70 and over	410	6	32	18	
	All ages	\$ 557,699	\$ 2,122	\$ 2,403	88%



TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1964 . . . . . (10)	0	\$ 4,720	\$ 0	\$ 1	0%
	1	2,100	3	1	299
	2-4	4,340	0	1	0
	5-9	8,952	0	4	0
	10-14	9,046	0	5	0
	15-19	15,504	3	8	37
	20-24	25,112	12	17	70
	25-29	38,161	14	40	34
	30-34	67,490	53	121	43
	35-39	110,318	174	292	59
	40-44	137,337	506	484	104
	45-49	99,679	415	480	86
	50-54	62,568	395	423	93
	55-59	31,538	779	261	298
	60-64	15,637	307	227	135
	65-69	4,379	111	102	108
70 and over	1,324	225	102	220	
	All ages	\$ 638,212	\$ 2,997	\$ 2,569	116%
1965 . . . . . (9)	0	\$ 4,419	\$ 0	\$ 1	0%
	1	2,709	0	1	0
	2-4	4,166	0	1	0
	5-9	9,802	0	4	0
	10-14	8,891	3	5	59
	15-19	18,872	0	10	0
	20-24	30,029	34	20	169
	25-29	43,646	34	41	82
	30-34	74,677	72	122	59
	35-39	125,231	275	305	90
	40-44	149,012	385	485	79
	45-49	113,266	401	501	80
	50-54	65,796	286	429	66
	55-59	30,711	290	217	133
	60-64	13,599	363	184	197
	65-69	4,841	32	102	31
70 and over	1,223	50	68	73	
	All ages	\$ 700,899	\$ 2,225	\$ 2,496	89%
1966 . . . . . (8)	0	\$ 4,895	\$ 1	\$ 2	49%
	1	2,899	0	1	0
	2-4	3,841	0	1	0
	5-9	11,174	0	4	0
	10-14	11,131	0	6	0
	15-19	20,792	7	11	63
	20-24	34,690	90	22	409
	25-29	45,370	52	38	136
	30-34	79,070	52	117	44
	35-39	121,188	269	269	99
	40-44	151,247	274	454	60
	45-49	125,471	660	505	130
	50-54	66,941	253	405	62
	55-59	35,839	135	228	59
	60-64	13,445	53	169	31
	65-69	5,419	73	104	70
70 and over	1,196	27	56	48	
	All ages	\$ 734,616	\$ 1,946	\$ 2,392	81%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1967..... (7)	0	\$ 4,425	\$ 0	\$ 2	0%
	1	2,495	0	1	0
	2-4	5,592	0	2	0
	5-9	12,051	25	4	624
	10-14	10,772	0	6	0
	15-19	18,721	20	10	199
	20-24	33,800	10	21	47
	25-29	55,278	125	43	290
	30-34	78,361	69	104	66
	35-39	124,136	219	250	87
	40-44	153,829	311	424	73
	45-49	133,944	450	491	91
	50-54	77,925	460	436	105
	55-59	39,646	222	228	97
	60-64	15,945	131	186	70
65-69	5,897	95	114	83	
70 and over	1,593	33	58	56	
	All ages	\$ 774,419	\$ 2,170	\$ 2,380	91%
1968..... (6)	0	\$ 3,994	\$ 2	\$ 2	99%
	1	2,880	0	1	0
	2-4	3,749	0	1	0
	5-9	10,957	0	3	0
	10-14	12,605	0	6	0
	15-19	17,887	0	10	0
	20-24	30,522	16	18	88
	25-29	49,339	78	35	222
	30-34	79,820	160	94	170
	35-39	125,197	256	225	113
	40-44	160,344	348	394	88
	45-49	138,219	539	448	120
	50-54	86,516	278	435	63
	55-59	45,349	218	232	93
	60-64	18,174	196	184	106
65-69	4,657	63	70	89	
70 and over	1,702	40	49	81	
	All ages	\$ 791,920	\$ 2,194	\$ 2,207	99%
1969..... (5)	0	\$ 4,971	\$ 0	\$ 2	0%
	1	3,352	0	1	0
	2-4	6,049	0	2	0
	5-9	11,761	0	3	0
	10-14	14,277	0	6	0
	15-19	18,593	10	10	99
	20-24	37,011	5	20	24
	25-29	59,809	87	40	217
	30-34	105,167	60	109	55
	35-39	142,811	127	227	55
