

TRANSACTIONS

1965 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORT OF THE COMMITTEE ON MORTALITY UNDER ORDINARY INSURANCES AND ANNUITIES

MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1963 AND 1964 ANNIVERSARIES

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1963 and 1964 anniversaries. It reviews in turn the mortality experience under:

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

In addition, for those companies which subdivided their contributions by sex, the experience in the five-year period between 1959 and 1964 anniversaries is analyzed by sex.

Finally, there is a section on mortality trends during the last twenty-five years.

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

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 \$98,309,015,000 and actual claims of \$317,551,000. As in last year's report, data for issue ages 0-9 are included. The increase in the exposure over the preceding year was 4.5 per cent.

The 1955-60 Male, Female, and Male and Female Combined Select Basic Tables (*TSA, 1962 Reports*, p. 44, and *1963 Reports*, p. 40) were used, respectively, to calculate expected deaths for the male experience, female experience, and experience reported without subdivision by sex. As was done last year, the expected deaths for these three classes of experience were combined and mortality ratios calculated. This procedure,

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1949 TO 1963
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
0.....	\$ 223,458	\$ 95	\$ 106	89.6%
1.....	243,022	121	107	113.1
2-4.....	279,003	96	106	90.6
5-9.....	574,323	255	261	97.7
10-14.....	876,350	845	700	120.7
15-19.....	2,100,730	2,164	2,020	107.1
20-24.....	6,882,264	6,203	6,088	101.9
25-29.....	13,702,374	14,345	14,577	98.4
30-34.....	19,872,433	32,220	31,284	103.0
35-39.....	20,373,094	50,547	51,269	98.6
40-44.....	15,753,460	64,859	62,935	103.1
45-49.....	9,566,047	58,926	57,656	102.2
50-54.....	4,862,869	41,742	43,455	96.1
55-59.....	2,100,079	26,197	26,582	98.6
60-64.....	699,533	14,065	12,312	114.2
65-69.....	176,145	4,538	4,124	110.0
70 and over.....	23,831	333	724	46.0
All ages.....	\$98,309,015	\$317,551	\$314,306	101.0%

used also for nonmedical issues, tends to minimize the effect of any change in the proportion of females on the mortality ratios.

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 for all ages at issue combined. The detailed experience by age groups at issue for each year of issue is set forth in Table B of the Appendix.

The aggregate mortality ratio for the period from 1963 to 1964 anniversaries, 101.0 per cent, is 3.3 percentage points higher than that for the

preceding year.¹ The issue age group which showed the highest mortality ratio (120.7 per cent) was 10-14. This age group has had a high mortality ratio for three consecutive years, but the exposure and actual deaths are small. Age group 60-64 shows a second consecutive year of climbing mortality ratios, 14.6 percentage points higher than last year and 34.0 percentage points higher than two years ago, when the ratio for this age

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1949 TO 1963
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949	15	\$ 2,690,061	\$ 17,860	\$ 19,298	92.5%
1950	14	3,194,853	19,642	20,441	96.1
1951	13	2,924,049	19,175	18,889	101.5
1952	12	3,266,315	19,370	18,856	102.7
1953	11	3,858,656	21,103	19,929	105.9
1954	10	4,801,255	22,008	22,131	99.4
1955	09	6,156,877	24,997	25,228	99.1
1956	08	6,787,014	25,427	24,673	103.1
1957	07	8,068,176	24,617	24,809	99.2
1958	06	8,642,372	24,983	24,498	102.0
1959	05	9,270,477	23,807	24,004	99.2
1960	04	8,393,189	23,303	20,784	112.1
1961	03	8,892,742	19,687	19,188	102.6
1962	02	9,467,263	15,672	16,232	96.6
1963	01	11,895,716	15,900	15,346	103.6
All years of issue		\$98,309,015	\$317,551	\$314,306	101.0%

group was very low. The year of issue which showed the highest mortality ratio was 1960. This is the second consecutive year that this year of issue has shown the highest mortality.

The accompanying tabulation gives an indication of the variation in

¹ In the experience between 1962 and 1963 anniversaries shown in last year's *Reports*, one company inadvertently reported approximately \$2.4 million of nonmedical actual deaths as medical. Correction of this error decreased the medical aggregate mortality ratio by 0.8 percentage points and increased the nonmedical aggregate mortality ratio by 4.9 percentage points from the figures published last year.

the aggregate mortality ratios of the contributing companies from the average of 101.0 per cent calculated on the 1955-60 Select Basic Tables.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
20 or more	1	5.7%
10-20	3	6.9
5-10	4	11.0
0-5	3	13.3
Percentage points above average:		
0-5	4	37.8
5-10	1	15.7
10-20	2	9.6

Nonmedical Issues

The current experience during the first fifteen policy years of insurance is based on an exposure of \$51,842,532,000 and actual claims of \$58,773,000. The increase in the exposure over the preceding year was 8.5 per cent.

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

Nonmedical business now comprises 34.5 per cent of the total experience on recent Ordinary issues as measured by the exposures during the first fifteen policy years, as compared with 33.7 per cent last year. The proportion of nonmedical issues for 1963 was 41.1 per cent, compared with 41.4 per cent for policy year one in last year's report.

The mortality ratios for nonmedical issues are presented in Table 3 by age group at issue for all years of issue combined. The aggregate ratio for the period from 1963 to 1964 anniversaries, 109.5 per cent, is 3.2 percentage points higher than that for the period from 1962 to 1963 anniversaries.² The mortality ratios are 100.0 per cent or lower for age groups under 15 but exceed 100 per cent at the older ages.

The mortality ratios in Table 3 understate somewhat the death rate for nonmedical business because, in calculating the expected deaths, no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for issue age groups 35-39, 40-44, 45-49, and 50 and over are younger than the average ages of the exposures for these age groups in the medical experience entering into the Basic Tables. This

² After the correction described in n. 1.

situation arises because the age limits for nonmedical issues of the contributing companies are variously set at 35, 40, 45, or 50, so that the nonmedical exposures beyond these ages tend to fall off sharply. It is likely that a further understatement arises from the general practice of reducing nonmedical amount limits in steps of \$5,000 or \$10,000 beyond ages ending in 0 and 5, such as 30 and 35.

