

TRANSACTIONS

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REPORT OF THE COMMITTEE ON ORDINARY INSURANCE AND ANNUITIES

MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1974 AND 1975 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, 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 2.8 percentage points from last year's study.

The overall nonmedical mortality ratio in the select period declined by 4.2 percentage points from last year's study.

The overall mortality ratio in the ultimate period declined by 6.3 percentage points from last year's study.

On the basis of limited data, the mortality level for paramedical issues was between the mortality level for medical and nonmedical 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 and over.

In the ultimate period, for almost 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 20 and over.

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 4 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 percent of male mortality.

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7.	1970–75	16 and later	Medical and nonmedical	Combined	Attained ages
8.	1970–75	16 and later	Combined	Combined	Attained ages; premium-paying and paid-up
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E.	1974–75	1–15	Nonmedical	Separate	Year of issue and ages at issue

INTRODUCTION

THIS report covers the intercompany mortality experience under Standard Ordinary insurance issues between 1974 and 1975 anniversaries, and also for the period between 1970 and 1975 anniversaries where one year's exposure generally provided an insufficient volume of data. It reviews 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.

Also included in this report is a section on mortality trends during the last thirty-six years.

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	
	1973-74	1974-75	1973-74	1974-75
Medical select.	87.9%	85.1%	88.0%	85.1%
Nonmedical select.	99.1	94.9	99.1	94.9
Ultimate.	93.4	87.1	93.4	87.1

The tabulation on page 4 shows war deaths (see definition in Appendix II) by amount and the ratio of war deaths to total deaths experienced between 1970 and 1975 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.

WAR DEATHS AND THE RATIO OF WAR DEATHS
TO TOTAL DEATHS EXPERIENCED BETWEEN 1970 AND
1975 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		
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	§
1974-75	38	§	52	§	40	§
Total	\$1,768	0.1%	\$5,346	1.0%	\$613	§

* Female war deaths of \$50,000 for 1971-72 is included.

† Female war deaths of \$5,000 for 1970-71 and \$20,000 for 1974-75 are included.

‡ Female war deaths of \$3,100 for 1970-71 is included.

§ Less than 0.05 percent.

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 \$143 billion and actual claims of \$423 million. This represents an increase in the exposure from the preceding year of 2.2 percent.

The 1965-70 Male, Female, and Male and Female Combined Select Basic Tables (*TSA, 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.

The aggregate mortality ratio, excluding war deaths, for the period from 1974 to 1975 anniversaries was 85.1 percent. The tabulation

TABLE 1
 STANDARD MEDICALLY EXAMINED ISSUES OF 1960-74
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1974 AND 1975 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 Deaths*	Expected Deaths	Mortality Ratio*
0.....	\$ 225,605	\$ 59	\$ 224	26.3%
1.....	204,069	161	107	150.5
2-4.....	295,992	470	135	348.1
5-9.....	562,445	281	302	93.0
10-14.....	767,398	721	607	118.8
15-19.....	1,859,152	2,214	1,846	119.9
20-24.....	8,287,802	6,409	7,310	87.7
25-29.....	18,970,680	18,343	18,547	98.9
30-34.....	26,956,722	36,586	41,741	87.7
35-39.....	28,032,400	62,132	70,583	88.0
40-44.....	24,352,855	79,669	97,129	82.0
45-49.....	16,986,431	82,151	96,861	84.8
50-54.....	9,471,452	62,925	77,982	80.7
55-59.....	4,256,091	39,321	46,883	83.9
60-64.....	1,506,284	21,360	24,784	86.2
65-69.....	388,002	7,882	9,161	86.0
70 and over.....	90,293	2,760	3,274	84.3
All ages.....	\$143,213,673	\$423,444	\$497,476	85.1%

* Excluding war deaths.

TABLE 2
 STANDARD MEDICALLY EXAMINED ISSUES OF 1960-74
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1974 AND 1975 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*
1960.....	15	\$ 4,749,133	\$ 33,322	\$ 37,454	89.0%
1961.....	14	4,906,906	27,913	35,806	78.0
1962.....	13	5,049,913	29,997	33,769	88.8
1963.....	12	5,933,913	29,036	36,668	79.2
1964.....	11	6,523,822	31,865	35,696	89.3
1965.....	10	7,443,050	30,768	36,382	84.6
1966.....	9	7,878,737	30,767	34,871	88.2
1967.....	8	8,021,598	29,908	32,818	91.1
1968.....	7	8,344,422	25,691	31,455	81.7
1969.....	6	9,766,666	25,969	32,452	80.0
1970.....	5	11,045,984	27,891	31,642	88.1
1971.....	4	12,755,839	29,195	33,040	88.4
1972.....	3	14,542,715	27,430	31,905	86.0
1973.....	2	16,926,137	24,676	29,156	84.6
1974.....	1	19,324,838	19,016	24,362	78.1
All years of issue.....		\$143,213,673	\$423,444	\$497,476	85.1%

* Excluding war deaths.

below shows how this result compares with the previous studies based on the 1965-70 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1972-73.....	92.8%
1973-74.....	87.9
1974-75.....	85.1

As seen in Table 1, there were four issue-age groups that showed mortality ratios greater than 100.0 percent for 1974-75 anniversaries: ages 1, 2-4, 10-14, and 15-19. Issue-age group 2-4 was materially influenced by one \$400,000 claim.

As seen in Table 2, mortality ratios by year of issue ranged from 78.0 percent for 1961 (policy year 14) to 91.1 per cent for 1967 (policy year 8).

The following tabulation indicates the variation in the aggregate mortality ratios for the contributing companies from the all-company average of 85.1 percent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20.....	3	9.1%
10-20.....	2	3.9
5-10.....	2	8.5
0-5.....	4	21.9
Percentage points above average:		
0-5.....	0	0.0
5-10.....	5	42.9
10-20.....	1	4.2
More than 20.....	2	9.5

Nonmedical Issues

The current experience during the first fifteen policy years is based on an exposure of \$114 billion and actual claims of \$111 million. This represents an increase in the exposure from the preceding year of 5.7 percent.

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 42.3 percent of the total experience on recent Ordinary issues, measured by the exposures during the first fifteen policy years, as compared with 42.5 per-

cent last year. For all age groups combined, the proportion of nonmedical issues in the first policy year for 1974-75 was 42.4 percent, compared with 46.1 percent in last year's report. The following tabulation shows nonmedical exposures as a percentage of total medical, nonmedical, and paramedical exposures, by age group at issue, for experience between 1974 and 1975 anniversaries.

NONMEDICAL EXPOSURES AS PERCENTAGE
OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1-15
0-9	93.6%	89.2%
10-19	91.5	88.5
20-29	65.2	66.9
30-39	20.2	22.6
40-49	3.5	3.4
50 and over	0.7	0.3
All ages	42.4%	42.3%

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 1974 to 1975 anniversaries was 94.9 percent. The following tabulation shows how this result compares with the previous studies based on the 1965-70 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1972-73	102.2%
1973-74	99.1
1974-75	94.9

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 Tables. This situation arises because the maximum age at which nonmedical business is issued by the various contributing companies falls at 35, 40, 45, or 50. Thus the nonmedical exposures beyond these ages tend to fall off sharply. It is likely that a further understatement arises from the general

TABLE 3
 STANDARD NONMEDICAL ISSUES OF 1960-74
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1974 AND 1975 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	Exposed to Risk	Actual Deaths*	Expected Deaths†	Mortality Ratio*†
0.....	\$ 3,697,323	\$ 1,762	\$ 4,708	37.4%
1.....	1,438,072	449	849	52.9
2-4.....	2,362,722	694	1,082	64.2
5-9.....	3,267,501	1,426	1,528	93.3
10-14.....	4,492,876	3,100	3,135	98.9
15-19.....	16,776,315	16,561	15,524	106.7
20-24.....	35,495,328	27,425	28,779	95.3
25-29.....	27,271,509	23,286	25,202	92.4
30-34.....	12,529,580	18,024	18,655	96.6
35-39.....	5,087,881	12,599	12,106	104.1
40-44.....	1,383,492	4,605	4,251	108.3
45-49.....	165,488	458	603	75.9
50 and over.....	50,612	386	324	118.9
All ages.....	\$114,018,697	\$110,777	\$116,747	94.9%

* Excluding war deaths.

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

practice of reducing nonmedical amount limits in steps of \$5,000 or \$10,000 beyond issue 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 tabulation on page 9, which shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the nonmedical age limits of the contributing companies were considered in making this adjustment; the reductions in amount limits mentioned above were not considered.

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree at ages 40-44 and 45-49. Nonmedical 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-

MORTALITY RATIOS ON NONMEDICAL ISSUES
OF 1960-74
EXPERIENCE BETWEEN 1974 AND 1975 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.....	104.1%	104.1%
40-44.....	108.3	118.5
45-49.....	75.9	84.1
50 and over.....	118.9	119.4
Ages 35 and over.....	104.4%	107.1%

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 1974 to 1975 anniversaries are presented in Table 4 on an unadjusted basis. The highest mortality ratio by year of issue was 102.5 percent for issue year 1971 (policy year 4).

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 94.9 percent.

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.¹ Table 5 presents

¹ Four factors, among others, that should be considered in the comparisons presented in this study are the following: (a) the relative proportions of medical and nonmedical 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 nonmedically but issued subject to medical examination and then classified as medical business differ among companies.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10-20.....	6	10.2%
5-10.....	1	0.8
0-5.....	5	25.7
Percentage points above average:		
0-5.....	0	0.0
5-10.....	5	54.9
10-20.....	0	0.0
More than 20.....	2	8.4

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1960-74
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1974 AND 1975 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*†
1960.....	15	\$ 3,127,734	\$ 6,340	\$ 6,941	91.3%
1961.....	14	3,356,746	5,955	6,553	90.9
1962.....	13	3,324,054	5,404	5,764	93.8
1963.....	12	3,908,869	5,857	6,125	95.6
1964.....	11	4,393,889	5,662	6,135	92.3
1965.....	10	4,906,833	5,504	6,129	89.8
1966.....	9	4,967,182	5,597	5,713	98.0
1967.....	8	5,750,175	6,161	6,230	98.9
1968.....	7	6,752,602	6,989	6,969	100.3
1969.....	6	7,348,469	6,896	7,068	97.6
1970.....	5	8,620,163	7,606	7,804	97.5
1971.....	4	10,125,786	8,937	8,715	102.5
1972.....	3	12,363,247	9,899	9,891	100.1
1973.....	2	15,521,077	10,813	11,362	95.2
1974.....	1	19,551,870	13,157	15,347	85.7
All years of issue.....		\$114,018,697	\$110,777	\$116,747	94.9%

* Excluding war deaths.

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

TABLE 5

COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 BETWEEN 1970 AND 1975 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 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.....	45	40	192	63	67	84	263	119	101	55
1-9.....	117	65	147	79	102	110	157	121	136	92
10-19.....	141	117	126	122	113	110	101	97	114	111
20-24.....	97	119	80	102	88	99	86	86	87	102
25-29.....	101	112	109	101	99	100	88	90	97	99
30-34.....	95	113	97	110	92	100	88	96	91	102
35-39.....	90	124†	99	115†	91	104†	85	107†	90	109†
40-44.....	99	122†	85	125†	86	112†	87	111†	87	116†
45-49.....	89	96†	84	77†	86	80†	91	112†	88	90†
50 and over	83	72†	76	95†	86	128†	90	90†	85	95†
All ages	91	107†	85	107†	88	102†	89	96†	88	103†
	Ratio of Nonmedical to Medical Mortality Ratios									
0.....	89%		33%		125%		45%		54%	
1-9.....	56		54		108		77		68	
10-19.....	83		97		97		96		97	
20-24.....	122		127		112		100		117	
25-29.....	111		93		101		102		102	
30-34.....	119		114		108		110		111	
35-39.....	137†		116†		114†		126†		121†	
40-44.....	124†		148†		131†		128†		133†	
45-49.....	108†		91†		93†		122†		103†	
50 and over	87†		125†		149†		100†		113†	

* Excludes war deaths.

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

side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1970 to 1975 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 and over; the excess ranges from about 2 percent at issue ages 25-29 to about 30 percent 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 \$12 billion, which, is less than 9 percent of the medically examined experience, but about double last year's. Of the \$12 billion, about 97 percent of the total exposed is concentrated in the first three policy years. The mortality ratios for the first three policy years, along with the corresponding ratios for medical and nonmedical business, are as follows:

POLICY YEAR	MORTALITY RATIOS FOR BUSINESS EXAMINED		
	Paramedically	Medically	Nonmedically
1.....	87.8%	78.1%	85.7%
2.....	80.5	84.6	95.2
3.....	88.9	86.0	100.1
1-3.....	85.5%	83.3%	92.5%

Care should be taken in interpreting the data for paramedically examined business, since the exposure in these three policy years is only about 25 percent of the corresponding figures for either medical or non-medical business.

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 \$76 billion and actual claims of \$1,057 million, excluding war deaths. This represents an increase in the exposures from the preceding year of 7.0 percent. 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

TABLE 6

STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1974 AND 1975 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
15-19	\$ 1,343,663	\$ 1,206	\$ 1,077	112.0%	39.6%	55.0%
20-24	1,439,116	1,674	1,413	118.5	45.0	62.8
25-29	1,415,977	1,401	1,371	102.2	31.6	49.5
30-34	2,156,151	2,447	2,550	96.0	28.3	49.7
35-39	4,890,504	6,458	7,995	80.8	25.1	45.6
40-44	7,847,127	17,764	20,976	84.7	31.7	53.2
45-49	10,951,799	42,224	48,234	87.5	38.4	59.6
50-54	12,247,368	74,075	89,199	83.0	42.0	60.3
55-59	10,951,260	110,899	130,144	85.2	48.1	64.9
60-64	8,904,958	141,531	167,174	84.7	51.1	65.6
65-69	5,983,708	152,577	176,126	86.6	55.1	67.2
70-74	4,064,389	158,065	181,753	87.0	56.4	67.2
75-79	2,439,349	150,497	171,333	87.8	59.9	72.5
80-84	1,225,177	117,491	129,400	90.8	63.6	76.1
85-89	402,108	59,359	63,060	94.1	67.6	82.2
90-95	102,663	19,224	21,971	87.5	59.3	71.7
All ages	\$76,365,316	\$1,056,892	\$1,213,776	87.1%	52.6%	67.6%

* Excluding war deaths.

Mortality Table. The aggregate mortality ratio, excluding war deaths, on the 1965-70 Ultimate Basic Tables for the period from 1974 to 1975 anniversaries was 87.1 percent.

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

Exposure Year	Aggregate Mortality Ratio
1972-73.	93.8%
1973-74.	93.4
1974-75.	87.1

The tabulation that follows indicates the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 87.1 percent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10-20.	5	27.0%
5-10.	2	3.0
0-5.	6	20.5
Percentage points above average:		
0-5.	4	30.6
5-10.	2	18.9

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 1970 and 1975 anniversaries are shown in Table 7. These data involve exposures which comprise 46.6 percent of the entire ultimate experience reported for the period as compared with 45.6 percent for the previous study.

For all attained-age groups, except 25-29, 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 1970 to 1975 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 1970 and 1975 anniversaries, data identified as premium-paying constituted 77.6 percent and data identified as fully paid-up constituted 14.8 percent 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.

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 1970 AND 1975 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	Nonmedical	Medical	Non-medical	Medical	Non-medical	
15-19.....	\$ 606,418	\$ 2,681,098	\$ 629	\$ 2,610	124.0%	124.8%	100.6%
20-24.....	805,588	1,587,749	897	1,910	103.0	114.9	111.6
25-29.....	1,014,927	1,374,635	1,117	1,410	105.5	100.7	95.5
30-34.....	1,556,133	2,491,314	1,489	2,731	79.0	89.9	113.8
35-39.....	3,943,700	5,324,787	5,533	7,349	84.5	85.1	100.7
40-44.....	9,483,954	7,040,445	21,341	16,660	81.8	89.2	109.0
45-49.....	16,749,862	6,905,565	66,625	29,314	82.8	93.5	112.9
50-54.....	20,631,710	4,977,019	126,693	35,158	78.4	96.0	122.4
55-59.....	20,742,013	2,387,565	221,745	26,753	85.1	98.3	115.5
60-64.....	17,005,305	1,005,204	286,904	18,922	84.7	99.5	117.5
65-69.....	10,831,835	505,471	293,542	14,743	87.7	96.5	110.0
70-74.....	7,169,717	298,703	303,563	13,347	90.3	95.2	105.4
75-79.....	4,438,772	174,343	295,370	12,515	93.2	99.8	107.1
80-84.....	2,093,907	81,957	214,771	8,837	95.3	99.1	104.0
85-89.....	669,454	22,451	103,647	3,778	94.2	103.8	110.2
90-95.....	149,639	3,201	32,443	783	92.3	104.2	112.9
All ages	\$117,892,934	\$36,861,507	\$1,976,308	\$196,819	88.3%	96.1%	108.8%

* Based on data from twelve companies.

† Excludes war deaths.

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.

The detailed select experience by sex for the period from 1974 to 1975 anniversaries by age group at issue for each year of issue is presented in

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 1970 AND 1975 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
Expected Deaths on 1965-70 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	PREMIUM-PAYING POLICIES†			FULLY PAID-UP POLICIES†			RATIO OF PREMIUM-PAYING TO PAID-UP MORTALITY RATIOS‡
	Exposed to Risk	Actual Deaths‡	Mortality Ratio‡	Exposed to Risk	Actual Deaths‡	Mortality Ratio‡	
15-19...	\$ 6,190,311	\$ 5,490	113.7%	\$ 150,958	\$ 179	147.1%	77.3%
20-24...	3,708,778	4,428	115.5	2,122,841	2,134	103.7	111.4
25-29...	3,691,876	3,855	101.3	1,903,596	1,830	99.9	101.4
30-34...	6,527,657	7,312	93.3	1,361,141	1,557	103.7	90.0
35-39...	16,114,320	22,798	87.2	1,460,512	2,519	111.7	78.1
40-44...	27,919,342	66,394	88.1	2,836,704	7,037	97.5	90.4
45-49...	39,067,802	159,584	87.1	4,207,357	16,586	90.2	96.6
50-54...	42,273,122	273,678	83.7	5,412,705	34,505	87.5	95.7
55-59...	38,715,165	424,007	87.8	6,313,360	66,839	89.0	98.7
60-64...	30,430,400	529,547	87.3	6,642,462	109,114	85.5	102.1
65-69...	18,679,195	522,017	90.1	6,723,387	171,283	84.3	106.9
70-74...	12,309,770	526,538	90.9	4,685,153	182,823	84.4	107.7
75-79...	7,473,348	503,438	94.1	2,976,499	182,833	86.7	108.5
80-84...	3,447,954	353,132	95.0	1,579,341	150,624	88.9	106.9
85-89...	967,831	147,495	92.5	652,817	97,948	91.6	101.0
90-95...	201,445	42,956	90.4	205,855	39,778	81.7	110.6
All ages	\$257,718,317	\$3,592,672	90.0%	\$49,234,689	\$1,067,588	86.7%	103.8%

* Based on data from fifteen companies.

† Based on data from thirteen companies.

‡ Excludes war deaths.

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.