	40-44	171,037	333	366	90
	45-49	162,651	310	465	66
	50-54	99,468	678	458	148
	55-59	53,476	168	256	65
	60-64	20,290	84	168	49
65-69	5,792	63	76	82	
70 and over	2,250	21	59	35	
	All ages	\$ 918,773	\$ 1,946	\$ 2,268	85%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1970 . . . . . (4)	0	\$ 6,882	\$ 0	\$ 4	0%
	1	3,811	0	2	0
	2-4	6,682	0	2	0
	5-9	13,613	0	3	0
	10-14	13,433	0	5	0
	15-19	20,110	0	10	0
	20-24	43,605	5	23	21
	25-29	73,993	527	49	1,075
	30-34	117,491	226	109	207
	35-39	164,896	404	240	168
	40-44	188,600	304	360	84
	45-49	179,384	452	457	98
	50-54	112,420	314	467	67
	55-59	57,867	150	251	59
	60-64	25,312	101	177	57
	65-69	8,528	27	94	28
	70 and over	2,511	19	42	45
	All ages	\$1,039,145	\$ 2,529	\$ 2,295	110%
1971 . . . . . (3)	0	\$ 5,297	\$ 120	\$ 4	2,999%
	1	4,037	0	2	0
	2-4	7,720	0	3	0
	5-9	15,676	5	4	124
	10-14	16,281	0	5	0
	15-19	23,240	0	12	0
	20-24	52,506	0	27	0
	25-29	101,114	27	64	42
	30-34	158,934	80	134	59
	35-39	202,498	202	247	81
	40-44	222,343	431	348	123
	45-49	206,829	344	458	75
	50-54	140,271	318	493	64
	55-59	69,184	298	260	114
	60-64	30,652	69	192	35
	65-69	8,406	85	69	123
	70 and over	2,379	59	32	184
	All ages	\$1,267,377	\$ 2,038	\$ 2,354	86%
1972 . . . . . (2)	0	\$ 6,008	\$ 0	\$ 7	0%
	1	5,836	0	4	0
	2-4	8,106	0	4	0
	5-9	13,790	5	4	124
	10-14	18,528	0	5	0
	15-19	27,388	5	14	35
	20-24	65,501	3	36	8
	25-29	130,715	10	78	12
	30-34	207,000	15	159	9
	35-39	245,250	125	242	51
	40-44	259,024	167	313	53
	45-49	250,088	253	386	65
	50-54	156,498	277	411	67
	55-59	81,704	144	231	62
	60-64	32,957	84	148	56
	65-69	10,387	20	67	29
	70 and over	2,173	2	22	9
	All ages	\$1,520,961	\$ 1,110	\$ 2,131	52%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1973 . . . . . (1)	0	\$ 6,225	\$ 2	\$ 30	6%
	1	4,644	2	6	33
	2-4	8,127	0	4	0
	5-9	17,809	0	6	0
	10-14	17,616	0	5	0
	15-19	32,965	30	15	199
	20-24	86,741	60	43	139
	25-29	166,152	115	91	126
	30-34	289,066	94	205	45
	35-39	308,236	87	238	36
	40-44	296,222	231	260	88
	45-49	287,661	225	330	68
	50-54	196,965	239	371	61
	55-59	99,060	122	199	61
	60-64	49,079	117	141	82
	65-69	14,401	27	59	45
70 and over	3,272	69	21	328	
	All ages	\$ 1,884,251	\$ 1,420	\$ 2,024	70%
All years . . . . . (1-15)	0	\$ 67,175	\$ 128	\$ 60	213%
	1	69,909	5	30	16
	2-4	85,899	6	31	19
	5-9	171,715	42	64	65
	10-14	178,428	59	79	74
	15-19	273,405	158	147	107
	20-24	540,287	276	333	82
	25-29	887,609	1,287	698	184
	30-34	1,491,715	1,590	1,804	88
	35-39	2,036,165	3,250	3,757	86
	40-44	2,342,827	5,027	5,926	84
	45-49	2,035,799	6,028	6,691	90
	50-54	1,257,930	5,357	6,179	86
	55-59	640,762	3,673	3,661	100
	60-64	278,553	2,253	2,624	85
	65-69	86,359	1,590	1,239	128
70 and over	21,336	739	669	110	
	All ages	\$12,465,881	\$31,468	\$33,992	92%