TABLE 3
STANDARD NONMEDICAL ISSUES OF 1949 TO 1963
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths*	Mortality Ratio*
0.....	\$ 2,388,530	\$ 1,194	\$ 1,256	95.1%
1.....	846,582	333	354	94.1
2-4.....	965,247	358	374	95.7
5-9.....	1,356,377	544	544	100.0
10-14.....	1,961,948	1,204	1,366	88.1
15-19.....	8,151,509	8,489	7,307	116.2
20-24.....	13,174,759	11,255	10,567	106.5
25-29.....	11,752,058	11,332	10,609	106.8
30-34.....	7,185,662	11,191	10,046	111.4
35-39.....	3,341,995	8,926	7,809	114.3
40-44.....	638,593	3,105	2,733	113.6
45-49.....	66,150	676	571	118.4
50 and over.....	13,122	166	152	109.2
All ages.....	\$51,842,532	\$58,773	\$53,688	109.5%

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

An indication of the extent to which Table 3 understates the true mortality on nonmedical business is given in the tabulation at the top of page 6, which shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the nonmedical age limits of the contributing companies were considered in making this adjustment; the reductions in amount limits mentioned above were not considered.

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree at ages 40-44. Except for one company, whose limit for nonmedical issues was age 50 until 1953, nonmedical issues at ages 45-49 and especially at ages 50 and over are largely

MORTALITY RATIOS ON NONMEDICAL ISSUES OF 1949 TO 1963
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35-39	114.3%	114.7%
40-44	113.6	125.3
45-49	118.4	123.8
50 and over	109.2	113.7
Ages 35 and over	114.3%	117.6%

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1949 TO 1963
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths*	Mortality Ratio*
1949	15	\$ 763,255	\$ 1,830	\$ 1,715	106.7%
1950	14	908,964	1,755	1,878	93.5
1951	13	1,313,161	2,805	2,743	102.3
1952	12	1,486,996	2,792	2,722	102.6
1953	11	1,735,851	3,065	2,788	109.9
1954	10	1,791,854	2,466	2,445	100.9
1955	09	2,045,912	2,761	2,432	113.5
1956	08	2,792,587	3,457	3,444	100.4
1957	07	4,428,893	5,782	5,078	113.9
1958	06	4,530,033	5,403	4,569	118.3
1959	05	4,785,590	4,997	4,490	111.3
1960	04	5,074,852	5,114	4,588	111.5
1961	03	5,774,987	5,407	4,916	110.0
1962	02	6,116,207	5,086	4,491	113.2
1963	01	8,293,390	6,053	5,389	112.3
All years of issue		\$51,842,532	\$58,773	\$53,688	109.5%

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

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

The mortality ratios by year of issue for all ages at issue combined for the experience on nonmedical business during the period from 1963 to 1964 anniversaries are presented in Table 4 on an unadjusted basis. The mortality ratios are at least 110 per cent in policy years 1-7 but drop below that level in most of the later policy years.

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

The accompanying tabulation gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 109.5 per cent calculated on the 1955-60 Select Basic Tables.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
20 or more	4	2.4%
10-20	4	4.8
5-10	0	0
0-5	4	36.8
Percentage points above average:		
0-5	4	52.6
5-10	1	2.0
10-20	1	1.4

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available. Table 5 presents side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1959 to 1964 anniversaries. For the experience between 1962 and 1964 anniversaries, the 1955-60 Male, Female, and Male and Female Combined Select Basic Tables, respectively, were used to calculate expected deaths for male experience, female experience, and experience reported without subdivision by sex. Since the expense of recalculation was not considered worthwhile, previously calculated expected deaths on the 1955-60 Male and Female Combined Select Basic Table were used for all the data between 1959 and 1962 anniversaries.

The nonmedical mortality ratios shown in Table 5 have been adjusted to reflect the approximate distribution of nonmedical exposures by age for five-year issue age groups 35-39 and over. The lower half of Table 5 shows that, for policy years 1-15 combined, nonmedical mortality begins to exceed medical mortality appreciably at issue ages 30-34; the excess rises from 8 per cent in that age group to more than 30 per cent at issue

TABLE 5
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
BETWEEN 1959 AND 1964 ANNIVERSARIES
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 1955-60 Select Basic Tables									
	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.....	96	97	244	93	107	103	99	105	134	99
1-9.....	110	73	72	101	88	98	128	111	101	95
10-19.....	108	104	106	113	111	99	105	98	108	105
20-24.....	87	108	92	102	109	99	99	96	98	102
25-29.....	103	105	103	97	101	108	99	98	101	102
30-34.....	111	111	106	115	102	111	95	97	101	109
35-39.....	99	109*	100	121*	98	109*	99	101*	99	109*
40-44.....	90	98*	103	128*	100	120*	100	116*	99	118*
45-49.....	100	107*	99	143*	97	130*	96	125*	97	128*
50 and over	94	136*	105	144*	97	114*	97	141*	99	130*
All ages	97	105*	102	108*	99	107*	98	102*	99	106*
	Ratio of Nonmedical to Medical Mortality Ratios									
0.....	101%		38%		96%		106%		74%	
1-9.....	66		140		111		87		94	
10-19.....	96		107		89		93		97	
20-24.....	124		111		91		97		104	
25-29.....	102		94		107		99		101	
30-34.....	100		108		109		102		108	
35-39.....	110*		121*		111*		102*		110*	
40-44.....	109*		124*		120*		116*		119*	
45-49.....	107*		144*		134*		130*		132*	
50 and over	145*		137*		118*		145*		131*	

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

ages 45 and over. There is no significant change in these figures when compared with those of last year.