Tables 9-12 examine the experience by sex between 1970 and 1975 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 1970 to 1975 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

TABLE 9
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1970 AND 1975 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 MORTALITY†
	Male	Female	Male	Female	Male	Female	
0.....	\$ 755,666	\$ 334,279	\$ 581	\$ 235	99.5%	106.8%	65.6%
1.....	747,985	359,460	240	124	66.3	96.8	98.7
2-4.....	1,052,187	426,141	1,011	40	203.0	28.1	9.0
5-9.....	1,964,917	841,578	1,934	108	168.8	40.5	12.4
10-14.....	3,121,403	871,829	3,334	533	116.3	170.0	61.8
15-19.....	8,629,648	1,322,403	10,216	696	111.9	116.7	44.3
20-24.....	39,972,387	2,563,528	32,214	1,517	86.8	102.2	77.4
25-29.....	86,881,564	4,126,527	87,822	4,149	95.7	144.9	112.8
30-34.....	121,196,501	6,832,007	184,956	7,766	90.8	98.8	84.6
35-39.....	126,771,197	9,556,537	310,268	17,626	89.1	107.5	86.1
40-44.....	105,771,871	11,191,120	392,566	28,122	86.4	99.5	71.7
45-49.....	69,084,954	9,518,001	382,447	29,389	87.6	90.8	59.9
50-54.....	36,531,513	5,824,184	280,810	24,394	82.7	87.9	58.2
55-59.....	15,885,141	2,953,508	173,436	18,496	84.3	97.3	60.4
60-64.....	5,251,557	1,254,821	86,379	10,668	86.7	82.8	52.6
65-69.....	1,270,544	394,401	30,827	5,924	89.0	94.5	61.8
70 and over	258,004	101,755	8,464	2,871	79.6	103.1	98.3
All ages	\$625,147,041	\$58,472,080	\$1,987,505	\$152,657	87.3%	95.7%	65.0%

* Excludes war deaths.

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

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 1, 20-39, and 70 and over for medical issues and at issue ages 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 1970 to 1975 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

TABLE 10
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1970 AND 1975 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 MORTALITY‡
	Male	Female	Male	Female	Male	Female	
0.....	\$ 9,894,861	\$ 6,141,772	\$ 5,281	\$ 2,668	56.1%	52.4%	54.2%
1.....	3,914,083	2,332,209	1,635	677	74.5	65.7	59.7
2-4.....	5,957,391	3,410,817	2,615	877	93.0	71.5	54.7
5-9.....	8,870,456	4,290,894	5,149	1,121	113.8	86.8	45.8
10-14.....	13,914,002	4,865,134	12,554	1,754	107.0	109.3	46.4
15-19.....	59,994,527	15,023,876	69,381	6,816	112.8	105.5	38.9
20-24.....	133,141,145	23,863,586	121,268	10,226	104.6	81.3	50.2
25-29.....	101,842,311	17,526,094	103,365	10,381	100.1	93.6	71.8
30-34.....	46,189,325	11,467,571	80,380	11,567	102.7	94.3	72.4
35-39.....	17,382,986	6,899,583	53,599	12,400	106.4	109.1	73.9
40-44.....	3,326,779	2,618,629	14,876	5,434	105.0	105.1	64.3
45-49.....	329,429	239,397	1,344	478	79.8	82.4	61.8
50 and over.....	129,851	26,717	1,087	84	95.6	71.1	42.1
All ages..	\$404,887,146	\$98,706,279	\$472,534	\$64,483	103.4%	92.3%	57.9%

* 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 1970 AND 1975 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	44	39	124	63	81	90	338	126	99	56
1-9	129	68	196	86	113	116	180	124	159	99
10-19	133	118	129	125	113	110	98	96	113	112
20-24	95	124	83	106	87	100	85	86	87	105
25-29	101	118	103	101	98	100	88	90	96	100
30-34	95	122	97	113	93	102	86	95	91	103
35-39	90	138†	98	119†	91	103†	84	99†	89	106†
40-44	98	145†	83	137†	86	115†	86	110†	86	121†
45-49	90	110†	83	62†	85	71†	91	114†	88	88†
50 and over	83	70†	75	102†	84	135†	90	90†	84	98†
All ages	91	115†	85	110†	87	104†	88	95†	87	104†
Female Experience—Mortality Ratios on 1965-70 Female Select Basic Table										
0	50	42	395	63	26	72	48	103	107	52
1-9	83	61	6	64	64	94	46	104	51	75
10-19	233	108	89	99	116	106	147	116	135	106
20-24	146	81	31	72	130	83	97	98	102	81
25-29	92	78	264	97	130	105	104	100	145	94
30-34	87	82	94	100	81	89	127	106	99	94
35-39	97	111†	123	107†	92	99†	120	121†	107	107†
40-44	112	112†	106	120†	90	107†	104	112†	100	112†
45-49	81	65†	96	109†	90	107†	91	100†	91	98†
50 and over	79	93†	80	44†	100	69†	91	91†	91	72†
All ages	89	77†	96	91†	95	95†	99	107†	96	91†
Male Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	90%		51%		111%		37%		56%	
1-9	52		44		102		69		62	
10-19	89		97		97		97		99	
20-24	130		128		116		100		120	
25-29	117		98		102		102		105	
30-34	128		117		110		110		113	
35-39	153†		121†		113†		118†		119†	
40-44	148†		165†		134†		129†		140†	
45-49	123†		74†		83†		124†		101†	
50 and over	84†		135†		160†		100†		117†	
Female Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	85%		16%		278%		212%		49%	
1-9	73		1074		148		227		149	
10-19	46		111		92		79		79	
20-24	106		235		64		101		80	
25-29	84		37		81		96		65	
30-34	94		106		111		83		95	
35-39	114†		87†		108†		101†		102†	
40-44	100†		113†		119†		108†		112†	
45-49	180†		114†		122†		111†		107†	
50 and over	118†		55†		69†		99†		79†	

* Excludes war deaths.

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

of 100 percent at issue ages 20 and over in policy years 1-15 combined. For females the ratios exceed 100 percent for issue ages 1-9 and 35-49 in policy years 1-15 combined.

The mortality ratios by attained-age groups and sex for policy years sixteen and over combined, covering the experience from 1970 to 1975 anniversaries, are presented in Table 12 for standard medical and non-medical 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. Fourteen 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 1970 AND 1975 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 RATIO‡		RATIO‡ OF FEMALE TO MALE MORTALITY‡
	Male	Female	Male	Female	Male	Female	
15-19	\$ 2,622,360	\$ 1,573,464	\$ 3,308	\$ 744	126.4%	112.3%	39.2%
20-24	2,542,301	1,349,648	3,681	696	112.3	98.1	41.9
25-29	2,692,215	1,128,237	3,212	656	104.8	91.5	52.9
30-34	4,462,925	975,409	5,216	699	91.8	85.5	63.5
35-39	9,895,010	1,439,902	14,592	1,422	87.6	79.9	68.0
40-44	17,892,321	2,059,760	42,679	3,821	85.8	100.1	78.8
45-49	26,032,409	2,835,297	108,788	8,191	86.0	98.1	75.2
50-54	28,841,848	3,185,580	188,258	14,570	81.7	102.4	74.5
55-59	26,772,414	3,016,733	298,713	20,735	86.5	103.7	64.4
60-64	21,582,522	2,556,544	380,219	25,259	85.2	98.6	59.5
65-69	14,565,017	1,764,078	412,264	23,812	88.3	84.8	49.5
70-74	9,402,865	1,227,372	409,239	28,537	90.0	78.4	55.2
75-79	5,615,754	784,113	386,408	32,814	93.6	85.6	62.0
80-84	2,626,783	373,440	271,860	26,983	93.8	93.2	71.1
85-89	858,806	119,944	132,913	14,166	92.4	93.0	80.2
90-95	206,190	33,235	42,851	5,438	87.2	78.2	87.4
All ages	\$176,611,739	\$24,422,756	\$2,704,202	\$208,543	88.7%	90.4%	63.1%

* Based on data from fourteen companies.

† Excludes war deaths.

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

MORTALITY TRENDS

The data presented in past reports of the Mortality Committee of the Actuarial Society and in the reports of this Committee have shed light on the mortality trends during the last thirty-six years. This report includes two series of mortality rates on medical issues and one series on medical and nonmedical issues combined for the period from 1939 to 1975 policy anniversaries; also, two series on nonmedical issues for the period from 1951 to 1975 anniversaries are shown. In addition, data furnished by the Canadian Institute of Actuaries are shown to illustrate the comparable trends in Canadian mortality experience. The Canadian data include two series of mortality rates, one series (medical and nonmedical issues separately) for the period from 1956 to 1975 anniversaries and one series (medical and nonmedical issues combined) for the period from 1949 to 1975 anniversaries. It should be noted that the Society of Actuaries' data (Charts I-IX and Tables 13-15) include a small amount of Canadian business, while the Canadian Institute of Actuaries' data (Table 16) are exclusively Canadian business. The series are described in the following material:

Society of Actuaries' Data

1. Mortality rates on Standard Ordinary medical issues for policy years 1-5, inclusive, by five-year approximate attained-age groups. The trend by year of these death rates by approximate attained-age groups in the range from 20 to 64 is shown in Charts I-IX.
2. Mortality rates on Standard Ordinary medical issues for policy years 6-15, inclusive, by five-year approximate attained-age groups. The trend by year of these death rates in the age range from 20 to 64 is shown in Charts I-IX.
3. Mortality rates on Standard Ordinary nonmedical issues for policy years 1-5, inclusive, by five-year approximate attained-age groups. The trend by year of these death rates in the age range from 20 to 49 is shown in Charts I-VI.
4. Mortality rates on Standard Ordinary nonmedical issues for policy years 6-15, inclusive, by five-year approximate attained-age groups. The trend by year of these death rates in the age range from 20 to 49 is shown in Charts I-VI.
5. Mortality rates on Standard Ordinary issues (medical and nonmedical combined) in the sixteenth and subsequent policy years, by five-year attained-age groups. The trend by year of these death rates in the attained-age range from 25 to 64 is shown in Charts II-IX.