TABLE E  
 STANDARD NONMEDICAL ISSUES OF 1959-73  
 MALE LIVES  
 EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1965-70 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		Exclud- ing War Deaths	Includ- ing War Deaths	
1959 . . . . (15)	0	\$ 90,750	\$ 45	\$ 0	\$ 47	95%	95%	
	1	37,471	63	0	25	251	251	
	2-4	42,430	53	0	40	132	132	
	5-9	61,672	48	0	72	66	66	
	10-14	106,589	130	0	114	114	114	
	15-19	442,625	471	0	544	86	86	
	20-24	755,083	914	0	1,133	80	80	
	25-29	673,356	1,462	0	1,596	91	91	
	30-34	395,381	1,527	0	1,566	97	97	
	35-39	168,631	1,125	0	1,103	101	101	
	40-44	24,005	202	0	250	80	80	
	45-49	1,469	54	0	24	224	224	
	50 and over	519	13	0	15	86	86	
		All ages	\$ 2,799,985	\$ 6,107	\$ 0	\$ 6,529	93%	93%
	1960 . . . . (14)	0	\$ 80,506	\$ 47	\$ 0	\$ 34	138%	138%
1		32,404	17	0	17	99	99	
2-4		42,321	52	0	34	152	152	
5-9		68,996	115	0	82	140	140	
10-14		117,989	190	0	127	149	149	
15-19		492,041	438	0	583	75	75	
20-24		753,617	914	0	1,035	88	88	
25-29		680,050	1,261	0	1,432	88	88	
30-34		375,067	1,220	0	1,311	93	93	
35-39		159,664	871	0	910	95	95	
40-44		26,295	256	0	245	104	104	
45-49		1,449	12	0	21	57	57	
50 and over		697	25	0	20	124	124	
		All ages	\$ 2,831,102	\$ 5,418	\$ 0	\$ 5,851	92%	92%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1961 (13)	0	\$ 81,733	\$ 53	\$ 0	\$ 27	196%	196%
	1	32,485	4	0	14	28	28
	2-4	44,332	46	0	30	153	153
	5-9	72,931	93	0	85	109	109
	10-14	125,357	168	0	138	121	121
	15-19	557,516	639	0	633	100	100
	20-24	826,838	1,021	0	1,019	100	100
	25-29	705,442	1,144	0	1,315	86	86
	30-34	388,059	1,243	0	1,204	103	103
	35-39	160,792	830	0	814	101	101
	40-44	26,397	196	0	217	90	90
	45-49	1,026	11	0	13	84	84
	50 and over	243	0	0	7	0	0
	All ages	\$ 3,023,157	\$ 5,448	\$ 0	\$ 5,516	98%	98%
1962 (12)	0	\$ 79,224	\$ 32	\$ 0	\$ 25	127%	127%
	1	33,273	2	0	11	18	18
	2-4	44,945	11	0	24	45	45
	5-9	69,638	106	0	75	141	141
	10-14	119,851	256	0	133	192	192
	15-19	528,161	517	0	578	89	89
	20-24	829,769	838	0	929	90	90
	25-29	703,350	897	0	1,162	77	77
	30-34	363,378	965	0	1,015	95	95
	35-39	152,412	758	0	701	108	108
	40-44	23,816	133	0	174	76	76
	45-49	1,110	12	0	12	99	99
	50 and over	285	10	0	5	199	199
	All ages	\$ 2,949,219	\$ 4,537	\$ 0	\$ 4,844	93%	93%
1963 (11)	0	\$ 99,061	\$ 43	\$ 0	\$ 31	138%	138%
	1	36,327	7	0	11	63	63
	2-4	56,180	29	0	25	115	115
	5-9	92,632	83	0	90	92	92
	10-14	159,467	179	0	179	99	99
	15-19	582,775	659	0	617	106	106
	20-24	994,447	947	0	1,026	92	92
	25-29	812,654	934	5	1,190	78	78
	30-34	399,441	752	0	1,015	74	74
	35-39	166,047	685	0	691	99	99
	40-44	25,767	131	0	171	76	76
	45-49	1,651	7	0	16	43	43
	50 and over	691	3	0	16	18	18