Because females constitute a higher proportion of the nonmedical (14.5 per cent of the sex-distinct experience between 1959 and 1964 anniversaries) than of the medical experience (6.6 per cent of the sex-distinct

TABLE 6
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS	1955-60 ULTIMATE BASIC TABLE		MORTALITY RATIO ON 1941 CSO TABLE	MORTALITY RATIO ON 1958 CSO TABLE
			Expected Deaths	Mortality Ratio		
15-19.....	\$ 834,561	\$ 561	\$ 612	91.7%	29.9%	41.8%
20-24.....	546,017	492	548	89.8	35.0	48.8
25-29.....	466,379	485	485	100.0	33.1	51.9
30-34.....	1,006,487	1,245	1,186	105.0	30.7	54.1
35-39.....	2,269,944	3,703	3,570	103.7	31.1	56.5
40-44.....	3,838,655	10,021	10,103	99.2	36.5	61.4
45-49.....	5,646,256	28,340	27,466	103.2	49.9	77.3
50-54.....	6,744,241	52,972	54,244	97.7	54.4	78.0
55-59.....	7,044,295	88,619	90,481	97.9	59.6	80.4
60-64.....	5,714,217	115,067	117,864	97.6	64.7	83.0
65-69.....	4,077,577	128,670	130,601	98.5	68.0	83.2
70-74.....	2,765,107	128,969	134,030	96.2	67.6	80.6
75-79.....	1,519,568	109,043	110,286	98.9	70.1	84.8
80-84.....	638,591	69,004	69,532	99.2	72.1	86.2
85-89.....	189,274	31,245	32,139	97.2	75.8	92.2
90-95.....	35,920	8,907	9,037	98.6	79.3	96.2
All ages...	\$43,337,089	\$777,343	\$792,184	98.1%	64.1%	82.0%

experience between 1959 and 1964 anniversaries), Table 5 understates slightly the excess of nonmedical over medical mortality. This understatement will gradually be eliminated by the change in the method of calculating expected deaths. A more accurate picture is given in Table 11 in a later section of this report, which analyzes the experience by sex.

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 \$43,337,089,000 (an increase of 2.8 per

cent over last year) and actual claims of \$777,343,000. Mortality ratios, based on (1) the 1955-60 Ultimate Basic Tables (Male, Female, and Male and Female Combined, respectively, for the male experience, female experience, and experience reported without subdivision by sex), (2) the Commissioners 1941 Standard Ordinary Mortality Table, and (3) the Commissioners 1958 Standard Ordinary Mortality Table, are presented in Table 6 by attained age groups. The aggregate mortality ratio on the 1955-60 Ultimate Basic Tables for the period from 1963 to 1964 anniversaries (98.1 per cent) is 0.5 percentage points lower than the ratio for the period from 1962 to 1963 anniversaries.

The accompanying tabulation gives an indication of the variation in the aggregate mortality ratios of the contributing companies from the average of 98.1 per cent calculated on the 1955-60 Ultimate Basic Tables.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10-20.....	1	1.5%
5-10.....	4	13.7
0-5.....	6	29.4
Percentage points above average:		
0-5.....	5	44.7
5-10.....	3	10.7

Comparison of Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could conveniently do so. Eleven companies contributed medical data, and nine companies contributed nonmedical data. The results of this experience between 1962 and 1964 anniversaries are shown in Table 7. The experience between 1962 and 1964 anniversaries comprises 39.2 per cent of the total ultimate experience during this period (as compared with 34.7 per cent for the one year of experience published last year). This table will be expanded until five years of experience are included.

As in the 1962-63 experience published last year, nonmedical mortality is appreciably higher than the medical at attained ages 55-59 and 65-69. At most other attained ages where the data are substantial enough to permit a conclusion, the medical mortality ratios are only slightly below the nonmedical.

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 1961 to 1964

anniversaries is shown in Table 8. This comparison was shown last in the *1962 Reports* for two years of experience (1959 to 1961 anniversaries). Twelve companies submitted their experience separately on premium-paying policies, and ten companies did so on fully paid-up policies; the premium-paying data submitted constituted 71.2 per cent and the fully paid-up data 17.0 per cent of the total ultimate experience of all companies (both percentages based on exposures for the three-year period).

Mortality ratios at attained ages 40 and over are higher on premium-paying than on fully paid-up policies, the difference tending to widen with age.

TABLE 7

COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
 EXPERIENCE BETWEEN 1962 AND 1964 ANNIVERSARIES
 BY ATTAINED AGE
 ALL POLICY YEARS COMBINED
 Expected Deaths on 1955-60 Ultimate Basic Tables
 (Amounts Shown in \$1,000 Units)

AT- TAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF NONMEDICAL TO MEDICAL MORTALITY RATIOS
	Medical	Non-medical	Medical	Non-medical	Medical	Non-medical	
15-19..	\$ 100,748	\$ 401,874	\$ 81	\$ 300	103.8%	102.7%	98.9%
20-24..	119,934	154,468	136	187	106.3	114.0	107.2
25-29..	249,192	128,137	268	156	100.4	118.2	117.7
30-34..	490,957	270,710	581	327	98.3	100.6	102.3
35-39..	922,835	595,692	1,462	898	99.2	98.7	99.5
40-44..	1,974,774	703,796	5,074	1,713	95.3	98.3	103.1
45-49..	3,574,709	652,503	16,674	2,860	93.3	94.6	101.4
50-54..	4,740,879	563,444	38,006	4,429	98.2	101.6	103.5
55-59..	5,301,404	449,627	61,964	5,633	90.3	100.4	111.2
60-64..	4,422,093	272,151	90,038	5,710	98.0	100.8	102.9
65-69..	3,113,775	165,205	98,176	5,677	98.2	106.7	108.7
70-74..	2,140,129	101,739	101,860	4,974	98.1	100.3	102.2
75-79..	1,184,388	50,232	87,835	3,729	102.1	102.3	100.2
80-84..	491,264	16,173	55,627	1,697	103.9	96.7	93.1
85-89..	150,312	2,915	24,636	489	96.4	100.2	103.9
90-95..	25,262	301	6,131	55	96.6	76.4	79.1
All ages	\$29,002,655	\$4,528,967	\$588,549	\$38,834	98.1%	101.0%	103.0%

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

EXPERIENCE BY SEX

Seventeen of the eighteen contributing companies submitted all or the major portion of both their medical and nonmedical select data separately for males and females. For the period from 1963 to 1964 anniversaries, the sex-distinct data comprise 95.5 per cent of the medical exposures and 97.5 per cent of the nonmedical exposures.

The detailed experience by sex for the period from 1963 to 1964 anniversaries by age group at issue for each year of issue is presented in Table D of the Appendix for medical issues and in Table E for nonmedical issues. Expected deaths were calculated on the 1955-60 Male Select and the 1955-60 Female Select Basic Tables.