CHART I

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

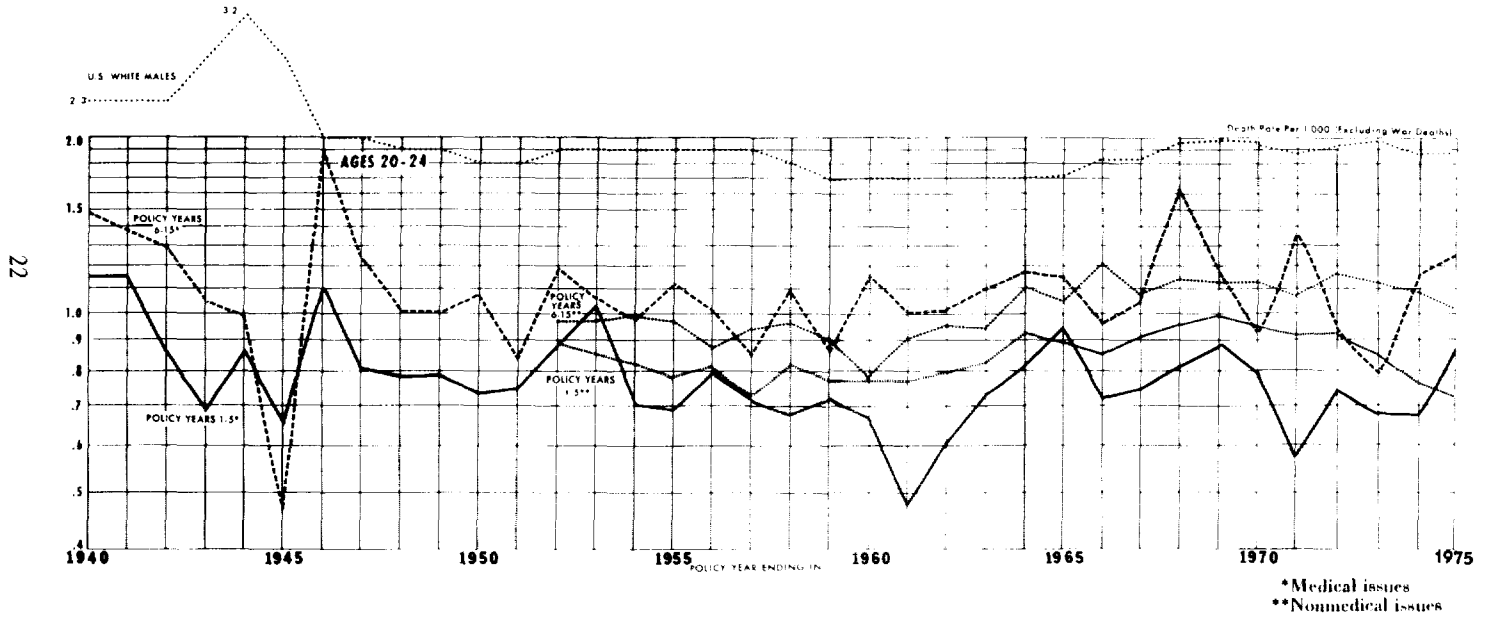


CHART II

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

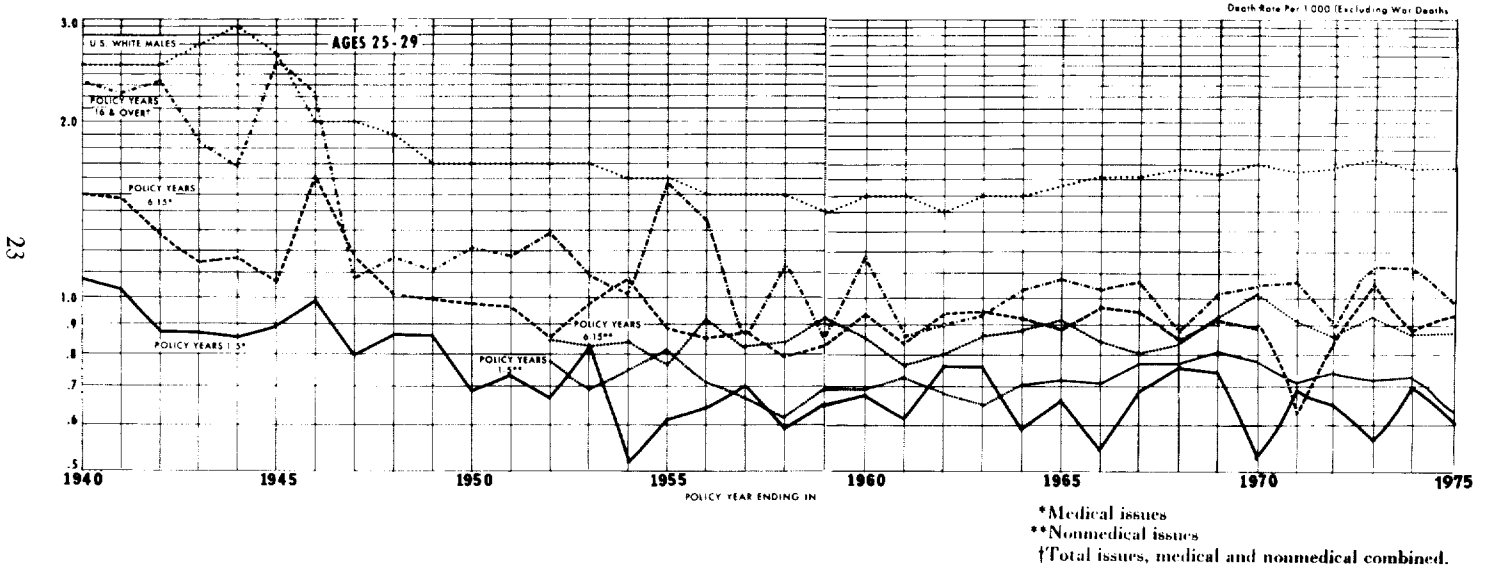


CHART III
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

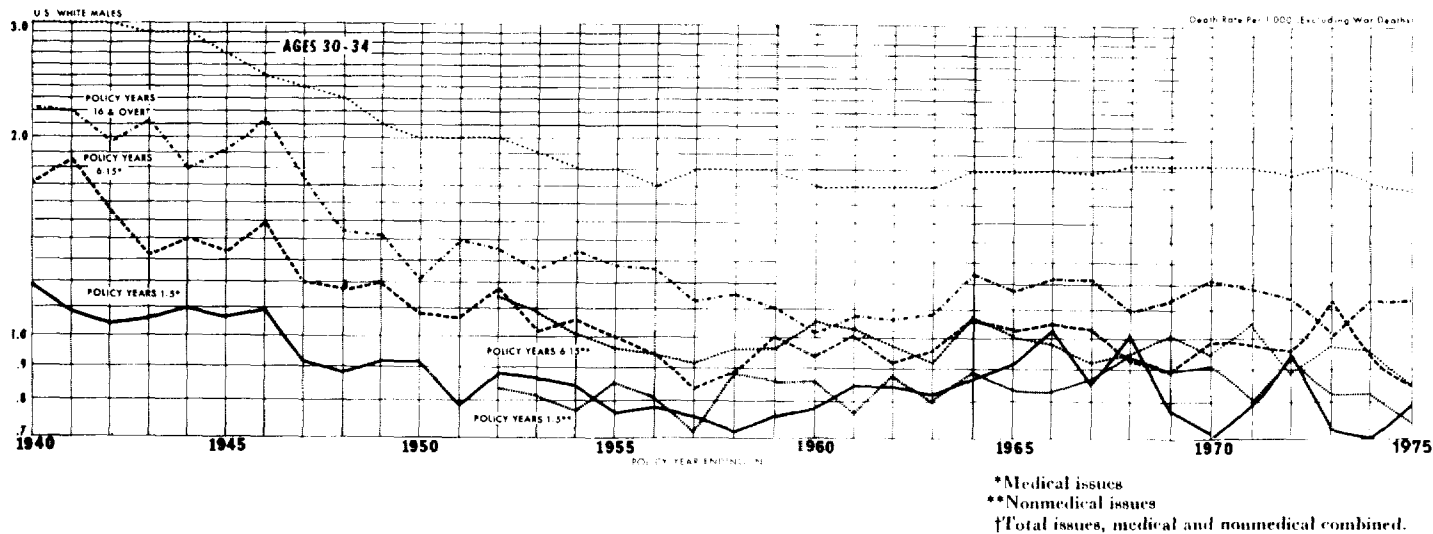


CHART IV
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

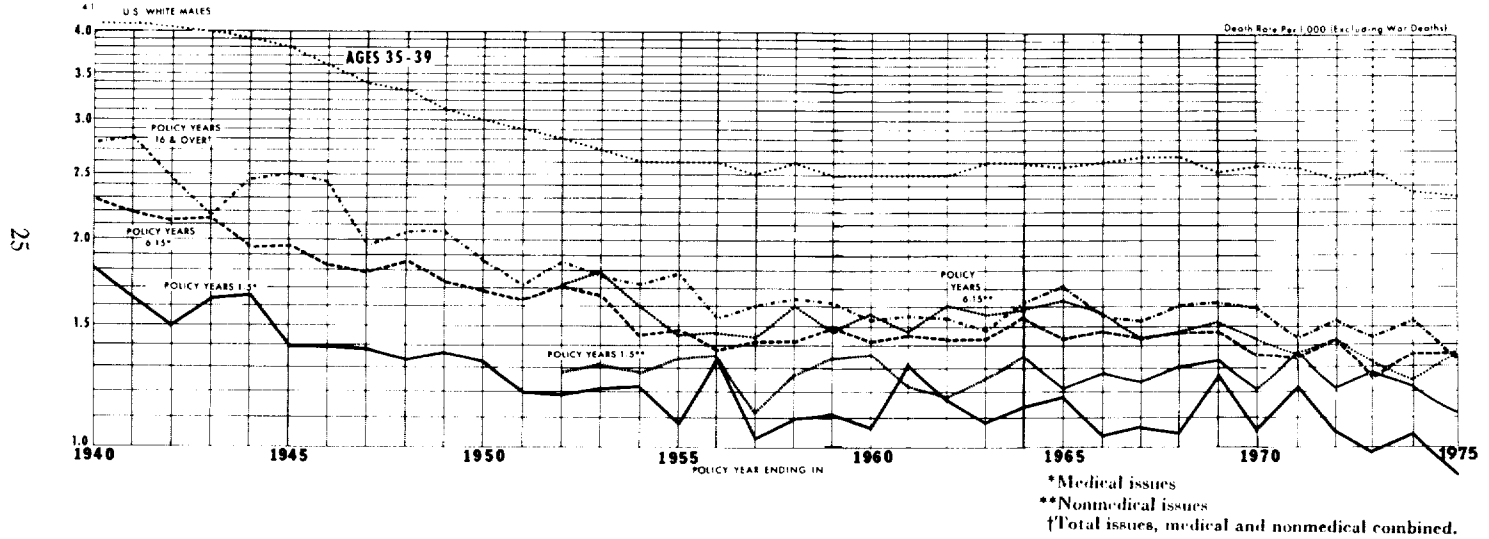
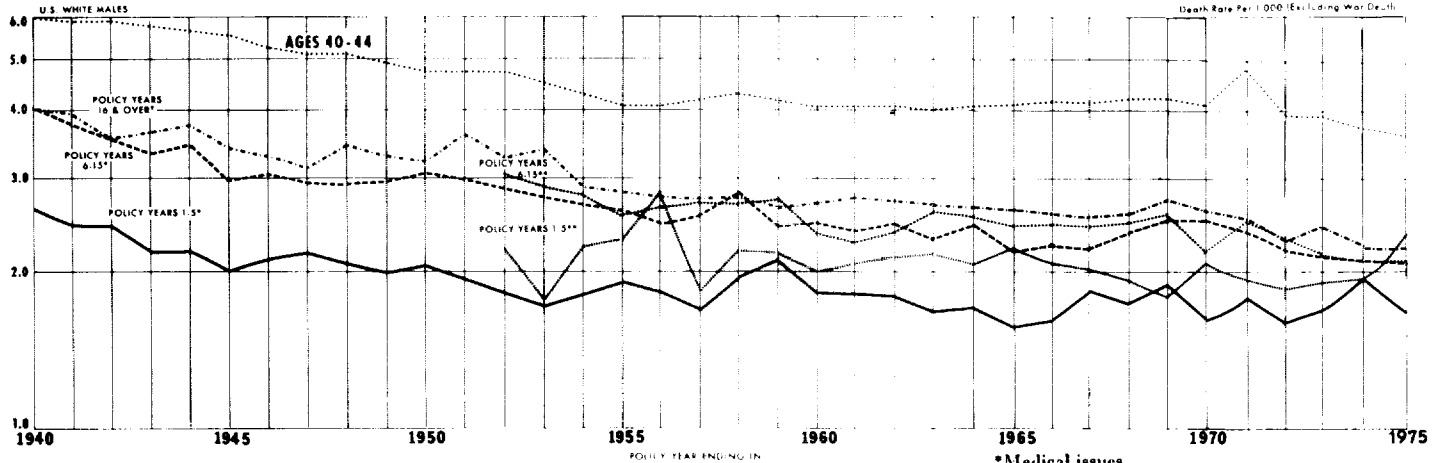


CHART V

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



*Medical issues
 **Nonmedical issues
 †Total issues, medical and nonmedical combined.

CHART VI

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

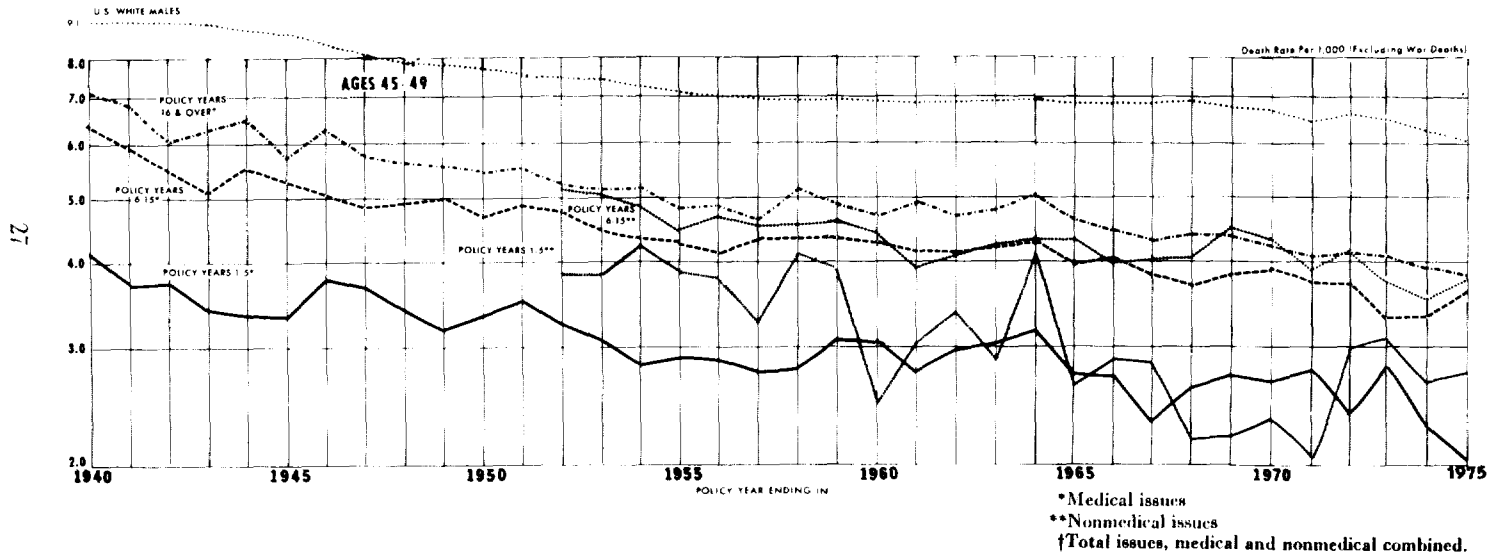
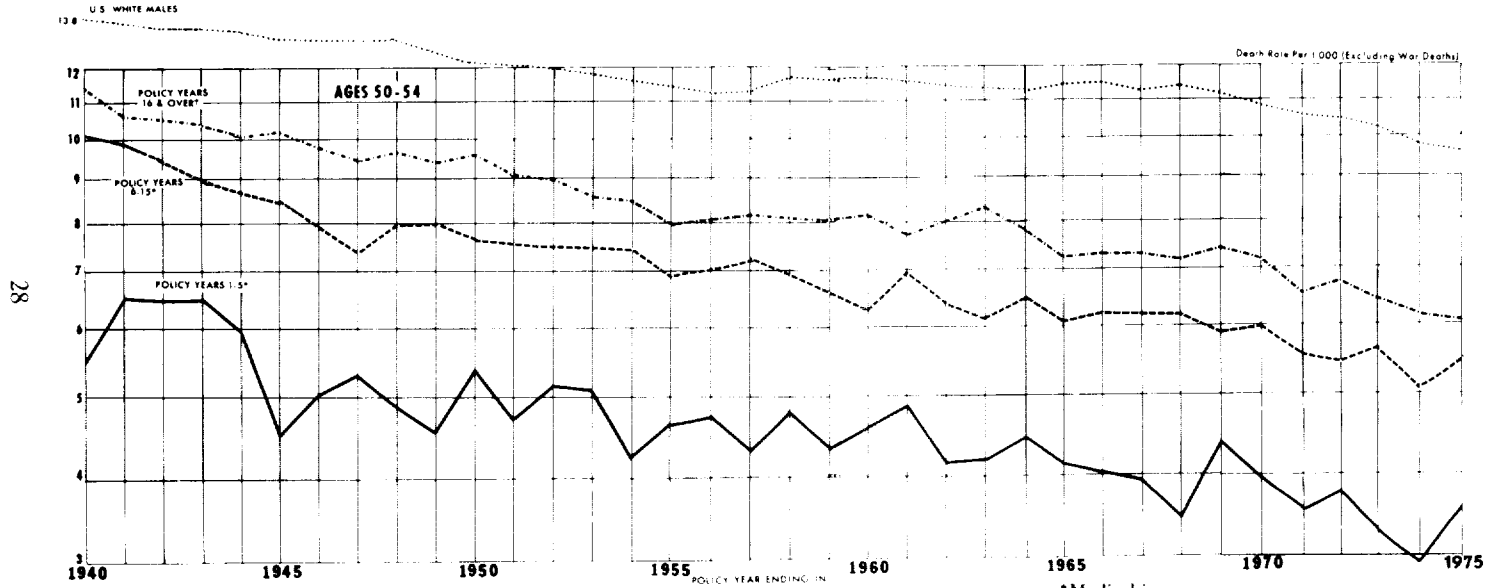


CHART VII
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

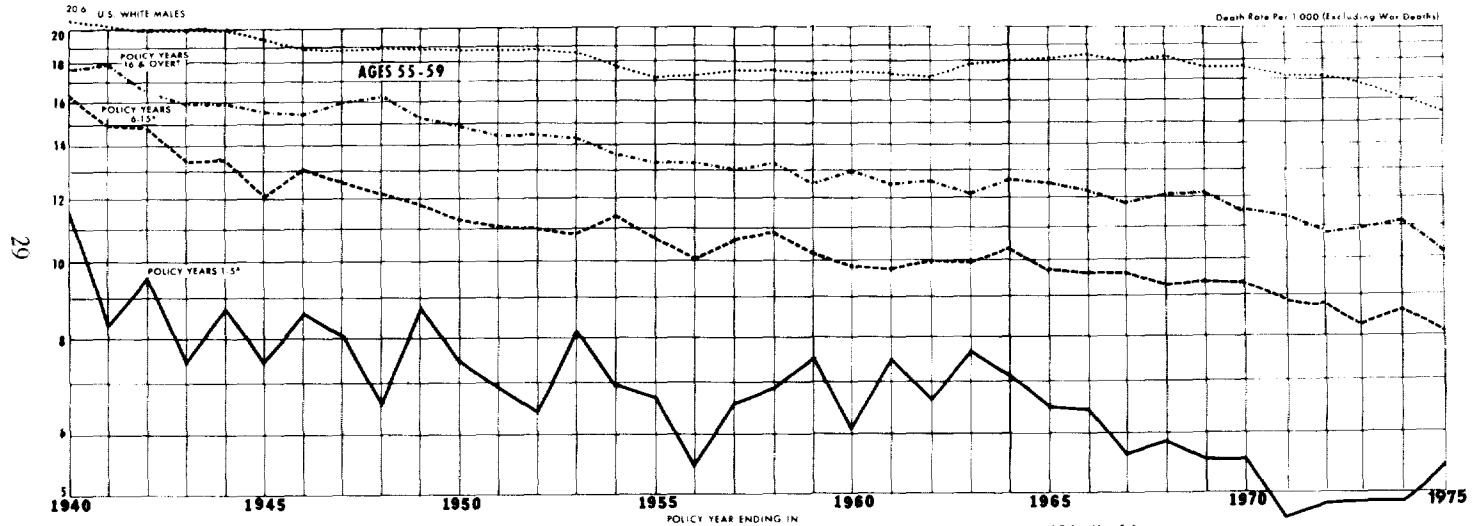


*Medical issues

†Total issues, medical and nonmedical combined.

CHART VIII

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

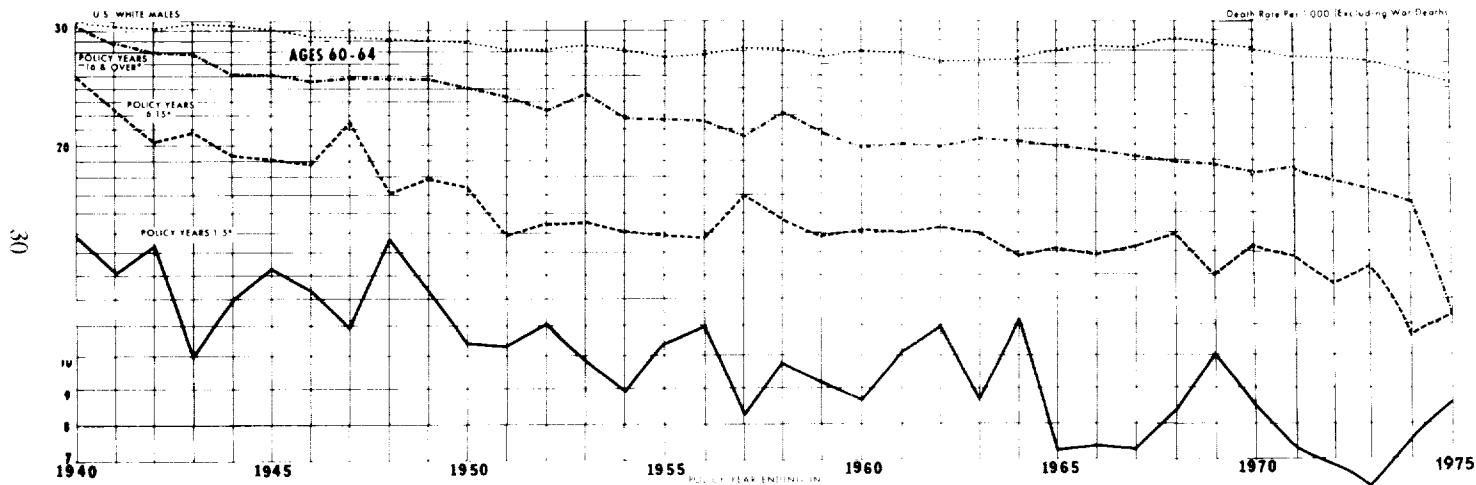


*Medical issues

†Total issues, medical and nonmedical combined.

CHART IX

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



*Medical issues

†Total issues, medical and nonmedical combined.

Charts I-IX also show the trend of mortality rates of white males in the United States population for each age group.

Canadian Institute of Actuaries' Data

1. Mortality rates on Standard Ordinary medical issues for policy years 1-5, inclusive, by five-year approximate attained-age groups. (No charts have been included for the Canadian trends.)
2. Mortality rates on Standard Ordinary nonmedical issues for policy years 1-5, inclusive, by five-year approximate attained-age groups.
3. Mortality rates on Standard Ordinary issues (medical and nonmedical combined) in the sixth and subsequent policy years, by five-year attained-age groups.

The translation of age groups at issue to approximate attained-age groups was made from the central age for each age group at issue.

Since the data were not subdivided by sex until the 1955-59 period and some major contributors could make this subdivision only for the latter part of this period, all data in this section on mortality trends are shown for male and female lives combined. It should be noted that this lack of subdivision could in part account for some of the improvement in mortality, since female mortality is lower than male mortality and the trend has been for the percentage of business issued to females to increase slightly by amount.

The mortality trends during the period from 1939 to 1975 anniversaries on Standard Ordinary medical issues in the first five policy years are summarized by approximate attained-age groups in Table 13. This table indicates that the trend of improving mortality from the 1939-43 period to the 1955-59 period for ages 15 and over was halted during the 1959-64 period. This trend toward improving mortality was resumed at ages 35 and over during the 1964-70 period, but there was a considerable worsening in mortality at ages 12-34 during this period. With the exception of ages 15-19, the 1970-75 period shows a resumption of the improving trend in mortality, with very substantial improvement at ages 50 and over.

Also in Table 13 are shown the mortality trends during the period from 1951 to 1975 anniversaries on Standard Ordinary nonmedical issues in the first five policy years. In the important age range 15-34 there was an increase in the mortality rates for the 1964-70 period, which has been reversed in the 1970-75 period.

The mortality trends during the period from 1939 to 1975 anniversaries on Standard Ordinary medical issues in policy years 6-15 are summarized by approximate attained-age group in Table 14. From the 1939-43 period

TABLE 13
TREND OF EXPERIENCE ON STANDARD ISSUES
MALE AND FEMALE LIVES COMBINED
POLICY YEARS 1-5
EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES
IN INDICATED YEARS

MEDICAL*

Approximate Attained Ages	1939-43	1943-47	1947-51	1951-55	1955-59	1959-64	1964-70	1970-75
Mortality Rates per 1,000 (Based on Amounts of Insurance)								
12-14.....	0.585	0.554	0.402	0.463	0.583	0.368	0.710	0.600
15-19.....	0.917	0.826	0.799	0.792	0.719	0.827	0.950	1.107
20-24.....	0.960	0.854	0.763	0.824	0.718	0.651	0.812	0.708
25-29.....	0.964	0.876	0.781	0.653	0.645	0.683	0.695	0.646
30-34.....	1.090	1.037	0.869	0.831	0.749	0.832	0.885	0.788
35-39.....	1.643	1.446	1.299	1.168	1.128	1.157	1.114	1.029
40-44.....	2.447	2.117	1.994	1.814	1.897	1.802	1.779	1.763
45-49.....	3.758	3.566	3.383	3.003	2.882	2.987	2.657	2.491
50-54.....	6.229	5.162	4.845	4.751	4.572	4.439	3.999	3.461
55-59.....	9.282	8.215	7.390	7.012	6.675	7.001	5.902	4.844
60-64.....	13.182	12.132	11.851	10.005	9.473	9.976	8.204	7.365
65 and over.....	20.500	16.460	20.193	16.234	16.244	15.584	14.358	11.331
Mortality Index with 1964-70 Experience = 100 Percent								
12-14.....	82.1%	78.0%	56.2%	63.2%	82.1%	51.8%	100.0%	81.5%
15-19.....	96.5	86.9	84.1	83.4	75.7	87.1	100.0	116.5
20-24.....	118.2	105.2	94.0	101.5	88.4	80.2	100.0	87.2
25-29.....	138.7	126.0	112.4	94.0	92.8	98.3	100.0	92.9
30-34.....	123.2	117.2	98.2	93.9	84.6	94.0	100.0	89.0
35-39.....	147.5	129.8	116.6	104.8	101.3	103.9	100.0	92.4
40-44.....	137.5	119.0	112.1	102.0	106.6	101.3	100.0	99.1
45-49.....	141.4	134.2	127.3	113.0	108.5	112.4	100.0	93.8
50-54.....	155.8	129.1	121.2	118.8	114.3	111.0	100.0	86.5
55-59.....	157.3	139.2	125.2	118.8	113.1	118.6	100.0	82.1
60-64.....	160.7	147.9	144.5	122.0	115.5	121.6	100.0	89.8
65 and over.....	142.8	114.6	140.6	113.1	113.1	108.5	100.0	78.9

NONMEDICAL†

Approximate Attained Ages	1951-55	1955-59	1959-64	1964-70	1970-75
Mortality Rates per 1,000 (Based on Amounts of Insurance)					
12-14.....	0.381	0.316	0.292	0.367	0.312
15-19.....	0.834	0.836	0.861	1.024	0.919
20-24.....	0.834	0.787	0.828	0.933	0.835
25-29.....	0.764	0.672	0.695	0.768	0.702
30-34.....	0.821	0.825	0.840	0.885	0.821
35-39.....	1.311	1.275	1.270	1.262	1.244
40-44.....	2.208	2.258	2.082	2.041	1.866
45-49.....	3.937	3.731	3.225	2.549	2.743
50 and over.....	5.738	6.605	7.743	4.190	3.575
Mortality Index with 1964-70 Experience = 100 Percent					
12-14.....	103.8%	86.1%	79.6%	100.0%	85.0%
15-19.....	81.4	81.6	84.1	100.0	89.7
20-24.....	89.4	84.4	88.7	100.0	89.5
25-29.....	99.5	87.5	90.5	100.0	91.4
30-34.....	92.8	93.2	94.9	100.0	92.8
35-39.....	103.9	101.0	100.6	100.0	98.6
40-44.....	108.2	110.6	102.0	100.0	91.4
45-49.....	154.5	146.4	126.5	100.0	107.6
50 and over.....	136.9	157.6	184.8	100.0	85.3

* Excludes war deaths between 1941 and 1946 anniversaries, 1949 and 1954 anniversaries, and 1964 and 1975 anniversaries.