	All ages	\$ 3,427,145	\$ 4,459	\$ 5	\$ 5,078	87%	87%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1964 . . . . (10)	0	\$ 104,840	\$ 58	\$ 0	\$ 34	170%	170%
	1	38,648	5	0	12	41	41
	2-4	61,423	22	0	21	104	104
	5-9	102,716	80	0	86	93	93
	10-14	170,853	220	0	197	111	111
	15-19	661,629	635	0	697	91	91
	20-24	1,161,314	998	0	1,122	88	88
	25-29	909,351	1,090	0	1,167	93	93
	30-34	436,595	1,106	0	974	113	113
	35-39	177,350	703	0	653	107	107
	40-44	27,827	164	0	164	99	99
	45-49	1,673	15	0	14	107	107
	50 and over	385	13	0	8	162	162
	All ages	\$ 3,854,609	\$ 5,109	\$ 0	\$ 5,149	99%	99%
1965 . . . . (9)	0	\$ 108,525	\$ 52	\$ 0	\$ 37	140%	140%
	1	41,096	14	0	13	107	107
	2-4	65,641	10	0	21	47	47
	5-9	108,608	85	0	75	113	113
	10-14	182,597	230	0	216	106	106
	15-19	847,379	738	0	896	82	82
	20-24	1,298,201	1,310	0	1,181	110	110
	25-29	967,975	1,023	0	1,121	91	91
	30-34	448,477	899	0	885	101	101
	35-39	168,947	488	0	546	89	89
	40-44	27,307	110	0	145	75	75
	45-49	2,073	8	0	16	49	49
	50 and over	457	8	0	6	133	133
	All ages	\$ 4,267,289	\$ 4,975	\$ 0	\$ 5,158	96%	96%
1966 . . . . (8)	0	\$ 113,546	\$ 49	\$ 0	\$ 43	113%	113%
	1	42,983	2	0	15	13	13
	2-4	67,734	23	0	21	109	109
	5-9	112,930	34	0	62	54	54
	10-14	184,782	263	0	216	121	121
	15-19	751,846	816	0	803	101	101
	20-24	1,278,922	1,203	0	1,106	108	108
	25-29	1,030,763	986	0	1,061	92	92
	30-34	454,305	702	0	782	89	89
	35-39	164,131	460	0	467	98	98
	40-44	27,059	124	0	128	96	96
	45-49	1,793	8	0	13	61	61
	50 and over	737	6	0	10	59	59
	All ages	\$ 4,231,538	\$ 4,676	\$ 0	\$ 4,727	98%	98%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1967 . . . . . (7)	0	\$ 119,676	\$ 38	\$ 0	\$ 50	75%	75%
	1	45,516	0	0	17	0	0
	2-4	71,853	22	0	23	95	95
	5-9	115,521	151	0	50	301	301
	10-14	184,066	182	0	201	90	90
	15-19	769,300	904	0	825	109	109
	20-24	1,567,810	1,235	0	1,309	94	94
	25-29	1,231,122	1,334	0	1,151	115	115
	30-34	557,750	761	0	836	91	91
	35-39	197,507	418	0	499	83	83
	40-44	38,454	147	0	163	90	90
	45-49	2,703	6	0	17	35	35
	50 and over	752	0	0	8	0	0
	All ages	\$ 4,902,036	\$ 5,198	\$ 0	\$ 5,149	100%	100%
1968 . . . . . (6)	0	\$ 129,357	\$ 59	\$ 9	\$ 60	98%	98%
	1	48,814	7	0	20	34	34
	2-4	75,376	27	0	26	103	103
	5-9	118,033	109	0	41	265	265
	10-14	189,737	196	0	185	105	105
	15-19	804,630	1,040	0	871	119	119
	20-24	1,943,487	1,654	30	1,594	103	105
	25-29	1,493,781	1,550	0	1,288	120	120
	30-34	677,488	1,015	0	925	109	109
	35-39	254,508	619	0	567	109	109
	40-44	60,020	251	0	226	111	111
	45-49	5,277	25	0	30	83	83
	50 and over	2,037	2	0	21	9	9
	All ages	\$ 5,802,551	\$ 6,554	\$ 30	\$ 5,854	111%	112%
1969 . . . . . (5)	0	\$ 146,116	\$ 61	\$ 0	\$ 76	80%	80%
	1	54,529	8	0	26	30	30
	2-4	80,724	40	0	31	129	129
	5-9	122,472	17	0	38	44	44
	10-14	194,714	174	0	163	106	106