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 1961 AND 1964 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	PREMIUM-PAYING POLICIES*			FULLY PAID-UP POLICIES†		
	Exposed to Risk	Actual Deaths	Mortality Ratio	Exposed to Risk	Actual Deaths	Mortality Ratio
15-19.....	\$ 2,153,915	\$ 1,473	93.6%	\$ 85,874	\$ 60	87.0%
20-24.....	844,049	828	99.4	416,613	497	122.4
25-29.....	1,016,820	952	90.0	159,438	179	110.5
30-34.....	2,389,465	2,644	95.0	366,259	445	105.7
35-39.....	5,154,716	7,960	97.8	924,771	1,477	101.1
40-44.....	8,307,958	21,914	99.0	1,890,188	4,854	98.4
45-49.....	12,103,354	58,284	98.7	2,605,697	11,947	97.3
50-54.....	14,459,151	118,532	101.2	2,901,658	22,215	97.1
55-59.....	14,641,873	185,941	98.2	3,062,049	34,971	89.9
60-64.....	11,450,353	234,502	98.5	2,827,056	52,218	90.2
65-69.....	7,806,645	246,958	98.0	2,496,059	72,586	90.7
70-74.....	5,063,492	244,242	99.1	1,805,380	80,123	91.4
75-79.....	2,655,605	197,326	102.2	1,101,201	74,492	92.9
80-84.....	1,046,115	118,314	103.5	509,731	51,758	92.6
85-89.....	282,656	46,826	97.6	180,921	29,292	95.2
90-95.....	42,249	10,706	100.9	45,677	10,331	89.1
All ages.	\$89,418,416	\$1,497,402	99.5%	\$21,378,572	\$447,445	92.2%

* Based on data from twelve companies.

† Based on data from ten companies.

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1959 to 1964 anniversaries, are presented in Table 9 for standard medically examined issues and in Table 10 for standard nonmedical issues. For the purpose of comparing male and female mortality in the right-hand columns of these tables, mortality ratios for females were calculated on the male table.

TABLE 9

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1959 AND 1964 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY†
	Male	Female	Male	Female	Male	Female	
0	\$ 522,860	\$ 301,033	\$ 311	\$ 99	106.1%	88.4%	62.6%
1	577,618	303,340	365	79	115.5	67.5	40.0
2-4	710,425	320,912	385	82	121.1	79.6	46.7
5-9	1,712,543	645,124	817	119	100.4	66.5	38.8
10-14 . . .	3,294,616	727,377	3,100	197	106.6	90.0	28.8
15-19 . . .	8,270,657	959,243	8,651	458	102.8	122.5	45.1
20-24 . . .	28,379,497	1,707,702	23,503	1,047	94.7	105.5	68.7
25-29 . . .	57,813,800	2,165,845	56,935	2,080	98.6	141.7	87.9
30-34 . . .	82,466,321	3,291,644	120,657	4,307	100.4	117.0	83.8
35-39 . . .	81,177,742	4,275,845	191,117	7,386	98.3	114.8	72.6
40-44 . . .	60,281,741	5,008,040	236,537	12,317	99.3	107.8	63.9
45-49 . . .	35,236,380	3,771,233	209,799	11,642	97.7	94.5	53.3
50-54 . . .	19,720,128	2,578,708	195,467	11,822	100.0	95.2	48.5
55-59 . . .	5,800,350	830,976	77,622	4,874	102.8	93.2	45.1
60-64 . . .	1,812,656	314,076	32,556	2,483	99.0	83.3	43.3
65-69 . . .	435,882	90,817	10,403	1,565	100.0	124.1	69.5
70 and over . . .	45,015	10,230	979	116	65.1	69.9	62.7
All ages	\$388,258,231	\$27,302,145	\$1,169,204	\$60,673	99.2%	102.0%	57.3%

* Based on data from seventeen companies.

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

The ratios of female to male mortality are lowest at issue ages 10-14 for medical issues and ages 15-19 for nonmedical issues. The highest ratios are found at ages 25-34 for medical issues and ages 0, 1, and 25-34 for nonmedical issues. At ages 15-44, ratios of female to male mortality are lower on nonmedical than on medical business, while the opposite is true at juvenile ages. Since the figures are five-year moving averages, there is considerable stability in the ratios from year to year.

Table 11 presents side by side the experience for the five-year period from 1959 to 1964 anniversaries on medical and nonmedical issues, separately for each sex for policy years 1-15. The nonmedical mortality ratios shown in this table have been adjusted approximately to reflect the distribution of nonmedical exposures by age for issue age groups 35-39 and

TABLE 10
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1959 AND 1964 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO†		RATIO OF FEMALE TO MALE MOR- TALITY‡
	Male	Female	Male	Female	Male	Female	
0	\$ 5,845,358	\$ 3,987,156	\$ 3,638	\$ 1,803	100.6%	102.6%	77.0%
1	2,063,398	1,348,823	989	480	96.3	106.0	76.4
2-4	2,359,380	1,386,198	960	384	95.0	92.1	68.8
5-9	3,633,680	1,618,626	1,552	410	100.5	93.0	56.6
10-14	6,233,530	1,644,629	4,027	547	83.5	125.7	50.1
15-19	27,562,538	4,420,011	28,515	1,752	106.6	114.3	37.6
20-24	46,686,227	5,849,565	39,341	3,127	101.8	100.8	59.2
25-29	44,217,352	3,822,536	39,889	2,878	101.7	125.3	76.1
30-34	27,054,827	3,280,737	38,624	3,633	109.9	110.5	73.7
35-39	11,743,867	2,493,768	29,585	4,372	111.4	121.4	68.8
40-44	2,200,915	551,917	10,242	1,369	108.7	104.8	56.9
45-49	200,113	42,751	1,969	238	121.2	140.0	62.0
50 and over	40,872	7,247	660	46	136.4	139.4	39.7
All ages	\$179,842,057	\$30,453,964	\$199,991	\$21,039	105.3%	111.7%	63.1%

* Based on data from seventeen companies.

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

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

over. For males, the ratios of nonmedical to medical mortality tend to increase with age at issue at ages 25 and over. For females, the ratios are below 100 per cent at issue ages 20-34 in policy years 1-15 combined but are relatively high in the first two policy years at ages 20 and over.