† Excludes war deaths between 1951 and 1954 anniversaries, and 1964 and 1975 anniversaries.

TABLE 14
TREND OF EXPERIENCE ON STANDARD ISSUES
MALE AND FEMALE LIVES COMBINED
POLICY YEARS 6-15
EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES
IN INDICATED YEARS

MEDICAL*								
Approximate Attained Ages	1939-43	1943-47	1947-51	1951-55	1955-59	1959-64	1964-70	1970-75
Mortality Rates per 1,000 (Based on Amounts of Insurance)								
17-19	1.006	0.777	0.881	0.918	0.756	1.008	1.099	1.165
20-24	1.279	1.162	0.986	1.086	0.954	1.027	1.147	1.093
25-29	1.339	1.257	0.987	0.947	0.842	0.920	0.912	0.870
30-34	1.609	1.355	1.129	1.064	0.918	0.981	0.992	0.969
35-39	2.193	1.884	1.735	1.575	1.430	1.463	1.440	1.351
40-44	3.686	3.111	2.981	2.716	2.555	2.447	2.388	2.293
45-49	5.792	5.194	4.883	4.476	4.278	4.168	3.897	3.582
50-54	9.636	8.107	7.788	7.266	6.914	6.442	6.080	5.504
55-59	14.929	12.799	11.592	10.985	10.458	9.981	9.476	8.530
60-64	22.218	19.638	16.796	15.188	15.497	14.814	14.063	12.358
65-69	37.049	28.470	25.651	23.874	23.013	20.379	20.317	19.181
70-74	50.493	46.787	37.865	35.529	33.773	31.776	30.892	27.494
75 and over	72.883	83.668	58.066	49.000	54.182	51.222	47.110	49.135
Mortality Index with 1964-70 Experience = 100 Percent								
17-19	91.5%	70.7%	80.2%	83.5%	68.8%	91.7%	100.0%	106.0%
20-24	111.5	101.3	86.0	94.7	83.2	89.5	100.0	95.3
25-29	146.8	137.8	108.2	103.8	92.3	100.9	100.0	95.4
30-34	162.2	136.6	113.8	107.3	92.5	98.9	100.0	97.7
35-39	152.3	130.8	120.5	109.4	99.3	101.6	100.0	93.8
40-44	154.4	130.3	124.8	113.7	107.0	102.5	100.0	96.0
45-49	148.6	133.3	125.3	114.9	109.8	107.0	100.0	91.9
50-54	158.5	133.3	128.1	119.5	113.7	106.0	100.0	90.5
55-59	157.5	135.1	122.3	115.9	110.4	105.3	100.0	90.0
60-64	158.0	139.6	119.4	108.0	110.2	105.3	100.0	87.9
65-69	182.4	140.1	126.3	117.5	113.3	100.3	100.0	94.4
70-74	163.5	151.5	122.6	115.0	109.3	102.9	100.0	89.0
75 and over	154.7	177.6	123.3	104.0	115.0	108.7	100.0	104.3
NONMEDICAL†								
Approximate Attained Ages	1951-55	1955-59	1959-64	1964-70	1970-75			
Mortality Rates per 1,000 (Based on Amounts of Insurance)								
17-19	0.852	0.902	0.824	0.980	0.980			
20-24	0.979	0.922	0.963	1.122	1.085			
25-29	0.822	0.873	0.845	0.901	0.893			
30-34	1.048	0.952	1.011	0.967	0.941			
35-39	1.621	1.500	1.568	1.506	1.336			
40-44	2.805	2.688	2.508	2.540	2.306			
45-49	4.867	4.612	4.189	4.219	3.865			
50 and over	9.137	8.555	8.404	7.489	6.490			
Mortality Index with 1964-70 Experience = 100 Percent								
17-19	86.9%	92.0%	84.1%	100.0%	100.0%			
20-24	87.3	82.2	85.8	100.0	96.7			
25-29	91.2	96.9	93.8	100.0	99.1			
30-34	108.4	98.4	104.6	100.0	97.3			
35-39	107.6	99.6	104.1	100.0	88.7			
40-44	110.4	105.8	98.7	100.0	90.8			
45-49	115.4	109.3	99.3	100.0	91.6			
50 and over	122.0	114.2	112.2	100.0	86.7			

* Excludes war deaths between 1941 and 1946 anniversaries, 1949 and 1954 anniversaries, and 1964 and 1975 anniversaries.

† Excludes war deaths between 1951 and 1954 anniversaries, and 1964 and 1975 anniversaries.

to the 1955-59 period, substantial decreases in mortality were seen at all ages. This trend was halted in the 1959-64 period for ages below 40 and continued to worsen through the 1964-70 period for ages below 25 and ages 30-34. The 1970-75 period shows an improvement in mortality for all ages except 17-19 and 75 and over. At ages 20-74 mortality in the 1970-75 period was lower than in the preceding period.

Also in Table 14 are shown the mortality trends during the period from 1951 to 1975 anniversaries on Standard Ordinary nonmedical issues in policy years 6-15. At ages 40 and over, there was an improvement through the 1959-64 period that was temporarily interrupted in the 1964-70 period but has dramatically accelerated in the 1970-75 period. At all ages 20 and over, mortality during the 1970-75 period improved compared with the 1964-70 period.

The mortality trends during the period from 1939 to 1975 anniversaries on Standard Ordinary business, medical and nonmedical issues combined, in the sixteenth and subsequent years are summarized by attained age groups in Table 15. This table shows that, from the 1939-43 period to the 1959-64 period, ultimate mortality decreased in every age group. This trend was interrupted in the 1964-70 period at ages below 40. For the 1970-75 period, mortality improved for ages 30 and over.

Charts I-IX show that the mortality rates for white males in the United States population have remained fairly stationary since about 1956, with only slight increases at the younger ages and slight to moderate decreases at the older ages.

The mortality trends during the period from 1956 to 1975 anniversaries on Canadian Standard Ordinary business, medical and nonmedical issues separately, in policy years 1-5 are summarized by approximate attained-age groups in Table 16. The 1970-75 period shows an improvement in mortality from the 1964-70 period at most ages for both medical and nonmedical data.

Also exhibited in Table 16 are the mortality trends during the period from 1949 to 1975 anniversaries on Canadian Standard Ordinary business, medical and nonmedical issues combined, in the sixth and subsequent years. Ages 35 and over generally show improved mortality since the 1949-52 period, with definite decreases in mortality for all ages over 35 from the 1964-70 figures. Compared with the 1964-70 period, ages 15-24 show increases in mortality, while ages 25-34 show about the same mortality.

A comparison of Tables 13 and 16 shows that, in the first five policy years for the 1970-75 period, mortality rates at ages 25 and over in the Canadian experience are generally lower than those in the Society of

Actuaries' study for nonmedical business, while the opposite is true at ages under 25. The medical business does not show any discernible pattern by age group.

Because of the difference in duration groupings, a valid comparison cannot be made for the later policy years.

TABLE 15

TREND OF EXPERIENCE ON STANDARD MEDICAL AND NONMEDICAL ISSUES*
MALE AND FEMALE LIVES COMBINED
SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES
IN INDICATED YEARS

Attained Ages	1939-43	1943-47	1947-51	1951-55	1955-59	1959-64	1964-70	1970-75
Mortality Rates per 1,000 (Based on Amounts of Insurance)								
25-29 . . .	2.142	1.785	1.171	1.244	1.013	0.983	1.025	1.036
30-34 . . .	2.127	1.903	1.364	1.302	1.154	1.098	1.177	1.116
35-39 . . .	2.524	2.336	1.922	1.786	1.604	1.552	1.605	1.442
40-44 . . .	3.813	3.396	3.381	3.085	2.720	2.677	2.658	2.387
45-49 . . .	6.573	6.108	5.569	5.107	4.899	4.802	4.444	4.053
50-54 . . .	10.725	9.828	9.427	8.497	8.093	8.022	7.307	6.456
55-59 . . .	16.905	15.725	15.197	13.883	13.022	12.543	12.021	10.875
60-64 . . .	27.757	24.991	24.203	22.344	21.237	20.111	19.064	17.185
65-69 . . .	40.801	36.797	36.381	33.821	32.472	31.432	29.729	27.299
70-74 . . .	58.594	56.181	53.862	50.850	48.928	47.839	45.130	41.811
75-79 . . .	85.727	84.016	79.971	75.156	73.760	71.972	69.948	65.700
80-84 . . .	136.807	124.293	113.844	111.755	112.223	108.802	106.519	100.207
85 and over . . .	199.785	180.111	177.068	170.061	181.318	177.152	168.215	162.916
Mortality Index with 1964-70 Experience = 100 Percent								
25-29 . . .	209.0%	174.1%	114.2%	121.4%	98.8%	95.9%	100.0%	101.1%
30-34 . . .	180.7	161.7	115.9	110.6	98.0	93.3	100.0	94.8
35-39 . . .	157.3	145.5	119.8	111.3	99.9	96.7	100.0	89.8
40-44 . . .	143.5	127.8	127.2	116.1	102.3	100.7	100.0	89.8
45-49 . . .	147.9	137.4	125.3	114.9	110.2	108.1	100.0	91.2
50-54 . . .	146.8	134.5	129.0	116.3	110.8	109.8	100.0	88.4
55-59 . . .	140.6	130.8	126.4	115.5	108.3	104.3	100.0	90.5
60-64 . . .	145.6	131.1	127.0	117.2	111.4	105.5	100.0	90.1
65-69 . . .	137.2	123.8	122.4	113.8	109.2	105.7	100.0	91.8
70-74 . . .	129.8	124.5	119.3	112.7	108.4	106.0	100.0	92.6
75-79 . . .	122.6	120.1	114.3	107.4	105.4	102.9	100.0	93.9
80-84 . . .	128.4	116.7	106.9	104.9	105.4	102.1	100.0	94.1
85 and over . . .	118.8	107.1	105.3	101.1	107.8	105.3	100.0	96.8

* Excludes war deaths between 1941 and 1946 anniversaries, 1949 and 1954 anniversaries, and 1964 and 1975 anniversaries.

TABLE 16

CANADIAN EXPERIENCE: TREND OF EXPERIENCE ON STANDARD ISSUES,
MALE AND FEMALE LIVES COMBINED; EXPERIENCE FOR PERIOD
BETWEEN ANNIVERSARIES IN INDICATED YEARS

POLICY YEARS 1-5

APPROXIMATE ATTAINED AGES	MEDICAL				NONMEDICAL*			
	1956-59	1959-64	1964-70	1970-75	1956-59	1959-64	1964-70	1970-75
Mortality Rates per 1,000 (Based on Amounts of Insurance)								
12-14			0.020	0.387		0.411	0.282	0.347
15-19	0.837	0.944	1.681	0.758	0.973	0.956	1.132	1.167
20-24	0.933	0.835	0.831	0.764	0.971	0.960	0.977	0.895
25-29	0.582	0.685	0.733	0.674	0.747	0.792	0.770	0.699
30-34	0.841	0.735	0.791	0.615	0.985	0.947	0.868	0.813
35-39	1.379	1.138	1.103	1.109	1.084	1.282	1.162	1.150
40-44	1.764	1.451	1.586	1.843	1.845	1.767	1.713	1.757
45-49	2.341	2.447	2.552	2.169	2.858	2.884	3.070	2.721
50-54	3.964	4.397	3.895	3.358		8.946	3.937	5.599
55-59	5.240	6.481	5.978	4.762				
60-64	8.061	9.495	9.927	7.790				
65 and over	12.268	13.978	14.247	14.409				
Mortality Index with 1964-70 Experience = 100 Percent								
12-14			100.0%	193.8 0%		145.7 0%	100.0 0%	123.0 0%
15-19	49.8 0%	56.2 0%	160.0 0%	45.1 0%	86.0 0%	84.5 0%	100.0 0%	103.1 0%
20-24	112.3 0%	100.5 0%	100.0 0%	91.9 0%	99.4 0%	98.3 0%	100.0 0%	91.6 0%
25-29	79.4 0%	93.5 0%	100.0 0%	92.0 0%	97.0 0%	102.9 0%	100.0 0%	90.8 0%
30-34	106.3 0%	92.9 0%	100.0 0%	77.7 0%	112.3 0%	109.7 0%	100.0 0%	93.7 0%
35-39	125.0 0%	103.2 0%	100.0 0%	100.5 0%	95.3 0%	110.3 0%	100.0 0%	99.0 0%
40-44	111.2 0%	91.5 0%	100.0 0%	116.2 0%	107.7 0%	103.2 0%	100.0 0%	102.6 0%
45-49	91.7 0%	95.9 0%	100.0 0%	85.0 0%	93.1 0%	93.9 0%	100.0 0%	88.6 0%
50-54	101.8 0%	112.9 0%	100.0 0%	86.2 0%		227.2 0%	100.0 0%	142.2 0%
55-59	87.7 0%	108.4 0%	100.0 0%	79.7 0%				
60-64	81.2 0%	95.6 0%	100.0 0%	78.5 0%				
65 and over	86.1 0%	98.1 0%	100.0 0%	101.1 0%				

SIXTH AND SUBSEQUENT POLICY YEARS
MEDICAL AND NONMEDICAL ISSUES COMBINED†

Approximate Attained Ages	1949-52	1952-55	1955-59	1959-64	1964-70	1970-75
Mortality Rates per 1,000 (Based on Amounts of Insurance)						
15-19	0.838	0.739	0.691	0.734	0.861	1.016
20-24	1.085	1.179	1.035	1.099	1.122	1.174
25-29	1.023	1.042	0.964	0.892	0.893	0.888
30-34	1.061	1.162	1.066	1.017	0.966	0.978
35-39	1.608	1.673	1.438	1.459	1.365	1.338
40-44	3.079	2.602	2.518	2.413	2.419	2.363
45-49	4.871	4.364	4.448	4.285	4.128	3.683
50-54	8.399	7.806	7.437	7.005	6.685	5.752
55-59	12.509	12.127	11.894	11.238	10.896	9.932
60-64	22.595	20.526	20.614	18.659	17.032	16.211
65-69	34.058	32.584	30.352	30.684	27.755	25.258
70-74	50.665	47.565	46.024	48.084	43.423	41.393
75 and over	86.094	88.239	86.074	87.050	84.870	83.420
Mortality Index with 1964-70 Experience = 100 Percent						
15-19	97.3 0%	85.8 0%	80.3 0%	85.2 0%	100.0 0%	118.0 0%
20-24	96.7 0%	105.1 0%	92.2 0%	98.0 0%	100.0 0%	104.6 0%
25-29	114.6 0%	116.7 0%	108.0 0%	99.9 0%	100.0 0%	99.4 0%
30-34	109.8 0%	120.3 0%	110.4 0%	105.3 0%	100.0 0%	101.2 0%
35-39	117.8 0%	122.6 0%	105.3 0%	106.9 0%	100.0 0%	98.0 0%
40-44	127.3 0%	107.6 0%	104.1 0%	99.8 0%	100.0 0%	97.7 0%
45-49	118.0 0%	105.7 0%	107.8 0%	103.8 0%	100.0 0%	89.2 0%
50-54	125.6 0%	116.8 0%	111.2 0%	104.8 0%	100.0 0%	86.0 0%
55-59	114.8 0%	111.3 0%	109.2 0%	103.1 0%	100.0 0%	91.2 0%
60-64	132.7 0%	120.5 0%	121.0 0%	109.6 0%	100.0 0%	95.2 0%
65-69	122.7 0%	117.4 0%	109.4 0%	110.6 0%	100.0 0%	91.0 0%
70-74	116.7 0%	109.5 0%	106.0 0%	110.7 0%	100.0 0%	95.3 0%
75 and over	101.4 0%	104.0 0%	101.4 0%	102.6 0%	100.0 0%	98.3 0%

* Nonmedical issues to 50 and over only.

† Excludes war deaths between 1949 and 1954 anniversaries.

APPENDIX I

TABLE A

CONTRIBUTING COMPANIES
 PROPORTION OF TOTAL EXPOSURES BETWEEN 1974 AND 1975 ANNIVERSARIES
 CONTRIBUTED BY EACH COMPANY

COMPANY	FIRST FIFTEEN POLICY YEARS		SIX-TEENTH 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	15.5%	33.9%	21.1%	13.8%	1.7%	25.7%	8.2%	26.2%	3.4%
New York Life	12.3	14.7	11.6	10.8	1.5	10.9	3.8	13.3	1.9
Northwestern Mutual	9.2	2.8	6.2	8.5	0.7	1.9	0.9	7.9	0.8
Metropolitan	8.8	15.9	20.7	8.1	0.7	13.0	3.0		
Equitable, N.Y.	8.4	6.6	8.6	7.7	0.7	5.2	1.4	10.9	1.2
Massachusetts Mutual	7.4	2.7	3.8	6.9	0.5	2.2	0.5	4.9	0.5
John Hancock	5.1	5.7	5.1	4.6	0.5	4.5	1.2	5.9	1.3
Connecticut Mutual	3.8	2.4	2.4	3.5	0.3	2.0	0.4		
Connecticut General	3.7	0.5	0.9	3.3	0.4	0.4	0.1	1.2	0.1
Mutual Benefit	3.5	1.2	2.7	3.2	0.3	1.0	0.2	3.1	0.3
New England Life	3.4	1.3	2.3	3.1	0.2	1.1	0.2	3.0	0.2
Mutual Life, N.Y.	3.4	3.5	3.4	3.1	0.3	2.8	0.7	4.2	0.3
Aetna	3.3	1.2	1.6	3.0	0.3	1.0	0.3	2.0	0.3
Occidental	3.1	1.1	0.8	2.8	0.3	0.8	0.3		
Travelers	2.6	1.4	2.4	2.4	0.2	1.2	0.2	3.2	0.3
Penn Mutual	2.2	2.2	2.5	2.1	0.2	1.7	0.4		
Lincoln National	2.0	1.2	1.6	1.8	0.2	0.9	0.2	1.9	0.3
Provident Mutual	1.5	0.9	1.3	1.4	0.1	0.8	0.1		
Sun Life, Canada	0.8	0.8	1.0	0.7	0.1	0.6	0.2	1.2	0.2
Total	100.0%	100.0%	100.0%	90.8%	9.2%	77.7%	22.3%	88.9%	11.1%