	15-19	835,342	1,163	0	912	127	127
	20-24	2,194,755	1,938	0	1,822	106	106
	25-29	1,624,091	1,479	10	1,328	111	112
	30-34	711,223	748	0	868	86	86
	35-39	272,560	672	0	532	126	126
	40-44	61,227	286	0	195	146	146
	45-49	7,261	33	0	35	94	94
	50 and over	2,245	11	0	22	49	49
	All ages	\$ 6,307,264	\$ 6,630	\$ 10	\$ 6,048	109%	109%



TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1970 . . . . . (4)	0	\$ 172,745	\$ 64	\$ 0	\$ 107	59 <sup>c</sup> / <sub>c</sub>	59 <sup>c</sup> / <sub>c</sub>
	1	67,528	9	0	35	25	25
	2-4	94,807	30	0	40	74	74
	5-9	135,983	83	0	42	197	197
	10-14	205,879	228	0	144	158	158
	15-19	948,098	1,042	0	1,003	103	103
	20-24	2,710,161	2,461	28	2,263	108	109
	25-29	1,827,044	1,476	0	1,431	103	103
	30-34	779,821	1,061	0	878	120	120
	35-39	296,948	523	0	507	103	103
	40-44	70,439	298	0	202	147	147
	45-49	8,057	33	0	34	97	97
	50 and over	3,101	8	0	22	36	36
	All ages	\$ 7,320,616	\$ 7,316	\$ 28	\$ 6,708	109 <sup>c</sup> / <sub>c</sub>	109 <sup>c</sup> / <sub>c</sub>
	1971 . . . . . (3)	0	\$ 203,286	\$ 105	\$ 0	\$ 162	64 <sup>c</sup> / <sub>c</sub>
1		83,614	35	0	53	66	66
2-4		124,547	31	0	58	53	53
5-9		172,406	50	0	55	90	90
10-14		248,103	180	0	138	130	130
15-19		1,068,823	1,466	0	1,087	134	134
20-24		3,193,716	2,633	15	2,570	102	103
25-29		2,219,133	1,699	0	1,685	100	100
30-34		911,519	1,032	0	910	113	113
35-39		328,073	627	0	477	131	131
40-44		74,568	221	0	180	122	122
45-49		8,451	9	0	30	29	29
50 and over		3,454	24	0	24	99	99
All ages		\$ 8,639,701	\$ 8,112	\$ 15	\$ 7,429	109%	109 <sup>c</sup> / <sub>c</sub>
1972 . . . . . (2)		0	\$ 243,646	\$ 146	\$ 0	\$ 291	50 <sup>c</sup> / <sub>c</sub>
	1	109,227	69	0	88	78	78
	2-4	188,349	98	0	98	99	99
	5-9	252,162	22	0	87	25	25
	10-14	354,371	158	0	159	99	99
	15-19	1,386,453	1,371	0	1,354	101	101
	20-24	3,838,258	3,073	0	2,819	109	109
	25-29	2,846,370	2,460	0	1,821	135	135
	30-34	1,090,006	1,025	0	959	106	106
	35-39	366,329	511	0	421	121	121
	40-44	80,050	170	0	155	109	109
	45-49	9,548	12	0	26	46	46
	50 and over	5,853	9	0	29	31	31
	All ages	\$10,770,629	\$ 9,124	\$ 0	\$ 8,307	109 <sup>c</sup> / <sub>c</sub>	109 <sup>c</sup> / <sub>c</sub>

TABLE E.—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1973 (1)	0	\$ 328,455	\$ 413	\$ 0	\$ 1,771	23%	23%
	1	136,539	87	0	166	52	52
	2-4	271,379	138	0	167	82	82
	5-9	353,641	85	0	134	63	63
	10-14	468,579	198	0	170	116	116
	15-19	1,954,334	2,104	0	1,771	118	118
	20-24	5,040,371	4,308	0	3,449	124	124
	25-29	3,814,260	2,486	5	2,213	112	112
	30-34	1,447,401	1,157	0	1,093	105	105
	35-39	448,826	572	0	398	143	143
	40-44	94,199	245	0	131	187	187
	45-49	14,153	22	0	28	78	78
	50 and over	7,110	17	0	23	73	73
	All ages	\$14,379,254	\$11,832	\$ 5	\$11,514	102%	102%