The mortality ratios by attained age groups and sex for policy years sixteen and over combined, covering the experience from 1959 to 1964 anniversaries, are presented in Table 12 for standard medical and non-medical issues combined. Again, for the purpose of comparing male and female mortality in the right-hand columns of these tables, mortality

TABLE 11

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1959 AND 1964 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
Male Experience: Mortality Ratios on 1955-60 Male Select Basic Table										
0	106	96	97	92	116	109	104	120	106	101
1-9	133	67	80	106	78	103	147	122	108	98
10-19	105	103	101	109	108	97	99	96	104	103
20-24	83	106	89	101	108	98	96	98	95	102
25-29	104	105	99	97	100	107	94	97	99	102
30-34	106	113	106	116	102	112	92	98	100	110
35-39	99	110†	99	124†	98	111†	98	100†	98	111†
40-44	90	99†	103	132†	100	125†	99	118†	99	122†
45-49	99	110†	100	155†	98	130†	96	109†	98	122†
50 and over	97	152†	107	174†	99	130†	97	139†	100	142†
All ages	97	105†	103	108†	99	107†	97	101†	99	106†
Female Experience: Mortality Ratios on 1955-60 Female Select Basic Table										
0	109	102	54	107	116	102	57	95	88	103
1-9	56	94	58	99	105	90	52	115	70	97
10-19	122	105	79	122	115	120	122	117	110	117
20-24	87	107	113	85	115	107	101	103	106	101
25-29	109	134	126	116	155	126	148	123	142	125
30-34	77	100	103	119	144	110	112	109	117	110
35-39	105	129†	120	123†	108	116†	124	124†	115	122†
40-44	102	126†	107	126†	103	113†	117	108†	108	116†
45-49	141	167†	85	190†	97	132†	79	155†	94	148†
50 and over	84	.....	94	113†	94	142†	103	200†	95	144†
All ages	101	111†	98	112†	102	113†	105	114†	102	113†
Male Experience: Ratios of Nonmedical to Medical Mortality Ratios										
0	91%		95%		94%		115%		95%	
1-9	50		133		132		83		91	
10-19	98		108		90		97		99	
20-24	128		113		91		102		107	
25-29	101		98		107		103		103	
30-34	107		109		110		107		110	
35-39	111†		125†		113†		102†		113†	
40-44	110†		128†		125†		119†		123†	
45-49	111†		155†		133†		114†		124†	
50 and over	157†		163†		131†		143†		142†	
Female Experience: Ratios of Nonmedical to Medical Mortality Ratios										
0	94%		198%		88%		167%		117%	
1-9	168		171		86		221		139	
10-19	86		154		104		96		106	
20-24	123		75		93		102		95	
25-29	123		92		81		83		88	
30-34	130		116		76		97		94	
35-39	123†		103†		107†		100†		106†	
40-44	124†		118†		110†		92†		107†	
45-49	118†		224†		136†		196†		157†	
50 and over	.....		120†		151†		194†		152†	

* Based on data from seventeen companies for medical and nonmedical issues.

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

ratios for females were calculated on the male table. Ten of the eighteen contributing companies submitted data separately for males and females for policy years sixteen and over. The lowest ratios of female to male mortality are found at attained ages 15-24, while the highest ratios are found at attained ages 80 and over.

TABLE 12
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1959 AND 1964 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Male Ultimate Basic Table
and 1955-60 Female Ultimate Basic Table
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY †
	Male	Female	Male	Female	Male	Female	
15-19 . . .	\$ 1,157,152	\$ 928,132	\$ 1,056	\$ 340	90.6%	100.3%	40.3%
20-24 . . .	628,496	413,718	901	186	100.6	100.5	31.3
25-29 . . .	767,079	311,743	906	186	99.8	85.7	50.6
30-34 . . .	1,733,129	620,892	2,193	479	99.1	78.4	61.4
35-39 . . .	3,461,053	1,548,813	5,765	1,706	99.8	86.0	66.6
40-44 . . .	6,682,174	1,868,790	19,271	3,268	103.2	99.3	62.3
45-49 . . .	10,421,585	1,845,484	52,471	5,672	97.0	106.2	62.0
50-54 . . .	12,783,310	1,770,026	108,174	8,101	100.0	101.7	54.5
55-59 . . .	13,034,888	1,469,543	170,754	9,459	98.2	96.4	49.4
60-64 . . .	10,591,735	1,055,163	225,236	11,805	98.9	111.9	52.6
65-69 . . .	7,526,136	740,132	246,594	13,667	99.5	109.2	56.4
70-74 . . .	4,924,096	461,607	241,270	13,917	99.1	92.8	61.6
75-79 . . .	2,647,473	243,341	196,227	11,931	100.3	99.6	66.2
80-84 . . .	1,066,058	105,533	119,032	9,095	100.5	111.4	76.9
85-89 . . .	302,474	34,397	50,169	5,010	96.2	112.4	87.9
90-95 . . .	60,055	6,577	13,950	1,361	90.8	94.4	89.2
All ages.	\$77,786,893	\$13,423,891	\$1,453,969	\$96,183	99.1%	102.5%	60.1%

* Based on data from ten companies.

† Female mortality ratios calculated on 1955-60 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 shed light on the mortality trends during the last twenty-five 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 1964 policy anniversaries; also, for the first time, two series on nonmedical issues for

the period from 1951 to 1964 anniversaries are shown. In addition, for the first time, data furnished by the Canadian Association of Actuaries are shown to illustrate the comparable trends in Canadian mortality experience. The Canadian data include two series of mortality rates (medical and nonmedical issues separately) for the period from 1956 to 1964 anniversaries and one series (medical and nonmedical issues combined) for the period from 1949 to 1964 anniversaries. The series are described below.

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 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 age range from 25 to 64 is shown in Charts II-IX.
4. 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 50 and over is shown in Charts I-VII.
5. 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 50 and over is shown in Charts I-VII.