NOTE.—Comparative Mortality Study of the select experience between 1970 and 1975 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 1960-74
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1974 AND 1975 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
1960..... (15)	0	\$ 9,797	\$ 1	\$ 0	\$ 5	20%	20%
	1	20,240	9	0	11	81	81
	2-4	17,792	0	0	14	0	0
	5-9	30,103	51	0	30	170	170
	10-14	46,462	25	10	46	54	76
	15-19	106,878	85	0	127	66	66
	20-24	314,147	298	0	465	64	64
	25-29	597,661	896	0	1,411	63	63
	30-34	960,163	3,379	0	3,776	89	89
	35-39	1,043,257	5,546	0	6,707	82	82
	40-44	794,888	6,903	0	7,959	86	86
	45-49	469,287	6,823	0	7,286	93	93
	50-54	207,690	4,222	0	4,695	89	89
	55-59	91,984	2,385	0	2,989	79	79
	60-64	30,263	2,004	0	1,351	148	148
65-69	7,815	640	0	491	130	130	
70 and over	697	55	0	91	60	60	
	All ages	\$ 4,749,133	\$33,322	\$10	\$37,454	88%	88%
1961..... (14)	0	\$ 8,604	\$ 0	\$ 0	\$ 4	0%	0%
	1	20,743	12	0	10	120	120
	2-4	18,304	12	0	12	100	100
	5-9	31,136	42	0	31	135	135
	10-14	44,823	46	0	43	106	106
	15-19	110,949	68	0	125	54	54
	20-24	315,913	582	0	424	137	137
	25-29	582,001	918	0	1,208	75	75
	30-34	952,442	2,610	0	3,273	79	79
	35-39	1,063,385	4,675	0	5,899	79	79
	40-44	854,321	5,635	0	7,578	74	74
	45-49	511,196	5,124	0	7,016	73	73
	50-54	247,448	4,174	0	5,095	81	81
	55-59	102,615	2,122	0	2,996	70	70
	60-64	32,480	1,158	0	1,379	83	83
65-69	8,889	617	0	516	119	119	
70 and over	1,649	118	0	197	59	59	
	All ages	\$ 4,906,906	\$27,913	\$ 0	\$35,806	77%	77%

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
1962..... (13)	0	\$ 9,007	\$ 0	\$ 0	\$ 3	0%	0%
	1	21,570	2	0	8	25	25
	2-4	20,126	12	0	11	109	109
	5-9	31,162	2	0	30	6	6
	10-14	43,990	116	0	43	269	269
	15-19	109,770	168	8	117	143	150
	20-24	308,938	299	0	371	80	80
	25-29	587,491	807	0	1,076	75	75
	30-34	934,111	3,157	0	2,835	111	111
	35-39	1,082,589	4,733	0	5,311	89	89
	40-44	911,649	6,357	0	7,127	89	89
	45-49	561,958	6,823	0	6,778	100	100
	50-54	265,914	3,720	0	4,826	77	77
	55-59	104,963	2,345	0	2,727	85	85
60-64	44,421	993	0	1,743	56	56	
65-69	10,744	411	0	595	69	69	
70 and over	1,503	52	0	168	30	30	
All ages	\$ 5,049,913	\$29,997	\$ 8	\$33,769	88%	88%	
1963..... (12)	0	\$ 11,923	\$ 0	\$ 0	\$ 4	0%	0%
	1	15,076	0	0	4	0	0
	2-4	17,269	25	0	8	312	312
	5-9	30,861	13	0	28	46	46
	10-14	43,548	29	0	44	65	65
	15-19	106,129	94	10	111	84	93
	20-24	352,112	295	0	391	75	75
	25-29	688,920	1,484	0	1,136	130	130
	30-34	1,072,465	2,516	0	2,965	84	84
	35-39	1,278,841	5,089	0	5,751	88	88
	40-44	1,086,782	4,886	0	7,555	64	64
	45-49	675,004	5,931	0	7,071	83	83
	50-54	339,211	4,220	0	5,414	77	77
	55-59	143,847	2,485	0	3,301	75	75
60-64	55,331	1,380	0	1,935	71	71	
65-69	14,058	520	0	681	76	76	
70 and over	2,529	69	0	269	25	25	
All ages	\$ 5,933,913	\$29,036	\$10	\$36,668	79%	79%	
1964..... (11)	0	\$ 15,830	\$ 4	\$ 0	\$ 4	100%	100%
	1	8,615	1	0	3	33	33
	2-4	15,869	5	0	6	83	83
	5-9	28,941	0	0	23	0	0
	10-14	46,353	62	0	48	129	129
	15-19	114,761	190	0	114	166	166
	20-24	421,377	254	0	426	59	59
	25-29	812,451	1,722	0	1,163	148	148
	30-34	1,149,903	2,184	0	2,857	76	76
	35-39	1,370,649	5,735	0	5,514	104	104
	40-44	1,183,195	6,856	0	7,440	92	92
	45-49	723,642	4,997	0	6,732	74	74
	50-54	402,754	4,123	0	5,732	71	71
	55-59	153,488	2,957	0	3,042	97	97
60-64	58,632	1,527	0	1,707	89	89	
65-69	14,605	1,182	0	631	187	187	
70 and over	2,747	66	0	254	25	25	
All ages	\$ 6,523,821	\$31,865	\$ 0	\$35,696	89%	89%	

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
1965..... (10)	0	\$ 14,846	\$ 12	\$ 0	\$ 4	300%	300%
	1	8,742	22	0	3	733	733
	2-4	18,133	0	0	6	0	0
	5-9	33,192	10	0	23	43	43
	10-14	44,261	20	0	46	43	43
	15-19	141,120	275	0	140	196	196
	20-24	513,668	389	0	487	79	79
	25-29	938,195	1,011	0	1,180	85	85
	30-34	1,310,869	2,389	0	2,867	83	83
	35-39	1,524,355	4,507	0	5,431	82	82
	40-44	1,314,889	5,043	0	7,380	68	68
	45-49	846,127	6,204	0	7,001	88	88
	50-54	462,628	4,674	0	5,965	78	78
	55-59	185,725	3,203	0	3,265	98	98
	60-64	66,172	2,293	0	1,697	135	135
	65-69	16,724	460	0	617	74	74
70 and over	3,396	256	0	270	94	94	
All ages	\$ 7,443,049	\$30,768	\$ 0	\$36,382	84%	84%	
1966..... (9)	0	\$ 15,669	\$ 0	\$ 0	\$ 5	0%	0%
	1	9,619	0	0	3	0	0
	2-4	16,639	0	0	5	0	0
	5-9	33,994	113	0	20	565	565
	10-14	48,916	125	0	51	245	245
	15-19	146,147	248	0	145	171	171
	20-24	539,836	316	0	483	65	65
	25-29	989,358	756	0	1,124	67	67
	30-34	1,355,072	2,516	0	2,622	95	95
	35-39	1,590,966	4,294	0	4,993	86	86
	40-44	1,409,106	6,469	0	7,124	90	90
	45-49	931,537	5,662	0	6,946	81	81
	50-54	493,901	4,505	0	5,737	78	78
	55-59	203,577	3,571	0	3,114	114	114
	60-64	69,787	1,554	0	1,570	98	98
	65-69	20,421	461	0	653	70	70
70 and over	4,183	177	0	276	64	64	
All ages	\$ 7,878,736	\$30,767	\$ 0	\$34,871	88%	88%	
1967..... (8)	0	\$ 15,170	\$ 0	\$ 0	\$ 5	0%	0%
	1	10,143	0	0	4	0	0
	2-4	18,245	0	0	5	0	0
	5-9	37,267	0	0	17	0	0
	10-14	46,655	113	0	48	235	235
	15-19	124,478	139	0	124	112	112
	20-24	495,506	304	0	421	72	72
	25-29	1,011,298	939	0	1,022	91	91
	30-34	1,375,063	1,837	0	2,330	78	78
	35-39	1,607,109	3,810	0	4,455	85	85
	40-44	1,436,846	5,119	0	6,499	78	78
	45-49	975,867	8,468	0	6,639	127	127
	50-54	533,304	4,455	0	5,657	78	78
	55-59	230,252	2,227	0	3,208	69	69
	60-64	79,290	1,681	0	1,569	107	107
	65-69	20,402	538	0	563	95	95
70 and over	4,693	278	0	252	110	110	
All ages	\$ 8,021,598	\$29,908	\$ 0	\$32,818	91%	91%	

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
1968..... (7)	0	\$ 13,838	\$ 0	\$ 0	\$ 5	0%	0%
	1	8,634	0	0	3	0	0
	2-4	15,394	0	0	5	0	0
	5-9	33,911	0	0	13	0	0
	10-14	52,836	21	0	50	42	42
	15-19	107,395	159	0	107	148	148
	20-24	462,264	311	10	378	82	84
	25-29	1,059,480	1,141	0	973	117	117
	30-34	1,435,518	1,579	0	2,118	74	74
	35-39	1,640,820	3,778	0	4,049	93	93
	40-44	1,514,347	5,365	0	6,124	87	87
	45-49	1,050,788	4,942	0	6,448	76	76
	50-54	569,037	4,219	0	5,438	77	77
	55-59	268,996	2,284	0	3,406	67	67
	60-64	83,610	1,264	0	1,474	85	85
	65-69	21,474	313	0	582	53	53
	70 and over	6,073	315	0	282	111	111
	All ages	\$ 8,344,422	\$25,691	\$10	\$31,455	81%	81%
1969..... (6)	0	\$ 14,736	\$ 0	\$ 0	\$ 7	0%	0%
	1	11,868	0	0	5	0	0
	2-4	17,985	10	0	6	166	166
	5-9	40,874	25	0	13	192	192
	10-14	55,302	20	0	46	43	43
	15-19	118,257	112	0	120	93	93
	20-24	538,800	339	0	434	78	78
	25-29	1,281,616	888	0	1,084	81	81
	30-34	1,727,079	2,376	0	2,311	102	102
	35-39	1,869,712	3,458	0	4,052	85	85
	40-44	1,705,732	5,997	0	6,137	97	97
	45-49	1,256,020	4,967	0	6,718	73	73
	50-54	677,012	3,638	0	5,519	65	65
	55-59	311,297	2,431	0	3,363	72	72
	60-64	106,585	1,072	0	1,725	62	62
	65-69	25,821	484	0	612	79	79
	70 and over	7,961	152	0	300	50	50
	All ages	\$ 9,766,665	\$25,969	\$ 0	\$32,452	80%	80%
1970..... (5)	0	\$ 19,246	\$ 17	\$ 0	\$ 10	170%	170%
	1	11,441	3	0	6	50	50
	2-4	21,697	405	0	8	5062	5062
	5-9	42,247	25	0	12	208	208
	10-14	52,323	1	0	37	2	2
	15-19	121,305	189	0	123	153	153
	20-24	686,467	406	0	558	72	72
	25-29	1,544,947	2,120	0	1,243	170	170
	30-34	1,983,720	2,147	0	2,377	90	90
	35-39	2,026,066	3,615	0	3,860	93	93
	40-44	1,890,011	4,029	0	5,771	69	69
	45-49	1,374,962	4,589	0	6,400	71	71
	50-54	749,952	4,574	0	5,053	90	90
	55-59	352,786	3,525	0	3,346	105	105
	60-64	127,992	1,731	0	1,911	90	90
	65-69	33,087	215	0	704	30	30
	70 and over	7,724	300	0	223	134	134
	All ages	\$11,045,983	\$27,891	\$ 0	\$31,642	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
1971..... (4)	0	\$ 17,813	\$ 0	\$ 0	\$ 11	0%	0%
	1	12,743	0	0	7	0	0
	2-4	22,106	0	0	9	0	0
	5-9	47,083	0	0	14	0	0
	10-14	57,969	0	0	34	0	0
	15-19	127,942	105	0	124	84	84
	20-24	743,427	432	0	608	71	71
	25-29	1,762,629	1,262	0	1,361	92	92
	30-34	2,348,175	1,534	0	2,594	59	59
	35-39	2,376,255	4,070	0	3,972	102	102
	40-44	2,167,608	4,227	0	5,959	70	70
	45-49	1,562,450	6,144	0	6,363	96	96
	50-54	889,650	5,470	0	5,371	101	101
	55-59	420,425	3,796	0	3,626	104	104
	60-64	153,255	1,400	0	2,088	67	67
	65-69	38,245	360	0	716	50	50
70 and over	8,055	395	0	183	215	215	
	All ages	\$12,755,839	\$29,195	\$ 0	\$33,040	88%	88%
1972..... (3)	0	\$ 17,279	\$ 13	\$ 0	\$ 14	92%	92%
	1	16,206	0	0	10	0	0
	2-4	24,474	0	0	11	0	0
	5-9	45,388	0	0	14	0	0
	10-14	62,159	43	0	29	148	148
	15-19	128,373	31	0	118	26	26
	20-24	738,989	699	0	580	120	120
	25-29	1,989,600	1,289	0	1,489	86	86
	30-34	2,833,847	3,559	0	2,778	128	128
	35-39	2,750,513	4,316	0	3,894	110	110
	40-44	2,431,052	4,357	0	5,597	77	77
	45-49	1,784,745	4,936	0	6,088	81	81
	50-54	1,023,403	3,471	0	5,224	66	66
	55-59	476,933	2,194	0	3,394	64	64
	60-64	167,068	1,477	0	1,828	80	80
	65-69	43,669	774	0	674	114	114
70 and over	9,010	271	0	163	166	166	
	All ages	\$14,542,714	\$27,430	\$ 0	\$31,905	85%	85%

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
1973..... (2)	0	\$ 19,886	\$ 0	\$ 0	\$ 25	0%	0%
	1	13,832	15	0	11	136	136
	2-4	24,774	1	0	13	7	7
	5-9	45,164	0	0	15	0	0
	10-14	60,444	100	0	23	434	434
	15-19	136,073	140	0	120	116	116
	20-24	842,565	785	0	606	129	129
	25-29	2,321,121	970	0	1,469	66	66
	30-34	3,434,270	1,985	0	2,979	66	66
	35-39	3,215,902	2,420	0	3,592	67	67
	40-44	2,700,811	4,952	0	4,975	99	99
	45-49	2,030,762	4,200	0	5,236	80	80
	50-54	1,249,447	5,469	0	4,826	113	113
	55-59	566,468	1,932	0	2,900	66	66
	60-64	198,889	1,095	0	1,561	70	70
	65-69	53,429	487	0	636	76	76
	70 and over	12,290	125	0	169	73	73
	All ages	\$16,926,137	\$24,676	\$ 0	\$29,156	84%	84%
1974..... (1)	0	\$ 21,954	\$ 12	\$ 0	\$ 118	10%	10%
	1	14,590	97	0	19	510	510
	2-4	27,176	0	0	16	0	0
	5-9	51,114	0	0	19	0	0
	10-14	61,350	0	0	19	0	0
	15-19	159,568	211	0	131	161	161
	20-24	1,013,785	700	0	678	103	103
	25-29	2,803,906	2,140	0	1,608	133	133
	30-34	4,084,019	2,818	0	3,059	92	92
	35-39	3,591,972	2,086	0	3,103	67	67
	40-44	2,951,610	3,474	0	3,904	88	88
	45-49	2,232,079	2,341	0	4,139	56	56
	50-54	1,360,093	1,991	0	3,430	58	58
	55-59	642,726	1,864	0	2,206	84	84
	60-64	232,501	731	0	1,246	58	58
	65-69	58,613	420	0	490	85	85
	70 and over	17,776	131	0	177	74	74
	All ages	\$19,324,837	\$19,016	\$ 0	\$24,362	78%	78%

TABLE C

STANDARD NONMEDICAL ISSUES OF 1960-74
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1974 AND 1975 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
1960..... (15)	0	\$ 122,487	\$ 70	\$ 0	\$ 56	125%	125%
	1	48,972	32	0	28	114	114
	2-4	60,924	46	0	48	95	95
	5-9	87,995	112	0	90	124	124
	10-14	133,772	89	0	132	67	67
	15-19	529,716	528	0	620	85	85
	20-24	792,517	1,123	0	1,166	96	96
	25-29	705,448	1,297	0	1,660	78	78
	30-34	412,830	1,524	0	1,587	96	96
	35-39	196,559	1,152	0	1,190	96	96
	40-44	33,839	312	0	315	99	99
	45-49	1,927	47	0	29	162	162
	50 and over	743	10	0	21	47	47
	All ages	\$ 3,127,733	\$ 6,342	\$ 0	\$ 6,942	91%	91%
	1961..... (14)	0	\$ 124,015	\$ 39	\$ 0	\$ 47	82%
1		49,269	22	0	23	95	95
2-4		64,275	39	0	44	88	88
5-9		93,229	128	0	98	130	130
10-14		143,608	144	0	142	101	101
15-19		598,833	483	0	674	71	71
20-24		873,365	1,143	0	1,164	98	98
25-29		738,399	1,188	0	1,526	77	77
30-34		431,910	1,357	0	1,456	93	93
35-39		202,783	1,083	0	1,064	101	101
40-44		35,182	311	0	288	107	107
45-49		1,510	9	0	19	47	47
50 and over		362	10	0	8	125	125
All ages		\$ 3,356,746	\$ 5,956	\$ 0	\$ 6,553	90%	90%
1962..... (13)		0	\$ 121,175	\$ 31	\$ 0	\$ 38	81%
	1	50,076	6	0	19	31	31
	2-4	65,092	20	0	38	52	52
	5-9	91,708	68	0	92	73	73
	10-14	137,944	149	0	139	107	107
	15-19	578,821	519	5	618	83	84
	20-24	890,864	962	10	1,060	90	91
	25-29	740,470	1,310	0	1,353	96	96
	30-34	414,697	1,170	0	1,233	94	94
	35-39	198,563	960	0	920	104	104
	40-44	32,885	205	0	235	87	87
	45-49	1,453	4	0	16	25	25
	50 and over	301	3	0	7	42	42
	All ages	\$ 3,324,054	\$ 5,407	\$ 15	\$ 5,768	93%	94%

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
1963..... (12)	0	\$ 150,946	\$ 59	\$ 0	\$ 45	131%	131%
	1	55,168	11	0	17	64	64
	2-4	82,423	41	0	39	105	105
	5-9	124,656	157	0	117	134	134
	10-14	190,687	241	0	191	126	126
	15-19	649,993	639	0	670	95	95
	20-24	1,072,077	885	0	1,174	75	75
	25-29	860,801	1,322	0	1,420	93	93
	30-34	461,544	1,164	0	1,250	93	93
	35-39	220,884	1,054	0	934	112	112
	40-44	36,948	245	0	232	105	105
	45-49	2,069	38	0	21	180	180
	50 and over	666	3	0	15	20	20
	All ages	\$ 3,908,868	\$ 5,859	\$ 0	\$ 6,125	95%	95%
1964..... (11)	0	\$ 161,981	\$ 14	\$ 0	\$ 47	29%	29%
	1	58,807	2	0	17	11	11
	2-4	90,842	13	0	35	37	37
	5-9	139,324	122	0	116	105	105
	10-14	209,309	203	5	211	96	98
	15-19	740,686	716	0	728	98	98
	20-24	1,251,542	1,098	0	1,241	88	88
	25-29	965,466	1,084	0	1,383	78	78
	30-34	499,644	1,237	0	1,216	101	101
	35-39	233,056	881	0	886	99	99
	40-44	40,247	254	0	227	111	111
	45-49	2,564	40	0	22	181	181
	50 and over	417	1	0	7	14	14
	All ages	\$ 4,393,889	\$ 5,665	\$ 5	\$ 6,136	92%	92%
1965..... (10)	0	\$ 167,886	\$ 40	\$ 0	\$ 50	80%	80%
	1	63,352	0	0	18	0	0
	2-4	96,212	30	0	31	96	96
	5-9	151,483	106	0	108	98	98
	10-14	226,593	206	0	233	88	88
	15-19	946,534	928	0	925	100	100
	20-24	1,410,367	1,036	10	1,309	79	79
	25-29	1,044,019	1,215	0	1,308	92	92
	30-34	526,058	1,053	0	1,131	93	93
	35-39	229,472	676	0	775	87	87
	40-44	41,231	198	0	209	94	94
	45-49	3,028	7	0	23	30	30
	50 and over	591	10	0	9	111	111
	All ages	\$ 4,906,833	\$ 5,505	\$10	\$ 6,129	89%	89%