All years (1-15)	0	\$ 2,101,473	\$ 1,265	\$ 0	\$ 2,795	45%	45%
	1	840,461	329	0	523	62	62
	2-4	1,332,048	632	0	659	95	95
	5-9	1,960,349	1,161	0	1,074	108	108
	10-14	3,012,940	2,952	0	2,480	119	119
	15-19	12,630,961	14,003	0	13,174	106	106
	20-24	28,386,755	25,447	73	24,377	104	104
	25-29	21,538,748	21,281	20	20,961	101	101
	30-34	9,435,920	15,213	0	15,221	99	99
	35-39	3,482,733	9,862	0	9,286	106	106
	40-44	687,435	2,934	0	2,746	106	106
	45-49	67,699	267	0	329	81	81
	50 and over	28,575	149	0	236	63	63
	All ages	\$85,506,103	\$95,495	\$ 93	\$93,861	101%	101%

TABLE E—Continued  
 STANDARD NONMEDICAL ISSUES OF 1959-73  
 FEMALE LIVES  
 EXPERIENCE BETWEEN 1973 AND 1974 ANNIVERSARIES  
 BY YEAR OF ISSUE AND AGE AT ISSUE  
 Expected Deaths on 1965-70 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
1959 . . . . . (15)	0	\$ 56,864	\$ 11	\$ 19	57%
	1	22,226	3	8	37
	2-4	22,297	17	10	169
	5-9	21,728	15	13	115
	10-14	22,301	9	12	74
	15-19	45,047	17	30	56
	20-24	60,369	61	62	98
	25-29	46,200	73	81	90
	30-34	45,768	126	124	101
	35-39	38,020	204	152	134
	40-44	7,014	38	39	97
	45-49	545	2	5	39
	50 and over	77	0	1	0
	All ages	\$ 388,463	\$ 576	\$ 556	103%
	1960 . . . . . (14)	0	\$ 43,642	\$ 19	\$ 13
1		17,279	9	6	149
2-4		20,259	3	8	37
5-9		21,259	10	13	76
10-14		22,255	10	12	83
15-19		58,796	60	37	162
20-24		68,858	107	64	167
25-29		52,123	66	84	78
30-34		51,789	136	129	105
35-39		42,780	207	157	131
40-44		8,473	51	44	115
45-49		436	2	3	66
50 and over		92	10	1	999
All ages		\$ 408,047	\$ 690	\$ 571	120%
1961 . . . . . (13)		0	\$ 44,219	\$ 15	\$ 12
	1	17,582	4	5	79
	2-4	21,089	11	8	137
	5-9	22,807	10	13	76
	10-14	24,982	33	13	253
	15-19	67,810	49	41	119
	20-24	81,788	55	68	80
	25-29	62,089	68	91	74
	30-34	59,766	157	136	115
	35-39	48,019	129	162	79
	40-44	9,751	26	45	57
	45-49	405	0	3	0
	50 and over	31	0	0	0
	All ages	\$ 460,344	\$ 557	\$ 597	93%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1962 . . . . . (12)	0	\$ 43,667	\$ 9	\$ 11	81%
	1	17,605	7	5	139
	2-4	21,409	5	7	71
	5-9	24,015	8	13	61
	10-14	24,286	21	13	161
	15-19	78,534	54	46	117
	20-24	99,377	85	76	111
	25-29	69,106	51	91	56
	30-34	67,763	159	141	112
	35-39	52,394	212	162	130
	40-44	10,314	25	41	60
	45-49	349	2	2	99
	50 and over	25	0	0	0
All ages	\$ 508,850	\$ 638	\$ 608	104%	
1963 . . . . . (11)	0	\$ 54,551	\$ 3	\$ 14	21%
	1	19,688	7	5	139
	2-4	27,820	0	8	0
	5-9	35,153	22	17	129
	10-14	38,424	11	22	63
	15-19	99,387	35	58	60
	20-24	128,373	80	92	86
	25-29	89,595	103	107	96
	30-34	80,952	162	157	103
	35-39	62,128	121	178	67
	40-44	12,193	62	46	134
	45-49	466	1	2	49
	50 and over	64	0	0	0
All ages	\$ 648,799	\$ 610	\$ 706	86%	
1964 . . . . . (10)	0	\$ 60,099	\$ 10	\$ 16	62%