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

CANADIAN ASSOCIATION OF ACTUARIES DATA

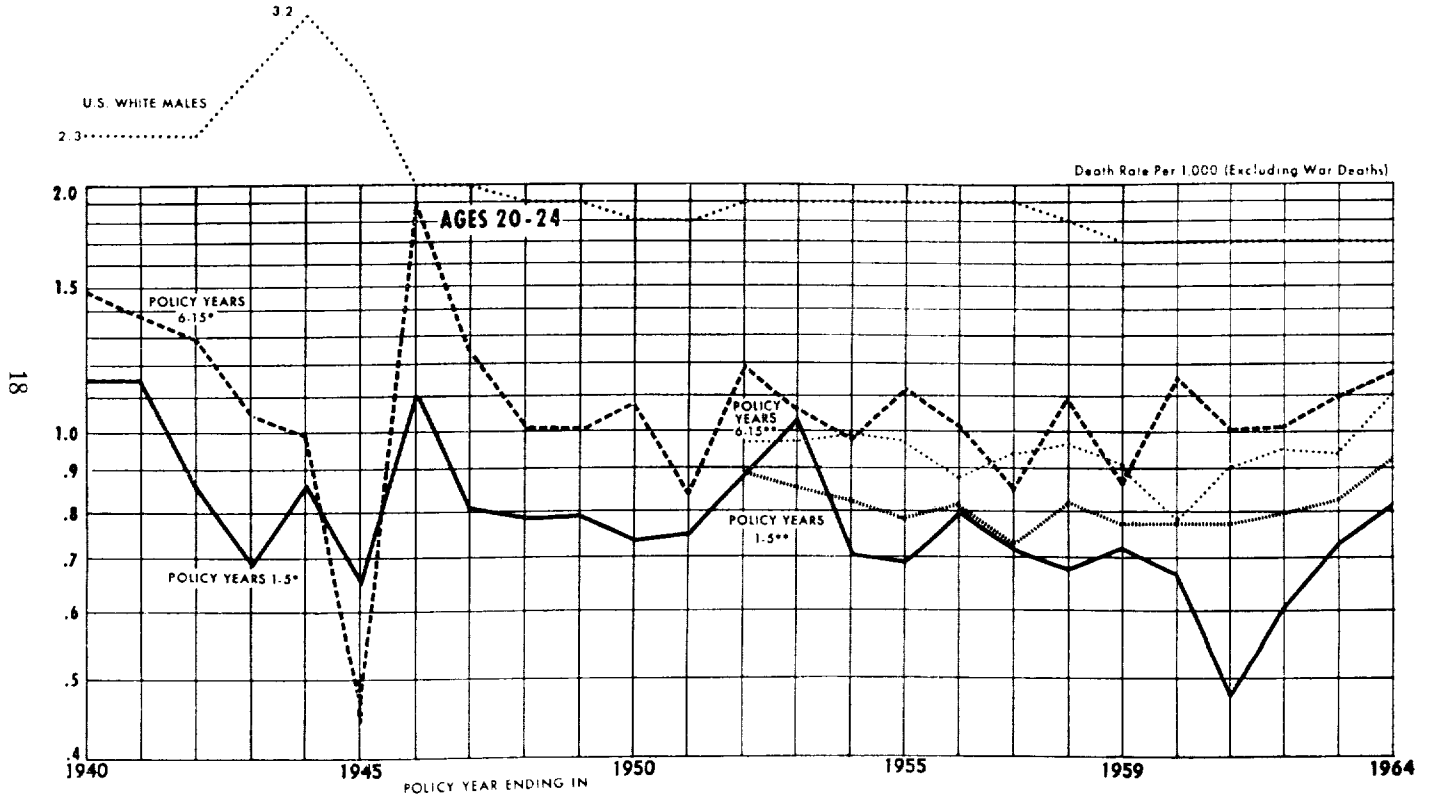
1. Mortality rates on standard Ordinary medical issues for policy years 1-5, inclusive, by five-year approximate attained age groups. (No charts have been included for the Canadian trends.)
2. Mortality rates on standard Ordinary nonmedical issues for policy years 1-5, inclusive, by five-year approximate 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 1955-1959 period

CHART I

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

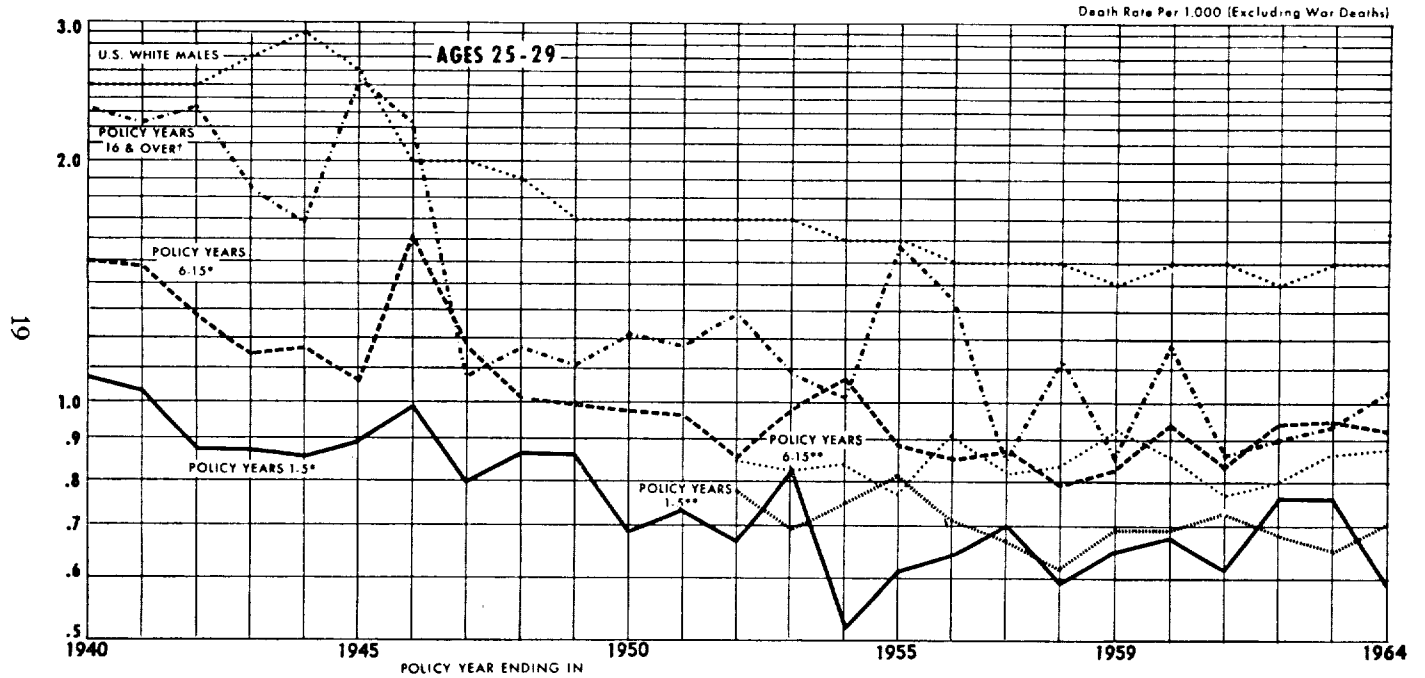


*Medical issues.