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
1966..... (9)	0	\$ 175,879	\$ 53	\$ 0	\$ 57	92%	92%
	1	64,767	20	0	19	105	105
	2-4	101,684	12	0	30	40	40
	5-9	157,563	97	0	94	103	103
	10-14	233,384	269	0	245	109	109
	15-19	880,355	913	0	844	108	108
	20-24	1,418,100	1,102	0	1,237	89	89
	25-29	1,124,742	1,309	0	1,265	103	103
	30-34	537,308	982	0	1,021	96	96
	35-39	227,966	625	0	679	92	92
	40-44	41,519	202	0	190	106	106
	45-49	3,165	10	0	22	45	45
	50 and over	743	4	0	10	40	40
	All ages	\$ 4,967,182	\$ 5,598	\$ 0	\$ 5,715	97%	97%
1967..... (8)	0	\$ 187,439	\$ 40	\$ 0	\$ 67	59%	59%
	1	69,314	25	0	22	113	113
	2-4	107,179	19	0	31	61	61
	5-9	163,702	72	0	79	91	91
	10-14	237,524	198	0	243	81	81
	15-19	910,384	981	0	877	111	111
	20-24	1,738,139	1,486	0	1,443	102	102
	25-29	1,336,752	1,288	0	1,343	95	95
	30-34	653,682	1,043	0	1,095	95	95
	35-39	272,349	703	0	722	97	97
	40-44	67,536	264	0	268	98	98
	45-49	5,212	25	0	30	83	83
	50 and over	955	19	0	10	190	190
	All ages	\$ 5,750,174	\$ 6,163	\$ 0	\$ 6,230	98%	98%
1968..... (7)	0	\$ 201,710	\$ 81	\$ 0	\$ 79	102%	102%
	1	74,260	33	0	27	122	122
	2-4	113,420	25	0	34	73	73
	5-9	169,835	88	0	66	133	133
	10-14	250,331	226	0	236	95	95
	15-19	956,454	1,105	0	921	119	119
	20-24	2,126,867	1,792	0	1,705	105	105
	25-29	1,610,364	1,310	0	1,472	88	88
	30-34	788,635	1,041	0	1,160	89	89
	35-39	342,110	834	0	815	102	102
	40-44	106,390	377	0	380	99	99
	45-49	10,028	63	0	52	121	121
	50 and over	2,192	16	0	22	72	72
	All ages	\$ 6,752,602	\$ 6,991	\$ 0	\$ 6,969	100%	100%

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
1969..... (6)	0	\$ 227,926	\$ 67	\$ 0	\$ 102	65%	65%
	1	83,971	13	0	33	39	39
	2-4	120,520	36	0	39	92	92
	5-9	177,510	68	0	57	119	119
	10-14	259,093	350	0	218	160	160
	15-19	1,009,412	1,011	0	972	104	104
	20-24	2,395,581	1,742	0	1,873	93	93
	25-29	1,751,618	1,298	0	1,470	88	88
	30-34	829,358	1,077	0	1,102	97	97
	35-39	364,078	823	0	764	107	107
	40-44	115,404	352	0	363	96	96
	45-49	11,780	32	0	53	60	60
	50 and over	2,213	28	0	21	133	133
	All ages	\$ 7,348,468	\$ 6,897	\$ 0	\$ 7,067	97%	97%
1970..... (5)	0	\$ 272,763	\$ 95	\$ 0	\$ 136	69%	69%
	1	102,984	23	0	47	48	48
	2-4	144,796	25	0	52	48	48
	5-9	199,800	48	0	59	81	81
	10-14	279,985	180	0	202	89	89
	15-19	1,161,726	1,112	0	1,113	99	99
	20-24	2,957,571	2,064	0	2,319	89	89
	25-29	2,014,685	1,526	0	1,598	95	95
	30-34	930,419	1,252	0	1,098	114	114
	35-39	405,554	773	0	747	103	103
	40-44	133,074	404	0	356	113	113
	45-49	13,673	36	0	54	66	66
	50 and over	3,128	69	0	24	287	287
	All ages	\$ 8,620,162	\$ 7,607	\$ 0	\$ 7,805	97%	97%
1971..... (4)	0	\$ 320,514	\$ 122	\$ 0	\$ 188	64%	64%
	1	128,150	34	0	64	53	53
	2-4	189,374	41	0	75	54	54
	5-9	253,961	23	0	74	31	31
	10-14	346,766	309	0	208	148	148
	15-19	1,312,813	1,597	0	1,208	132	132
	20-24	3,437,753	2,680	2	2,693	99	99
	25-29	2,427,475	1,869	0	1,850	101	101
	30-34	1,090,931	1,050	0	1,181	88	88
	35-39	449,054	679	0	732	92	92
	40-44	146,936	460	10	350	131	134
	45-49	17,655	35	0	62	56	56
	50 and over	4,397	44	0	32	137	137
	All ages	\$10,125,786	\$ 8,943	\$12	\$ 8,717	102%	102%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1972..... (3)	0	\$ 381,461	\$ 96	\$ 0	\$ 283	33%	33%
	1	166,291	62	0	98	63	63
	2-4	284,989	62	0	126	49	49
	5-9	382,827	90	0	114	78	78
	10-14	515,309	235	0	252	93	93
	15-19	1,685,493	1,689	0	1,478	114	114
	20-24	3,971,052	3,022	0	2,990	101	101
	25-29	3,016,043	2,146	0	2,219	96	96
	30-34	1,275,764	1,345	0	1,226	109	109
	35-39	494,442	660	0	680	97	97
	40-44	161,613	394	0	320	123	123
	45-49	22,202	28	0	67	41	41
	50 and over	5,754	71	0	36	197	197
	All ages	\$12,363,247	\$ 9,900	\$ 0	\$ 9,889	100%	100%
1973..... (2)	0	\$ 494,324	\$ 178	\$ 0	\$ 562	31%	31%
	1	194,741	80	0	146	54	54
	2-4	382,460	87	0	190	45	45
	5-9	497,227	109	0	159	68	68
	10-14	651,194	144	0	260	55	55
	15-19	2,200,274	1,978	0	1,849	106	106
	20-24	4,857,567	3,475	0	3,373	103	103
	25-29	3,814,995	2,190	0	2,407	90	90
	30-34	1,617,194	1,408	0	1,376	102	102
	35-39	580,480	815	0	634	128	128
	40-44	190,054	327	0	294	111	111
	45-49	31,637	10	0	71	14	14
	50 and over	8,924	13	0	43	30	30
	All ages	\$15,521,076	\$10,814	\$ 0	\$11,364	95%	95%
1974..... (1)	0	\$ 586,811	\$ 783	\$ 0	\$ 2,951	26%	26%
	1	227,942	89	0	269	33	33
	2-4	458,523	202	0	268	75	75
	5-9	576,673	144	0	204	70	70
	10-14	677,371	164	0	224	73	73
	15-19	2,614,813	2,366	10	2,031	116	116
	20-24	6,301,958	3,815	0	4,033	94	94
	25-29	5,120,224	2,932	0	2,929	100	100
	30-34	2,059,597	1,323	0	1,527	86	86
	35-39	670,524	880	0	564	156	156
	40-44	200,628	301	0	226	133	133
	45-49	37,579	75	0	64	117	117
	50 and over	19,219	84	0	56	150	150
	All ages	\$19,551,869	\$13,158	\$10	\$15,346	85%	85%

TABLE D
 STANDARD MEDICALLY EXAMINED ISSUES OF 1960-74
 MALE LIVES
 EXPERIENCE BETWEEN 1974 AND 1975 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
1960... (15)	0	\$ 6,727	\$ 1	\$ 0	\$ 4	24%	24%
	1	13,327	7	0	9	77	77
	2-4	12,753	0	0	12	0	0
	5-9	22,679	41	0	26	157	157
	10-14	38,962	25	10	42	59	83
	15-19	97,116	83	0	120	69	69
	20-24	297,624	289	0	448	64	64
	25-29	577,597	876	0	1,376	63	63
	30-34	922,062	3,266	0	3,673	88	88
	35-39	983,248	5,379	0	6,466	83	83
	40-44	720,233	6,626	0	7,537	87	87
	45-49	412,798	6,525	0	6,809	95	95
	50-54	178,676	3,642	0	4,332	84	84
	55-59	74,889	1,990	0	2,695	73	73
	60-64	23,364	1,925	0	1,179	163	163
65-69	5,877	502	0	428	117	117	
70 and over	484	14	0	65	21	21	
	All ages	\$ 4,388,424	\$ 31,191	\$10	\$ 35,221	88%	88%
1961... (14)	0	\$ 6,181	\$ 0	\$ 0	\$ 3	0%	0%
	1	13,096	2	0	7	28	28
	2-4	12,282	12	0	10	119	119
	5-9	22,139	42	0	26	161	161
	10-14	36,438	41	0	39	105	105
	15-19	99,889	65	0	118	55	55
	20-24	298,180	577	0	408	141	141
	25-29	561,083	853	0	1,174	72	72
	30-34	909,285	2,514	0	3,166	79	79
	35-39	995,177	4,366	0	5,649	77	77
	40-44	769,143	5,261	0	7,139	73	73
	45-49	450,144	4,578	0	6,580	69	69
	50-54	212,684	3,884	0	4,711	82	82
	55-59	83,135	1,977	0	2,690	73	73
	60-64	25,744	1,015	0	1,227	82	82
65-69	6,660	591	0	447	132	132	
70 and over	1,228	109	0	152	71	71	
	All ages	\$ 4,502,495	\$ 25,887	\$ 0	\$ 33,546	77%	77%

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	Includ- ing War Deaths
1962 (13)	0	\$ 6,413	\$ 0	\$ 0	\$ 2	0%	0%
	1	13,923	2	0	6	33	33
	2-4	13,762	10	0	9	111	111
	5-9	21,896	2	0	25	7	7
	10-14	34,372	112	0	38	294	294
	15-19	96,292	156	8	109	143	150
	20-24	287,728	292	0	353	82	82
	25-29	560,272	776	0	1,036	74	74
	30-34	888,116	3,113	0	2,731	113	113
	35-39	1,007,623	4,545	0	5,058	89	89
	40-44	816,286	5,880	0	6,689	87	87
	45-49	494,744	6,397	0	6,343	100	100
	50-54	226,346	3,414	0	4,437	76	76
	55-59	87,487	2,101	0	2,479	84	84
	60-64	34,867	926	0	1,548	59	59
65-69	8,619	352	0	534	65	65	
70 and over	1,062	42	0	125	33	33	
	All ages	\$ 4,599,817	\$ 28,120	\$ 8	\$ 31,522	89%	89%
1963 (12)	0	\$ 8,496	\$ 0	\$ 0	\$ 3	0%	0%
	1	9,689	0	0	3	0	0
	2-4	12,825	25	0	7	357	357
	5-9	21,708	1	0	23	4	4
	10-14	34,925	2	0	39	5	5
	15-19	93,527	84	10	103	81	91
	20-24	329,510	284	0	373	76	76
	25-29	660,601	1,471	0	1,098	133	133
	30-34	1,016,805	2,381	0	2,848	83	83
	35-39	1,189,706	4,551	0	5,474	83	83
	40-44	970,709	4,463	0	7,090	62	62
	45-49	586,698	5,410	0	6,567	82	82
	50-54	289,753	3,903	0	4,985	78	78
	55-59	120,133	2,218	0	3,017	73	73
	60-64	42,612	1,109	0	1,704	65	65
65-69	10,014	459	0	574	79	79	
70 and over	2,126	61	0	234	26	26	
	All ages	\$ 5,399,843	\$ 26,422	\$10	\$ 34,142	77%	77%
1964 (11)	0	\$ 11,192	\$ 4	\$ 0	\$ 3	133%	133%
	1	6,584	1	0	2	49	49
	2-4	11,575	0	0	5	0	0
	5-9	20,115	0	0	19	0	0
	10-14	37,690	62	0	43	144	144
	15-19	99,757	190	0	105	180	180
	20-24	397,662	206	0	409	50	50
	25-29	776,885	1,693	0	1,121	151	151
	30-34	1,088,539	2,074	0	2,738	75	75
	35-39	1,269,649	5,293	0	5,225	101	101
	40-44	1,056,491	6,314	0	6,964	90	90
	45-49	630,652	4,537	0	6,242	72	72
	50-54	344,969	3,735	0	5,280	70	70
	55-59	126,448	2,214	0	2,768	79	79
	60-64	43,893	1,396	0	1,471	94	94
65-69	10,476	1,051	0	529	198	198	
70 and over	1,669	57	0	160	35	35	
	All ages	\$ 5,934,254	\$ 28,827	\$ 0	\$ 33,084	87%	87%

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
1965.... (10)	0	\$ 10,621	\$ 12	\$ 0	\$ 3	399%	399%
	1	6,149	22	0	2	1,099%	1,099%
	2-4	14,038	0	0	5	0	0
	5-9	23,643	10	0	19	52	52
	10-14	35,688	20	0	41	48	48
	15-19	123,185	273	0	130	209	209
	20-24	484,801	376	0	467	80	80
	25-29	896,633	994	0	1,137	87	87
	30-34	1,240,323	2,331	0	2,741	85	85
	35-39	1,405,672	4,284	0	5,117	83	83
	40-44	1,172,515	4,611	0	6,878	67	67
	45-49	737,798	5,549	0	6,479	85	85
	50-54	399,821	4,303	0	5,540	77	77
	55-59	156,558	3,005	0	3,023	99	99
	60-64	53,504	2,131	0	1,513	140	140
	65-69	11,953	399	0	506	78	78
	70 and over	2,230	205	0	193	106	106
	All ages	\$ 6,775,138	\$ 28,525	\$ 0	\$ 33,794	84%	84%
1966.... (9)	0	\$ 10,848	\$ 0	\$ 0	\$ 4	0%	0%
	1	6,726	0	0	2	0	0
	2-4	12,957	0	0	4	0	0
	5-9	23,011	110	0	16	687	687
	10-14	38,200	105	0	45	233	233
	15-19	126,129	248	0	134	185	185
	20-24	507,146	309	0	461	67	67
	25-29	946,114	742	0	1,083	68	68
	30-34	1,279,830	2,420	0	2,499	96	96
	35-39	1,476,083	4,090	0	4,713	86	86
	40-44	1,264,115	6,145	0	6,652	92	92
	45-49	812,088	5,323	0	6,418	82	82
	50-54	429,371	4,113	0	5,316	77	77
	55-59	169,750	2,328	0	2,875	80	80
	60-64	56,788	1,445	0	1,394	103	103
	65-69	15,240	381	0	543	70	70
	70 and over	3,000	123	0	210	58	58
	All ages	\$ 7,177,403	\$ 27,882	\$ 0	\$ 32,369	86%	86%
1967.... (8)	0	\$ 10,798	\$ 0	\$ 0	\$ 4	0%	0%
	1	7,675	0	0	3	0	0
	2-4	12,735	0	0	4	0	0
	5-9	25,424	0	0	13	0	0
	10-14	36,028	38	0	42	90	90
	15-19	106,587	133	0	114	116	116
	20-24	463,562	281	0	401	70	70
	25-29	958,364	939	0	977	96	96
	30-34	1,300,850	1,792	0	2,221	80	80
	35-39	1,489,519	3,346	0	4,195	79	79
	40-44	1,290,567	4,741	0	6,061	78	78
	45-49	848,886	8,127	0	6,129	132	132
	50-54	459,288	4,132	0	5,209	79	79
	55-59	192,949	1,973	0	2,971	66	66
	60-64	64,073	1,428	0	1,377	103	103
	65-69	14,693	512	0	455	112	112
	70 and over	3,127	247	0	180	137	137
	All ages	\$ 7,285,133	\$ 27,689	\$ 0	\$ 30,356	91%	91%