	1	21,244	9	5	179
	2-4	31,105	7	8	87
	5-9	40,755	29	17	170
	10-14	46,125	20	27	74
	15-19	123,622	71	68	104
	20-24	162,342	106	110	96
	25-29	113,876	144	120	119
	30-34	94,690	135	170	79
	35-39	68,102	161	181	88
	40-44	14,434	48	51	94
	45-49	680	6	3	199
	50 and over	90	0	0	0
All ages	\$ 777,171	\$ 746	\$ 776	96%	
1965 . . . . . (9)	0	\$ 62,642	\$ 22	\$ 18	122%
	1	23,552	4	6	66
	2-4	33,073	38	9	422
	5-9	45,983	16	17	94
	10-14	51,188	51	30	169
	15-19	152,529	84	82	102
	20-24	187,574	98	125	78
	25-29	129,649	125	122	102
	30-34	102,726	168	168	99
	35-39	69,235	130	169	76
	40-44	15,003	38	49	77
	45-49	839	2	4	49
	50 and over	103	5	1	499
All ages	\$ 874,102	\$ 781	\$ 800	97%	

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1966 . . . . . (8)	0	\$ 66,311	\$ 12	\$ 21	57%
	1	23,302	0	7	0
	2-4	36,224	13	9	144
	5-9	47,668	21	16	131
	10-14	55,182	25	32	78
	15-19	176,326	74	95	77
	20-24	219,647	225	140	160
	25-29	153,135	116	130	89
	30-34	110,310	146	163	89
	35-39	72,254	150	161	93
	40-44	15,052	61	45	135
	45-49	800	0	3	0
	50 and over	125	0	1	0
	All ages	\$ 976,343	\$ 843	\$ 823	102%
1967 . . . . . (7)	0	\$ 72,600	\$ 20	\$ 26	76%
	1	25,557	6	8	74
	2-4	38,111	7	10	69
	5-9	51,687	36	15	239
	10-14	60,019	11	32	34
	15-19	193,447	83	106	78
	20-24	279,702	102	171	59
	25-29	189,417	159	147	108
	30-34	133,986	137	179	76
	35-39	87,857	136	178	76
	40-44	31,837	99	89	111
	45-49	2,501	9	9	99
	50 and over	225	0	1	0
	All ages	\$1,166,951	\$ 805	\$ 971	82%
1968 . . . . . (6)	0	\$ 78,283	\$ 29	\$ 32	90%
	1	27,856	9	10	89
	2-4	41,367	7	12	58
	5-9	56,388	13	15	86
	10-14	67,695	46	33	139
	15-19	214,490	82	120	68
	20-24	338,195	187	196	95
	25-29	237,755	231	169	136
	30-34	164,968	183	197	92
	35-39	108,023	211	196	107
	40-44	51,218	122	127	96
	45-49	4,879	4	16	24
	50 and over	542	0	2	0
	All ages	\$1,391,666	\$ 1,124	\$ 1,125	99%
1969 . . . . . (5)	0	\$ 89,689	\$ 8	\$ 42	19%
	1	32,375	10	13	76
	2-4	44,557	15	14	107
	5-9	60,584	12	16	74
	10-14	71,829	20	30	66
	15-19	247,675	105	131	80
	20-24	407,571	157	224	70
	25-29	284,918	248	193	128
	30-34	185,417	210	195	107
	35-39	116,824	256	187	136
	40-44	59,261	96	128	74
	45-49	6,057	30	17	176
	50 and over	506	1	3	33
	All ages	\$1,607,269	\$ 1,168	\$ 1,193	97%

TABLE E--FEMALE LIVES--Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1970 . . . . . (4)	0	\$ 110,689	\$ 25	\$ 59	42%
	1	39,591	14	19	73
	2-4	55,331	14	20	69
	5-9	71,136	0	18	0
	10-14	82,718	26	31	83
	15-19	299,043	158	153	103
	20-24	526,664	245	282	86
	25-29	376,864	175	250	69
	30-34	233,969	249	220	113
	35-39	136,547	238	200	118
	40-44	71,059	142	137	103
	45-49	6,991	7	18	38
	50 and over	667	0	3	0
All ages	\$2,011,275	\$ 1,293	\$ 1,410	91%	
1971 . . . . . (3)	0	\$ 133,499	\$ 57	\$ 91	62%