** Nonmedical issues.

CHART II

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



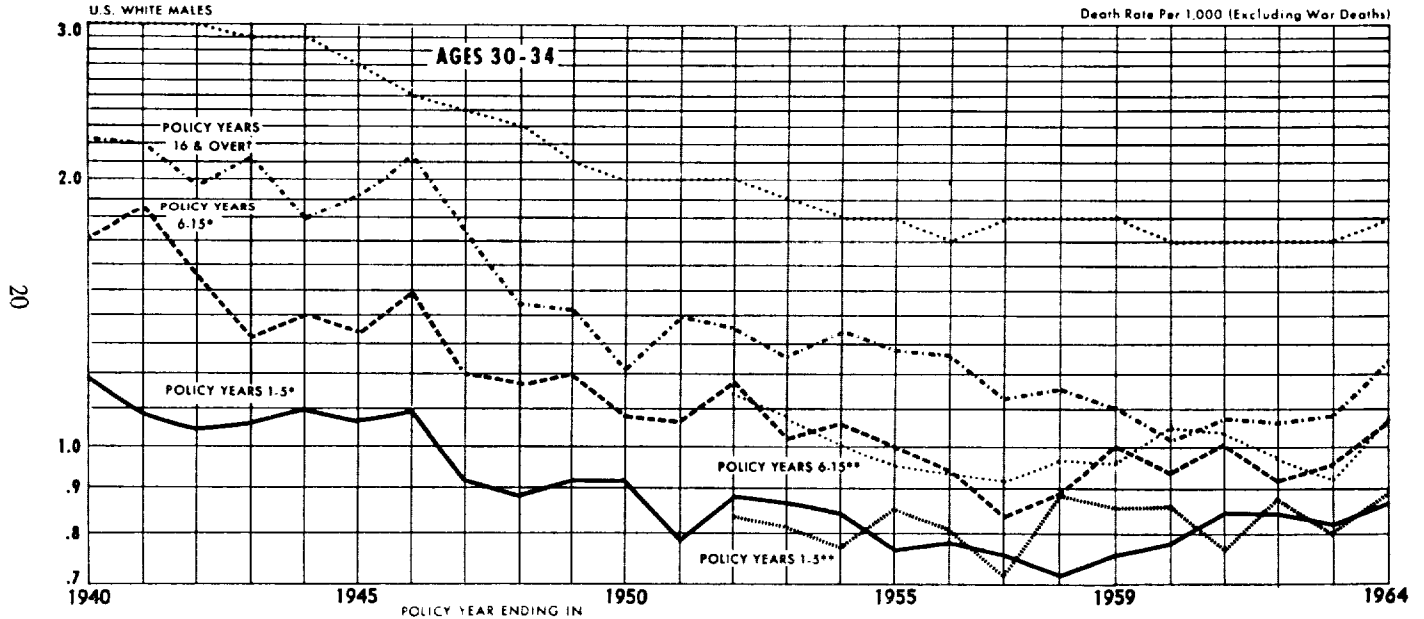
*Medical issues.

** Nonmedical issues.

†Total issues, medical and nonmedical combined.

CHART III

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



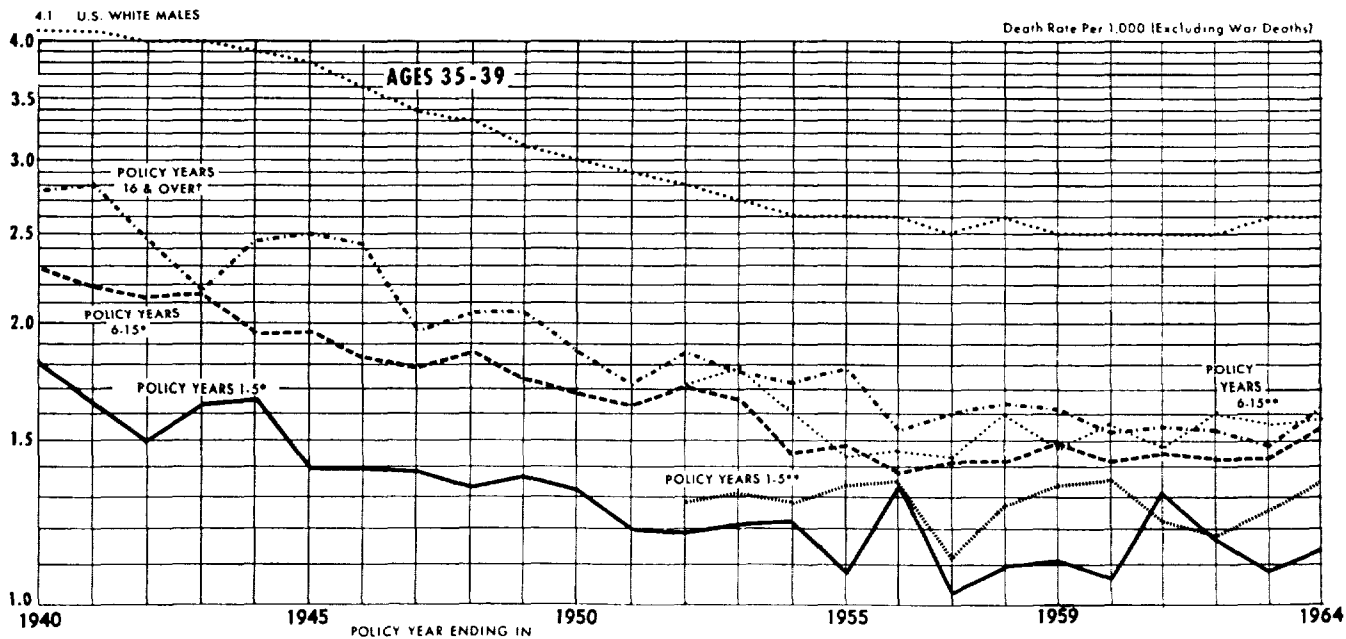
*Medical issues.