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
1968... (7)	0	\$ 9,964	\$ 0	\$ 0	\$ 4	0%	0
	1	6,118	0	0	2	0	0
	2-4	11,703	0	0	4	0	0
	5-9	23,313	0	0	10	0	0
	10-14	40,603	20	0	44	45	45
	15-19	90,284	152	0	98	155	155
	20-24	433,751	306	10	361	84	87
	25-29	1,014,149	1,136	0	938	121	121
	30-34	1,362,356	1,391	0	2,021	68	68
	35-39	1,525,595	3,625	0	3,817	94	94
	40-44	1,366,936	5,049	0	5,718	88	88
	45-49	920,359	4,606	0	5,969	77	77
	50-54	486,659	3,669	0	4,978	73	73
	55-59	226,572	2,120	0	3,163	67	67
	60-64	66,182	1,153	0	1,271	90	90
	65-69	17,149	236	0	492	47	47
70 and over	4,481	291	0	223	130	130	
	All ages	\$ 7,606,181	\$ 23,754	\$ 0	\$ 29,113	81%	81%
1969 (6)	0	\$ 9,982	\$ 0	\$ 0	\$ 5	0%	0%
	1	8,662	0	0	4	0	0
	2-4	12,074	10	0	4	249	249
	5-9	29,900	0	0	10	0	0
	10-14	41,245	20	0	39	51	51
	15-19	100,914	112	0	110	101	101
	20-24	504,847	269	0	414	64	64
	25-29	1,227,582	874	0	1,046	83	83
	30-34	1,630,723	2,330	0	2,198	106	106
	35-39	1,739,555	3,260	0	3,818	85	85
	40-44	1,549,079	5,615	0	5,752	97	97
	45-49	1,105,246	4,685	0	6,230	75	75
	50-54	584,060	3,163	0	5,051	62	62
	55-59	260,743	2,175	0	3,103	70	70
	60-64	87,279	997	0	1,529	65	65
	65-69	20,206	442	0	527	83	83
70 and over	5,735	138	0	224	61	61	
	All ages	\$ 8,917,842	\$ 24,090	\$ 0	\$ 30,064	80%	80%
1970... (5)	0	\$ 12,774	\$ 17	\$ 0	\$ 7	242%	242%
	1	7,826	2	0	4	49	49
	2-4	15,031	405	0	6	6,749	6,749
	5-9	28,911	25	0	9	277	277
	10-14	39,028	1	0	32	3	3
	15-19	102,219	139	0	113	123	123
	20-24	646,039	406	0	536	75	75
	25-29	1,477,717	1,543	0	1,198	128	128
	30-34	1,877,210	1,917	0	2,267	84	84
	35-39	1,874,776	3,114	0	3,620	86	86
	40-44	1,715,377	3,737	0	5,397	69	69
	45-49	1,205,907	4,266	0	5,917	72	72
	50-54	644,413	4,292	0	4,567	93	93
	55-59	297,597	3,403	0	3,081	110	110
	60-64	103,662	1,616	0	1,710	94	94
	65-69	24,845	164	0	596	27	27
70 and over	5,227	249	0	167	149	149	
	All ages	\$10,078,568	\$ 25,296	\$ 0	\$ 29,227	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
1971.... (4)	0	\$ 12,789	\$ 0	\$ 0	\$ 8	0%	0%
	1	8,889	0	0	5	0	0
	2-4	14,522	0	0	6	0	0
	5-9	31,737	0	0	10	0	0
	10-14	41,943	0	0	28	0	0
	15-19	107,389	101	0	114	88	88
	20-24	696,899	432	0	583	74	74
	25-29	1,671,779	1,204	0	1,301	92	92
	30-34	2,205,575	1,481	0	2,461	60	60
	35-39	2,193,303	3,891	0	3,706	104	104
	40-44	1,963,720	3,958	0	5,570	71	71
	45-49	1,370,502	5,779	0	5,874	98	98
	50-54	758,348	5,085	0	4,826	105	105
	55-59	355,411	3,277	0	3,344	97	97
	60-64	124,506	1,184	0	1,886	62	62
	65-69	30,321	265	0	629	42	42
	70 and over	5,745	388	0	144	269	269
	All ages	\$11,593,385	\$ 27,045	\$ 0	\$ 30,495	88%	88%
1972.... (3)	0	\$ 11,884	\$ 0	\$ 0	\$ 10	0%	0%
	1	10,412	0	0	7	0	0
	2-4	17,179	0	0	8	0	0
	5-9	32,308	0	0	10	0	0
	10-14	44,283	43	0	23	186	186
	15-19	103,615	25	0	106	23	23
	20-24	683,115	696	0	551	126	126
	25-29	1,877,558	1,263	0	1,418	89	89
	30-34	2,651,600	3,531	0	2,625	134	134
	35-39	2,536,069	3,891	0	3,633	107	107
	40-44	2,199,499	3,842	0	5,235	73	73
	45-49	1,559,091	4,541	0	5,589	81	81
	50-54	878,922	3,029	0	4,716	64	64
	55-59	400,410	2,057	0	3,107	66	66
	60-64	136,021	1,397	0	1,634	85	85
	65-69	33,783	597	0	592	100	100
	70 and over	6,880	247	0	134	184	184
	All ages	\$13,182,638	\$ 25,159	\$ 0	\$ 29,398	85%	85%
1973.... (2)	0	\$ 13,375	\$ 0	\$ 0	\$ 17	0%	0%
	1	9,757	15	0	8	187	187
	2-4	17,413	1	0	9	11	11
	5-9	29,277	0	0	10	0	0
	10-14	42,489	100	0	18	555	555
	15-19	108,948	120	0	107	112	112
	20-24	771,811	785	0	568	138	138
	25-29	2,178,899	970	0	1,384	70	70
	30-34	3,186,673	1,970	0	2,788	70	70
	35-39	2,946,592	1,892	0	3,327	56	56
	40-44	2,442,142	4,661	0	4,663	99	99
	45-49	1,770,596	3,818	0	4,835	78	78
	50-54	1,075,051	5,261	0	4,368	120	120
	55-59	477,307	1,614	0	2,648	60	60
	60-64	161,469	1,047	0	1,394	75	75
	65-69	40,275	479	0	551	86	86
	70 and over	9,234	123	0	140	87	87
	All ages	\$15,281,318	\$ 22,856	\$ 0	\$ 26,835	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
1974.... (1)	0	\$ 13,342	\$ 2	\$ 0	\$ 77	2%	2%
	1	9,524	17	0	13	130	130
	2-4	17,401	0	0	11	0	0
	5-9	32,981	0	0	13	0	0
	10-14	42,756	0	0	14	0	0
	15-19	127,800	181	0	117	154	154
	20-24	921,817	631	0	632	99	99
	25-29	2,594,864	2,027	0	1,494	135	135
	30-34	3,760,462	2,318	0	2,830	81	81
	35-39	3,280,690	1,949	0	2,862	68	68
	40-44	2,642,115	3,405	0	3,632	93	93
	45-49	1,950,383	2,170	0	3,817	56	56
	50-54	1,159,633	1,831	0	3,053	59	59
	55-59	541,932	1,569	0	2,004	78	78
	60-64	186,102	720	0	1,112	64	64
	65-69	44,200	413	0	431	95	95
	70 and over	13,517	128	0	149	85	85
	All ages	\$ 17,339,525	\$ 17,361	\$ 0	\$ 22,261	77%	77%
All years (1-15)	0	\$ 155,393	\$ 36	\$ 0	\$ 154	23%	23%
	1	138,361	68	0	77	88	88
	2-4	208,256	463	0	104	445	445
	5-9	389,048	231	0	239	96	96
	10-14	584,657	589	10	527	111	113
	15-19	1,583,659	2,062	18	1,698	121	122
	20-24	7,724,501	6,139	10	6,965	88	88
	25-29	17,980,104	17,361	0	17,781	97	97
	30-34	25,320,415	34,829	0	39,807	87	87
	35-39	25,913,265	57,476	0	66,680	86	86
	40-44	21,938,932	74,308	0	90,977	81	81
	45-49	14,855,897	76,311	0	89,798	84	84
	50-54	8,128,001	57,456	0	71,369	80	80
	55-59	3,571,329	34,021	0	42,968	79	79
	60-64	1,210,073	19,489	0	21,949	88	88
	65-69	294,320	6,843	0	7,834	87	87
	70 and over	65,752	2,422	0	2,500	96	96
	All ages	\$130,061,971	\$390,104	\$38	\$461,427	84%	84%

TABLE D—Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1960-74
 FEMALE LIVES
 EXPERIENCE BETWEEN 1974 AND 1975 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
1960..... (15)	0	\$ 3,069	\$ 0	\$ 1	0%
	1	6,913	2	2	99
	2-4	5,038	0	2	0
	5-9	7,423	10	4	249
	10-14	7,500	0	4	0
	15-19	9,762	2	7	28
	20-24	16,523	9	17	52
	25-29	20,064	20	35	57
	30-34	38,100	113	103	109
	35-39	60,009	167	241	69
	40-44	74,655	277	422	65
	45-49	56,489	298	477	62
	50-54	29,014	580	363	159
	55-59	17,094	395	294	134
	60-64	6,898	79	172	45
	65-69	1,938	138	63	219
	70 and over	213	41	26	157
	All ages	\$ 360,709	\$ 2,131	\$ 2,233	95%
1961..... (14)	0	\$ 2,422	\$ 0	\$ 1	0%
	1	7,647	10	3	333
	2-4	6,022	0	2	0
	5-9	8,997	0	5	0
	10-14	8,385	5	4	124
	15-19	11,060	3	7	42
	20-24	17,733	5	16	31
	25-29	20,918	65	34	191
	30-34	43,157	96	107	89
	35-39	68,207	309	250	123
	40-44	85,178	374	439	85
	45-49	61,052	546	436	125
	50-54	34,763	290	384	75
	55-59	19,480	145	306	47
	60-64	6,736	143	152	94
	65-69	2,228	26	69	37
	70 and over	420	9	45	19
	All ages	\$ 404,410	\$ 2,026	\$ 2,260	89%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1962..... (13)	0	\$ 2,594	\$ 0	\$ 1	0%
	1	7,647	0	2	0
	2-4	6,363	2	2	99
	5-9	9,265	0	5	0
	10-14	9,617	4	5	79
	15-19	13,477	12	8	149
	20-24	21,209	7	18	38
	25-29	27,218	31	40	77
	30-34	45,994	44	104	42
	35-39	74,965	188	253	74
	40-44	95,363	477	438	108
	45-49	67,213	426	435	97
	50-54	39,567	306	389	78
	55-59	17,476	244	248	98
	60-64	9,554	67	195	34
65-69	2,124	59	61	96	
70 and over	441	10	43	23	
	All ages	\$ 450,095	\$ 1,877	\$ 2,247	83%
1963..... (12)	0	\$ 3,426	\$ 0	\$ 1	0%
	1	5,387	0	1	0
	2-4	4,443	0	1	0
	5-9	9,153	12	5	239
	10-14	8,622	27	5	539
	15-19	12,602	10	8	124
	20-24	22,601	11	18	61
	25-29	28,319	13	38	34
	30-34	55,659	135	117	115
	35-39	89,135	538	277	194
	40-44	116,072	423	465	90
	45-49	88,305	521	504	103
	50-54	49,458	317	429	73
	55-59	23,714	267	284	94
	60-64	12,719	271	231	117
65-69	4,044	61	107	57	
70 and over	403	8	35	22	
	All ages	\$ 534,069	\$ 2,614	\$ 2,526	103%
1964..... (11)	0	\$ 4,638	\$ 0	\$ 1	0%
	1	2,031	0	1	0
	2-4	4,294	5	1	499
	5-9	8,826	0	4	0
	10-14	8,663	0	5	0
	15-19	15,003	0	9	0
	20-24	23,714	48	17	282
	25-29	35,565	29	42	69
	30-34	61,364	110	119	92
	35-39	101,000	442	289	152
	40-44	126,704	542	476	113
	45-49	92,990	460	490	93
	50-54	57,785	388	452	85
	55-59	27,039	743	274	271
	60-64	14,738	131	236	55
65-69	4,128	131	102	128	
70 and over	1,077	9	94	9	
	All ages	\$ 589,567	\$ 3,038	\$ 2,612	116%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1965..... (10)	0	\$ 4,225	\$ 0	\$ 1	0%
	1	2,593	0	1	0
	2-4	4,095	0	1	0
	5-9	9,549	0	4	0
	10-14	8,572	0	5	0
	15-19	17,934	2	10	19
	20-24	28,866	13	20	64
	25-29	41,561	17	43	39
	30-34	70,546	58	126	46
	35-39	118,683	223	314	71
	40-44	142,373	432	502	86
	45-49	108,329	655	522	125
	50-54	62,806	371	425	87
	55-59	29,167	198	242	81
	60-64	12,668	162	184	88
	65-69	4,771	61	111	54
70 and over	1,166	51	77	66	
	All ages	\$ 667,911	\$ 2,243	\$ 2,588	86%
1966..... (9)	0	\$ 4,821	\$ 0	\$ 1	0%
	1	2,893	0	1	0
	2-4	3,682	0	1	0
	5-9	10,983	3	4	74
	10-14	10,716	20	6	333
	15-19	20,017	0	11	0
	20-24	32,690	7	22	31
	25-29	43,243	14	41	34
	30-34	75,241	96	123	78
	35-39	114,882	204	280	72
	40-44	144,990	324	472	68
	45-49	119,448	339	528	64
	50-54	64,529	392	421	93
	55-59	33,826	1,243	239	520
	60-64	12,999	109	176	61
	65-69	5,180	80	110	72
70 and over	1,183	54	66	81	
	All ages	\$ 701,333	\$ 2,885	\$ 2,502	115%
1967..... (8)	0	\$ 4,371	\$ 0	\$ 1	0%
	1	2,467	0	1	0
	2-4	5,510	0	1	0
	5-9	11,843	0	4	0
	10-14	10,627	75	6	1249
	15-19	17,890	6	10	59
	20-24	31,943	23	20	114
	25-29	52,934	0	45	0
	30-34	74,213	45	109	41
	35-39	117,590	464	260	178
	40-44	146,279	378	438	86
	45-49	126,980	341	510	66
	50-54	74,016	323	448	72
	55-59	37,302	254	237	107
	60-64	15,217	253	192	131
	65-69	5,708	26	108	24
70 and over	1,565	31	72	43	
	All ages	\$ 736,464	\$ 2,219	\$ 2,462	90%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1968..... (7)	0	\$ 3,873	\$ 0	\$ 1	0%
	1	2,516	0	1	0
	2-4	3,691	0	1	0
	5-9	10,598	0	3	0
	10-14	12,233	1	6	16
	15-19	17,110	7	9	77
	20-24	28,512	5	17	29
	25-29	45,330	5	35	14
	30-34	73,162	188	97	193
	35-39	115,225	153	232	65
	40-44	147,410	316	406	77
	45-49	130,429	336	479	70
	50-54	82,378	550	460	119
	55-59	42,423	164	243	67
	60-64	17,427	111	203	54
	65-69	4,324	77	90	85
70 and over	1,591	24	59	40	
	All ages	\$ 738,240	\$ 1,937	\$ 2,342	82%
1969..... (6)	0	\$ 4,753	\$ 0	\$ 2	0%
	1	3,206	0	1	0
	2-4	5,911	0	2	0
	5-9	10,973	25	3	833
	10-14	14,057	0	7	0
	15-19	17,342	0	10	0
	20-24	33,953	70	20	349
	25-29	54,034	14	38	36
	30-34	96,355	46	113	40
	35-39	130,156	198	234	84
	40-44	156,653	382	385	99
	45-49	150,773	282	488	57
	50-54	92,952	475	468	101
	55-59	50,554	256	260	98
	60-64	19,305	75	196	38
	65-69	5,614	42	85	49
70 and over	2,226	14	76	18	
	All ages	\$ 848,823	\$ 1,879	\$ 2,388	78%
1970..... (5)	0	\$ 6,472	\$ 0	\$ 3	0%
	1	3,614	1	2	49
	2-4	6,665	0	2	0
	5-9	13,336	0	3	0
	10-14	13,294	0	5	0
	15-19	19,086	50	10	499
	20-24	40,427	0	22	0
	25-29	67,230	577	45	1282
	30-34	106,510	230	110	209
	35-39	151,290	501	240	208
	40-44	174,634	292	374	78
	45-49	169,055	323	483	66
	50-54	105,538	282	486	58
	55-59	55,188	122	265	46
	60-64	24,330	115	201	57
	65-69	8,242	51	108	47
70 and over	2,496	51	56	91	
	All ages	\$ 967,415	\$ 2,595	\$ 2,415	107%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1971..... (4)	0	\$ 5,023	\$ 0	\$ 3	0%
	1	3,854	0	2	0
	2-4	7,583	0	3	0
	5-9	15,345	0	4	0
	10-14	16,025	0	6	0
	15-19	20,553	4	10	39
	20-24	46,528	0	25	0
	25-29	90,849	58	60	96
	30-34	142,600	53	133	39
	35-39	182,952	179	266	67
	40-44	203,888	269	389	69
	45-49	191,948	365	489	74
	50-54	131,302	385	545	70
	55-59	65,014	519	282	184
	60-64	28,749	216	202	106
65-69	7,924	95	87	109	
70 and over	2,309	7	39	17	
	All ages	\$1,162,453	\$ 2,150	\$ 2,545	84%
1972..... (3)	0	\$ 5,394	\$ 13	\$ 4	324%
	1	5,793	0	3	0
	2-4	7,295	0	3	0
	5-9	13,080	0	4	0
	10-14	17,875	0	6	0
	15-19	24,757	6	12	49
	20-24	55,873	3	29	10
	25-29	112,041	26	71	36
	30-34	182,246	28	153	18
	35-39	214,443	425	261	162
	40-44	231,553	515	362	142
	45-49	225,653	395	499	79
	50-54	144,480	442	508	87
	55-59	76,522	137	287	47
	60-64	31,046	80	194	41
65-69	9,885	177	82	215	
70 and over	2,130	24	29	82	
	All ages	\$1,360,076	\$ 2,271	\$ 2,507	90%
1973..... (2)	0	\$ 6,511	\$ 0	\$ 8	0%
	1	4,075	0	3	0
	2-4	7,361	0	4	0
	5-9	15,887	0	5	0
	10-14	17,955	0	5	0
	15-19	27,124	20	13	153
	20-24	70,753	0	38	0
	25-29	142,221	0	85	0
	30-34	247,596	15	191	7
	35-39	269,310	528	265	199
	40-44	258,668	291	312	93
	45-49	260,165	382	401	95
	50-54	174,396	208	458	45
	55-59	89,161	318	252	126
	60-64	37,420	48	167	28
65-69	13,153	8	85	9	
70 and over	3,055	2	29	6	
	All ages	\$ 1,644,818	\$ 1,820	\$ 2,321	78%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1974 (1)	0	\$ 8,612	\$ 10	\$ 41	24%
	1	5,065	80	6	133%
	2-4	9,775	0	5	0
	5-9	18,132	0	6	0
	10-14	18,593	0	5	0
	15-19	31,768	30	14	214
	20-24	91,968	69	46	149
	25-29	209,041	113	114	99
	30-34	323,556	500	229	218
	35-39	311,282	137	241	56
	40-44	309,495	69	272	25
	45-49	281,696	171	322	53
	50-54	200,460	160	377	42
	55-59	100,794	295	202	146
	60-64	46,399	11	134	8
	65-69	14,412	7	59	11
70 and over	4,258	3	28	10	
	All ages	\$ 1,985,312	\$ 1,655	\$ 2,101	78%
All years (1-15)	0	\$ 70,210	\$ 23	\$ 70	32%
	1	65,707	93	30	310
	2-4	87,734	7	31	22
	5-9	173,396	50	63	79
	10-14	182,740	132	80	165
	15-19	275,492	152	148	102
	20-24	563,300	270	345	78
	25-29	990,575	982	766	128
	30-34	1,636,306	1,757	1,934	90
	35-39	2,119,135	4,656	3,903	119
	40-44	2,413,922	5,361	6,152	87
	45-49	2,130,533	5,840	7,063	82
	50-54	1,343,450	5,469	6,613	82
	55-59	684,761	5,300	3,915	135
	60-64	296,210	1,871	2,835	65
	65-69	93,682	1,039	1,327	78
70 and over	24,540	338	774	43	
	All ages	\$13,151,701	\$33,340	\$36,049	92%

TABLE E
 STANDARD NONMEDICAL ISSUES OF 1960-74
 MALE LIVES
 EXPERIENCE BETWEEN 1974 AND 1975 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
1960..... (15)	0	\$ 79,418	\$ 40	\$ 0	\$ 42	95%	95%
	1	31,994	20	0	22	90	90
	2-4	41,238	42	0	39	107	107
	5-9	67,371	102	0	78	130	130
	10-14	112,410	84	0	120	69	69
	15-19	472,607	486	0	582	83	83
	20-24	725,472	1,051	0	1,097	95	95
	25-29	654,739	1,232	0	1,570	78	78
	30-34	362,433	1,328	0	1,450	91	91
	35-39	154,914	970	0	1,023	94	94
	40-44	25,535	260	0	268	97	97
	45-49	1,498	47	0	25	187	187
	50 and over	666	10	0	20	49	49
	All ages	\$ 2,730,300	\$ 5,672	\$ 0	\$ 6,336	89%	89%
1961..... (14)	0	\$ 80,557	\$ 23	\$ 0	\$ 34	67%	67%
	1	31,973	20	0	17	117	117
	2-4	43,631	37	0	36	102	102
	5-9	71,163	95	0	85	111	111
	10-14	119,635	114	0	129	88	88
	15-19	533,235	461	0	632	72	72
	20-24	793,666	1,079	0	1,090	98	98
	25-29	678,158	1,092	0	1,429	76	76
	30-34	373,790	1,223	0	1,311	93	93
	35-39	155,952	891	0	892	99	99
	40-44	25,656	270	0	239	112	112
	45-49	1,115	8	0	16	49	49
	50 and over	332	8	0	8	99	99
	All ages	\$ 2,908,868	\$ 5,321	\$ 0	\$ 5,918	89%	89%

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
1962..... (13)	0	\$ 78,164	\$ 21	\$ 0	\$ 26	80%	80%
	1	32,745	6	0	14	42	42
	2-4	44,180	17	0	30	56	56
	5-9	68,271	61	0	79	77	77
	10-14	114,692	125	0	126	99	99
	15-19	503,191	433	5	572	75	76
	20-24	794,394	887	10	979	90	91
	25-29	673,502	1,240	0	1,255	98	98
	30-34	348,834	1,012	0	1,083	93	93
	35-39	147,549	798	0	748	106	106
	40-44	22,773	155	0	188	82	82
	45-49	1,104	4	0	14	28	28
	50 and over	276	3	0	7	42	42
All ages	\$ 2,829,681	\$ 4,762	\$ 15	\$ 5,121	92%	93%	
1963..... (12)	0	\$ 97,326	\$ 40	\$ 0	\$ 31	129%	129%
	1	35,755	1	0	12	8	8
	2-4	55,113	26	0	30	86	86
	5-9	90,482	133	0	99	134	134
	10-14	153,666	230	0	171	134	134
	15-19	554,335	597	0	611	97	97
	20-24	947,891	827	0	1,077	76	76
	25-29	774,471	1,230	0	1,304	94	94
	30-34	383,118	999	0	1,084	92	92
	35-39	160,299	828	0	745	111	111
	40-44	25,024	190	0	184	103	103
	45-49	1,620	28	0	18	155	155
	50 and over	604	3	0	15	19	19
All ages	\$ 3,279,711	\$ 5,132	\$ 0	\$ 5,381	95%	95%	
1964..... (11)	0	\$ 102,874	\$ 8	\$ 0	\$ 32	24%	24%
	1	37,989	2	0	12	16	16
	2-4	60,289	12	0	26	46	46
	5-9	100,127	111	0	97	114	114
	10-14	165,135	157	5	186	84	87
	15-19	623,037	628	0	660	95	95
	20-24	1,097,138	972	0	1,131	85	85
	25-29	858,113	1,036	0	1,255	82	82
	30-34	410,262	1,037	0	1,042	99	99
	35-39	167,666	670	0	698	95	95
	40-44	26,230	188	0	174	108	108
	45-49	1,872	38	0	18	211	211
	50 and over	339	1	0	7	14	14
All ages	\$ 3,651,077	\$ 4,860	\$ 5	\$ 5,338	91%	91%	