	1	52,001	30	28	107
	2-4	75,934	19	31	61
	5-9	94,346	17	25	67
	10-14	111,524	17	38	44
	15-19	360,405	189	180	104
	20-24	657,370	228	345	66
	25-29	492,970	269	315	85
	30-34	295,296	233	252	92
	35-39	159,025	183	195	93
	40-44	81,575	162	130	124
	45-49	8,130	10	18	55
	50 and over	797	0	3	0
All ages	\$2,522,878	\$ 1,414	\$ 1,651	85%	
1972 . . . . . (2)	0	\$ 166,232	\$ 117	\$ 179	65%
	1	71,416	45	49	91
	2-4	123,775	25	58	43
	5-9	160,886	10	46	21
	10-14	189,099	35	57	61
	15-19	512,000	279	255	109
	20-24	859,929	260	469	55
	25-29	678,924	266	407	65
	30-34	375,026	224	292	76
	35-39	185,941	134	184	72
	40-44	93,542	139	114	121
	45-49	10,013	12	16	74
	50 and over	1,102	3	3	99
All ages	\$3,427,890	\$ 1,549	\$ 2,129	72%	
1973 . . . . . (1)	0	\$ 236,038	\$ 283	\$ 1,054	26%
	1	94,151	35	103	33
	2-4	191,227	72	102	70
	5-9	240,014	30	76	39
	10-14	274,148	53	76	69
	15-19	768,490	297	351	84
	20-24	1,343,850	433	672	64
	25-29	1,065,991	377	586	64
	30-34	566,685	284	405	70
	35-39	253,744	242	197	122
	40-44	124,442	70	111	63
	45-49	14,640	4	17	23
	50 and over	1,171	0	2	0
All ages	\$5,174,596	\$ 2,180	\$ 3,752	58%	

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
All years... (1-15)	0	\$ 1,319,034	\$ 640	\$ 1,607	39%
	1	505,432	192	277	69
	2-4	783,584	253	314	80
	5-9	994,417	249	330	75
	10-14	1,141,784	391	458	85
	15-19	3,397,608	1,637	1,753	93
	20-24	5,421,615	2,429	3,096	78
	25-29	4,042,616	2,471	2,893	85
	30-34	2,569,120	2,709	2,928	92
	35-39	1,500,899	2,714	2,659	102
	40-44	605,174	1,179	1,196	98
	45-49	57,738	91	136	66
	50 and over	5,624	19	21	90
	All ages	\$22,344,650	\$14,974	\$17,668	84%

## APPENDIX II

## DEFINITION OF "WAR DEATHS"

War deaths are identified by the 1970 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 "non-battle." In addition to all "battle" deaths, it should be noted that many (but not all) "non-battle" deaths should be coded 99. For example, a death arising after battle but due to burns received in battle may be coded by the government as a "non-battle" death. In cases like this, a review of the comments given in item 2 is necessary to determine the full facts and whether death was due to the operations of war and hence should be coded 99.

Questions may arise with regard to the coding of military service deaths outside the combat area which may nevertheless be attributable to the Vietnam operation. For example, a plane on the way to Vietnam may crash far outside the Vietnam area, or a death in Japan may be the result of activity for the benefit of the Vietnam engagement. Such details 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 not due to war.

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