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
1965..... (10)	0	\$ 106,274	\$ 28	\$ 0	\$ 34	82%	82%
	1	40,297	0	0	12	0	0
	2-4	63,736	14	0	22	63	63
	5-9	106,578	91	0	89	102	102
	10-14	177,549	172	0	205	83	83
	15-19	800,710	873	0	844	103	103
	20-24	1,230,404	938	10	1,187	79	79
	25-29	919,610	1,099	0	1,178	93	93
	30-34	427,526	900	0	954	94	94
	35-39	162,477	504	0	597	84	84
	40-44	26,598	150	0	157	95	95
	45-49	2,205	7	0	19	36	36
	50 and over	500	10	0	8	124	124
	All ages	\$ 4,064,470	\$ 4,786	\$10	\$ 5,306	90%	90%
1966..... (9)	0	\$ 110,970	\$ 30	\$ 0	\$ 38	78%	78%
	1	42,017	18	0	13	138	138
	2-4	66,323	5	0	21	23	23
	5-9	110,932	81	0	77	105	105
	10-14	180,230	227	0	214	106	106
	15-19	712,181	854	0	754	113	113
	20-24	1,208,406	993	0	1,098	90	90
	25-29	977,916	1,194	0	1,127	105	105
	30-34	431,428	819	0	848	96	96
	35-39	157,956	512	0	508	100	100
	40-44	26,932	141	0	142	99	99
	45-49	2,324	5	0	18	27	27
	50 and over	621	4	0	9	44	44
	All ages	\$ 4,028,241	\$ 4,883	\$ 0	\$ 4,867	100%	100%
1967..... (8)	0	\$ 116,640	\$ 30	\$ 0	\$ 44	68%	68%
	1	44,384	12	0	15	79	79
	2-4	70,106	19	0	22	86	86
	5-9	113,225	70	0	62	112	112
	10-14	179,597	189	0	210	89	89
	15-19	727,900	902	0	778	115	115
	20-24	1,472,345	1,308	0	1,273	102	102
	25-29	1,156,748	1,137	0	1,190	95	95
	30-34	525,933	891	0	906	98	98
	35-39	188,130	496	0	535	92	92
	40-44	36,776	219	0	175	125	125
	45-49	2,774	13	0	20	64	64
	50 and over	701	19	0	9	211	211
	All ages	\$ 4,635,263	\$ 5,305	\$ 0	\$ 5,239	101%	101%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1968..... (7)	0	\$ 125,644	\$ 42	\$ 0	\$ 52	80%	80%
	1	47,348	28	0	18	155	155
	2-4	73,280	10	0	23	43	43
	5-9	115,078	76	0	50	151	151
	10-14	184,831	209	0	201	103	103
	15-19	754,768	1,019	0	810	125	125
	20-24	1,809,371	1,632	0	1,511	108	108
	25-29	1,387,259	1,155	0	1,299	88	88
	30-34	632,807	913	0	951	96	96
	35-39	239,395	638	0	607	105	105
	40-44	57,110	225	0	243	92	92
	45-49	5,441	30	0	35	85	85
	50 and over	1,669	13	0	20	64	64
	All ages	\$ 5,434,005	\$ 5,990	\$ 0	\$ 5,820	102%	102%
1969..... (6)	0	\$ 141,127	\$ 52	\$ 0	\$ 66	78%	78%
	1	52,786	8	0	22	36	36
	2-4	77,663	26	0	27	96	96
	5-9	118,795	16	0	41	39	39
	10-14	189,917	313	0	185	169	169
	15-19	778,041	903	0	842	107	107
	20-24	2,017,128	1,549	0	1,654	93	93
	25-29	1,488,027	1,112	0	1,282	86	86
	30-34	656,949	914	0	896	102	102
	35-39	254,192	632	0	565	111	111
	40-44	59,140	226	0	223	101	101
	45-49	6,299	23	0	35	65	65
	50 and over	1,915	28	0	20	139	139
	All ages	\$ 5,841,984	\$ 5,802	\$ 0	\$ 5,858	99%	99%
1970..... (5)	0	\$ 165,951	\$ 60	\$ 0	\$ 86	69%	69%
	1	64,923	19	0	31	61	61
	2-4	91,173	12	0	35	34	34
	5-9	131,514	45	0	41	109	109
	10-14	200,277	138	0	168	82	82
	15-19	884,384	1,002	0	966	103	103
	20-24	2,473,314	1,941	0	2,053	94	94
	25-29	1,667,062	1,403	0	1,362	103	103
	30-34	712,583	1,119	0	869	128	128
	35-39	277,551	600	0	542	110	110
	40-44	66,249	248	0	211	117	117
	45-49	7,095	20	0	35	57	57
	50 and over	2,500	65	0	21	309	309
	All ages	\$ 6,744,582	\$ 6,672	\$ 0	\$ 6,420	103%	103%

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
1971..... (4)	0	\$ 193,717	\$ 75	\$ 0	\$ 120	62%	62%
	1	79,081	19	0	41	46	46
	2-4	117,781	33	0	49	67	67
	5-9	164,274	13	0	51	25	25
	10-14	239,532	229	0	168	136	136
	15-19	982,222	1,490	0	1,039	143	143
	20-24	2,848,386	2,461	2	2,378	103	103
	25-29	1,983,897	1,635	0	1,555	105	105
	30-34	821,859	804	0	927	86	86
	35-39	301,989	526	0	517	101	101
	40-44	70,215	265	0	202	131	131
	45-49	9,600	28	0	41	68	68
	50 and over	3,695	44	0	29	151	151
	All ages	\$ 7,816,254	\$ 7,622	\$ 2	\$ 7,117	107%	107%
1972..... (3)	0	\$ 226,936	\$ 55	\$ 0	\$ 179	30%	30%
	1	101,102	48	0	63	76	76
	2-4	172,654	44	0	80	54	54
	5-9	233,901	75	0	75	99	99
	10-14	337,473	193	0	191	101	101
	15-19	1,228,463	1,544	0	1,249	123	123
	20-24	3,234,850	2,751	0	2,603	105	105
	25-29	2,431,198	1,858	0	1,846	100	100
	30-34	946,606	1,061	0	945	112	112
	35-39	328,288	482	0	476	101	101
	40-44	77,486	269	0	186	144	144
	45-49	12,814	5	0	46	10	10
	50 and over	4,861	64	0	33	193	193
	All ages	\$ 9,336,637	\$ 8,449	\$ 0	\$ 7,972	105%	105%
1973..... (2)	0	\$ 288,212	\$ 109	\$ 0	\$ 342	31%	31%
	1	115,835	55	0	92	59	59
	2-4	226,710	41	0	118	34	34
	5-9	298,370	73	0	103	70	70
	10-14	414,855	114	0	188	60	60
	15-19	1,576,892	1,728	0	1,539	112	112
	20-24	3,824,321	3,203	0	2,809	114	114
	25-29	2,972,784	1,938	0	1,902	101	101
	30-34	1,157,172	1,122	0	1,018	110	110
	35-39	371,641	633	0	427	148	148
	40-44	87,181	198	0	168	117	117
	45-49	18,863	4	0	51	7	7
	50 and over	7,817	8	0	39	20	20
	All ages	\$11,360,659	\$ 9,226	\$ 0	\$ 8,796	104%	104%

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
1974..... (1)	0	\$ 344,799	\$ 490	\$ 0	\$ 1,864	26%	26%
	1	136,099	66	0	167	39	39
	2-4	270,374	142	0	167	85	85
	5-9	344,180	78	0	130	59	59
	10-14	431,886	130	0	156	83	83
	15-19	1,860,503	2,151	0	1,686	127	127
	20-24	4,787,301	3,365	0	3,276	102	102
	25-29	3,800,519	2,588	0	2,204	117	117
	30-34	1,385,204	1,112	0	1,045	106	106
	35-39	412,200	722	0	364	198	198
	40-44	95,865	177	0	133	133	133
	45-49	26,389	75	0	51	147	147
	50 and over	15,735	82	0	50	163	163
	All ages	\$13,911,061	\$11,178	\$ 0	\$11,293	98%	98%
All years. (1-15)	0	\$ 2,258,618	\$ 1,103	\$ 0	\$ 2,990	36%	36%
	1	894,334	322	0	551	58	58
	2-4	1,474,258	480	0	725	66	66
	5-9	2,134,268	1,120	0	1,157	96	96
	10-14	3,201,692	2,624	5	2,618	100	100
	15-19	12,992,476	15,071	5	13,564	111	111
	20-24	29,264,391	24,957	22	25,216	98	99
	25-29	22,424,009	20,949	0	21,758	96	96
	30-34	9,576,511	15,254	0	15,329	99	99
	35-39	3,480,204	9,902	0	9,244	107	107
	40-44	728,776	3,181	0	2,893	109	109
	45-49	101,020	335	0	442	75	75
	50 and over	42,237	362	0	295	122	122
	All ages	\$88,572,801	\$95,660	\$32	\$96,782	98%	98%

TABLE E—Continued
 STANDARD NONMEDICAL ISSUES OF 1960-74
 FEMALE LIVES
 EXPERIENCE BETWEEN 1974 AND 1975 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	
1960..... (15)	0	\$ 43,068	\$ 30	\$ 14	214%	
	1	16,978	12	6	199	
	2-4	19,685	4	9	44	
	5-9	20,624	10	12	83	
	10-14	21,362	5	12	41	
	15-19	57,108	42	38	110	
	20-24	67,045	72	69	104	
	25-29	50,709	65	90	72	
	30-34	50,397	196	137	143	
	35-39	41,645	182	167	108	
	40-44	8,303	52	47	110	
	45-49	429	0	4	0	
	50 and over	76	0	1	0	
		All ages	\$ 397,433	\$ 670	\$ 606	110%
	1961..... (14)	0	\$ 43,457	\$ 16	\$ 13	123%
1		17,296	2	6	33	
2-4		20,644	2	8	24	
5-9		22,065	33	13	253	
10-14		23,972	30	13	230	
15-19		65,598	22	42	52	
20-24		79,698	64	74	86	
25-29		60,240	96	97	98	
30-34		58,120	134	145	92	
35-39		46,830	192	172	111	
40-44		9,526	41	49	83	
45-49		395	1	3	33	
50 and over		29	2	0	0	
		All ages	\$ 447,878	\$ 635	\$ 635	99%
1962..... (13)		0	\$ 43,010	\$ 10	\$ 12	83%
	1	17,331	0	5	0	
	2-4	20,912	3	8	37	
	5-9	23,436	7	13	53	
	10-14	23,251	24	13	184	
	15-19	75,630	86	46	186	
	20-24	96,469	75	81	92	
	25-29	66,968	70	98	71	
	30-34	65,863	158	150	105	
	35-39	51,014	162	172	94	
	40-44	10,111	50	47	106	
	45-49	348	0	2	0	
	50 and over	24	0	0	0	
		All ages	\$ 494,372	\$ 645	\$ 647	99%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963..... (12)	0	\$ 53,619	\$ 19	\$ 14	135%
	1	19,412	10	5	199
	2-4	27,310	15	9	166
	5-9	34,174	24	18	133
	10-14	37,020	11	20	54
	15-19	95,657	42	59	71
	20-24	124,185	58	97	59
	25-29	86,330	92	116	79
	30-34	78,426	165	166	99
	35-39	60,585	226	189	119
	40-44	11,923	55	48	114
	45-49	448	10	3	333
	50 and over	62	0	0	0
	All ages	\$ 629,157	\$ 727	\$ 744	97%
1964..... (11)	0	\$ 59,106	\$ 6	\$ 15	39%
	1	20,817	0	5	0
	2-4	30,552	1	9	11
	5-9	39,196	11	19	57
	10-14	44,173	46	25	183
	15-19	117,648	88	68	129
	20-24	154,403	126	110	114
	25-29	107,353	48	128	37
	30-34	89,381	200	174	114
	35-39	65,390	211	188	112
	40-44	14,017	66	53	124
	45-49	691	2	4	49
	50 and over	77	0	0	0
	All ages	\$ 742,811	\$ 805	\$ 798	100%
1965..... (10)	0	\$ 61,611	\$ 12	\$ 16	74%
	1	23,055	0	6	0
	2-4	32,475	16	9	177
	5-9	44,905	15	19	78
	10-14	49,043	34	28	121
	15-19	145,823	55	81	67
	20-24	179,963	98	122	80
	25-29	124,408	116	130	89
	30-34	98,531	153	177	86
	35-39	66,995	172	178	96
	40-44	14,633	48	52	92
	45-49	823	0	4	0
	50 and over	91	0	1	0
	All ages	\$ 842,362	\$ 719	\$ 823	87%
1966..... (9)	0	\$ 64,909	\$ 23	\$ 19	121%
	1	22,750	2	6	33
	2-4	35,361	7	9	77
	5-9	46,630	16	17	94
	10-14	53,154	42	31	135
	15-19	168,173	59	90	65
	20-24	209,693	109	139	78
	25-29	146,826	115	138	83
	30-34	105,880	163	173	94
	35-39	70,009	113	171	66
	40-44	14,586	61	48	127
	45-49	840	5	4	124
	50 and over	122	0	1	0
	All ages	\$ 938,940	\$ 715	\$ 846	84%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1967..... (8)	0	\$ 70,798	\$ 10	\$ 23	43%
	1	24,930	13	7	185
	2-4	37,073	0	9	0
	5-9	50,477	2	17	11
	10-14	57,926	9	33	27
	15-19	182,484	79	99	79
	20-24	265,794	178	170	104
	25-29	180,004	151	153	98
	30-34	127,749	152	189	80
	35-39	84,219	207	187	110
	40-44	30,760	45	93	48
	45-49	2,438	12	10	119
	50 and over	253	0	1	0
	All ages	\$1,114,911	\$ 858	\$ 991	86%
1968..... (7)	0	\$ 76,065	\$ 39	\$ 27	144%
	1	26,911	5	9	55
	2-4	40,140	15	11	136
	5-9	54,757	12	16	74
	10-14	65,499	17	35	48
	15-19	201,685	86	111	77
	20-24	317,496	160	194	82
	25-29	223,104	155	173	89
	30-34	155,828	128	209	61
	35-39	102,715	196	208	94
	40-44	49,279	152	137	110
	45-49	4,586	33	17	194
	50 and over	523	3	2	149
	All ages	\$1,318,596	\$ 1,001	\$ 1,149	87%
1969..... (6)	0	\$ 86,799	\$ 15	\$ 36	41%
	1	31,185	5	11	45
	2-4	42,857	10	12	83
	5-9	58,714	52	16	324
	10-14	69,176	37	33	112
	15-19	231,370	108	130	83
	20-24	378,453	193	219	88
	25-29	263,590	186	188	98
	30-34	172,408	163	206	79
	35-39	109,885	191	199	95
	40-44	56,263	126	140	89
	45-49	5,480	9	18	49
	50 and over	298	0	1	0
	All ages	\$1,506,484	\$ 1,095	\$ 1,209	90%
1970..... (5)	0	\$ 106,811	\$ 35	\$ 50	69%
	1	38,060	4	16	24
	2-4	53,623	13	17	76
	5-9	68,286	3	18	16
	10-14	79,707	42	34	123
	15-19	277,342	110	147	74
	20-24	484,257	123	266	46
	25-29	347,622	123	236	52
	30-34	217,835	133	279	58
	35-39	128,003	173	205	84
	40-44	66,824	156	145	107
	45-49	6,577	16	19	84
	50 and over	627	4	3	133
	All ages	\$1,875,580	\$ 935	\$ 1,385	67%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1971..... (4)	0	\$ 126,795	\$ 47	\$ 68	69%
	1	49,069	15	23	65
	2-4	71,593	8	26	30
	5-9	89,687	10	23	43
	10-14	107,233	80	40	199
	15-19	330,591	107	169	63
	20-24	589,367	219	315	69
	25-29	443,578	234	295	79
	30-34	269,071	246	254	96
	35-39	147,064	153	215	71
	40-44	76,720	205*	148	138
	45-49	8,055	7	21	33
	50 and over	701	0	3	0
	All ages	\$2,309,532	\$ 1,331	\$ 1,600	83%
1972..... (3)	0	\$ 154,525	\$ 41	\$ 104	39%
	1	65,189	14	35	39
	2-4	112,334	18	46	39
	5-9	148,925	15	39	38
	10-14	177,836	42	61	68
	15-19	457,030	145	229	63
	20-24	736,202	271	387	70
	25-29	584,844	288	373	77
	30-34	329,158	284	281	101
	35-39	166,154	178	204	87
	40-44	84,127	125	134	93
	45-49	9,388	23	21	109
	50 and over	893	7	3	233
	All ages	\$3,026,609	\$ 1,451	\$ 1,917	75%
1973..... (2)	0	\$ 206,111	\$ 69	\$ 220	31%
	1	78,905	25	54	46
	2-4	155,750	46	72	63
	5-9	198,856	36	56	64
	10-14	236,339	30	72	41
	15-19	623,382	250	310	80
	20-24	1,033,246	272	564	48
	25-29	842,211	252	505	49
	30-34	460,021	286	358	79
	35-39	208,838	182	207	87
	40-44	102,872	129	126	102
	45-49	12,773	6	20	29
	50 and over	1,107	5	4	124
	All ages	\$4,160,417	\$ 1,588	\$ 2,568	61%
1974..... (1)	0	\$ 242,011	\$ 293	\$ 1,087	26%
	1	91,843	23	102	22
	2-4	188,148	60	101	59
	5-9	232,492	66	74	89
	10-14	245,484	34	68	49
	15-19	754,309	225*	345	65
	20-24	1,514,657	450	757	59
	25-29	1,319,705	344	725	47
	30-34	674,392	211	482	43
	35-39	258,324	158	200	78
	40-44	104,763	124	93	133
	45-49	11,189	0	13	0
	50 and over	3,484	2	6	33
	All ages	\$5,640,808	\$ 1,990	\$ 4,053	49%

* One female war death for \$10,000 included.

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	\$ 1,438,703	\$ 665	\$ 1,718	38%
	1	543,737	130	296	43
	2-4	888,462	218	355	61
	5-9	1,133,232	312	370	84
	10-14	1,291,183	483	518	93
	15-19	3,783,838	1,504*	1,964	76
	20-24	6,230,936	2,468	3,564	69
	25-29	4,847,499	2,335	3,445	67
	30-34	2,953,068	2,772	3,330	83
	35-39	1,607,676	2,696	2,862	94
	40-44	654,714	1,435*	1,360	105
	45-49	64,467	124	163	76
	50 and over	8,374	23	26	88
All ages	\$25,445,896	\$15,165	\$19,971	75%	

* One female war death for \$10,000 included.

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 operation 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 that 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.