** Nonmedical issues.

†Total issues, medical and nonmedical combined.

CHART IV

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



*Medical issues.

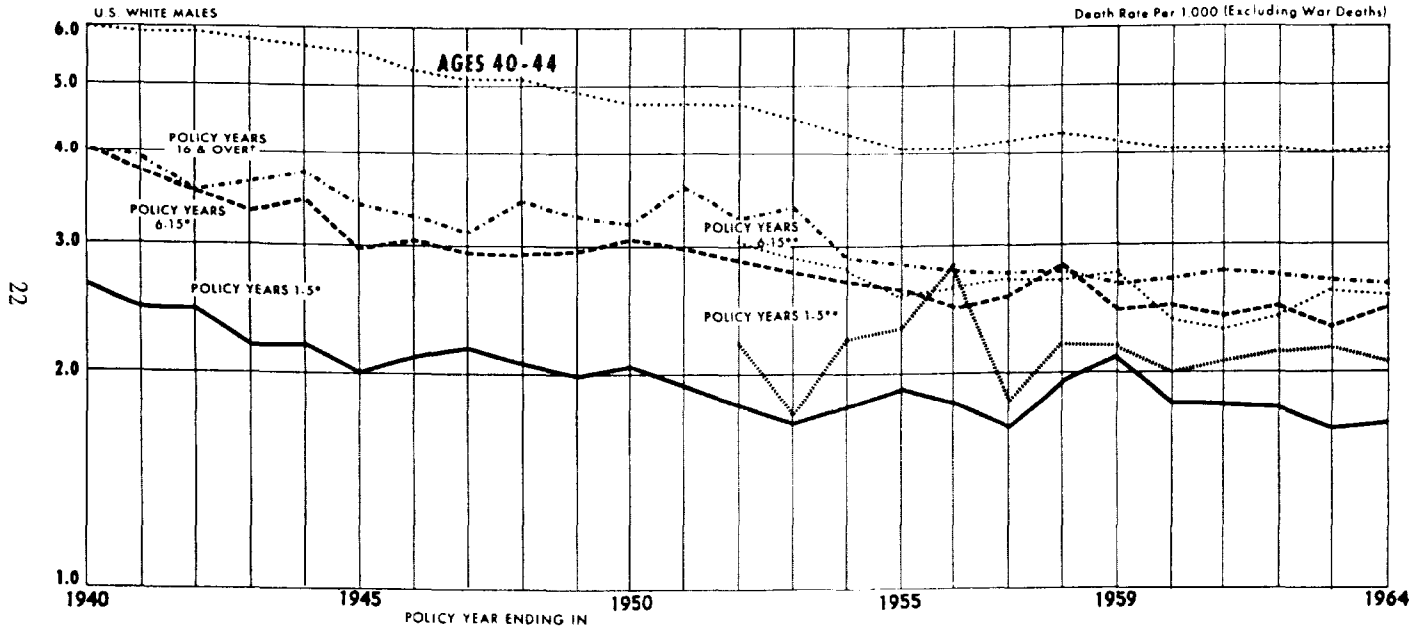
** Nonmedical issues.

†Total issues, medical and nonmedical combined.

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CHART V

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

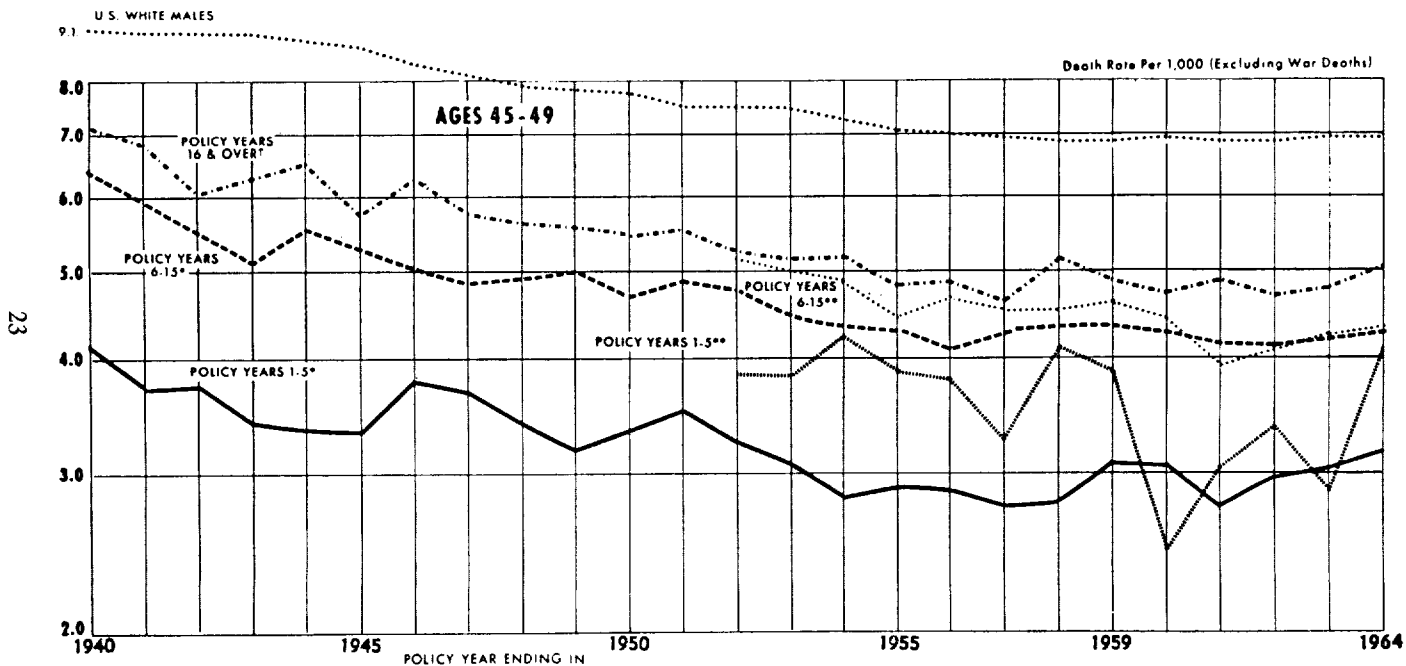


*Medical issues.

** Nonmedical issues.

†Total issues, medical and nonmedical combined.

CHART VI
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



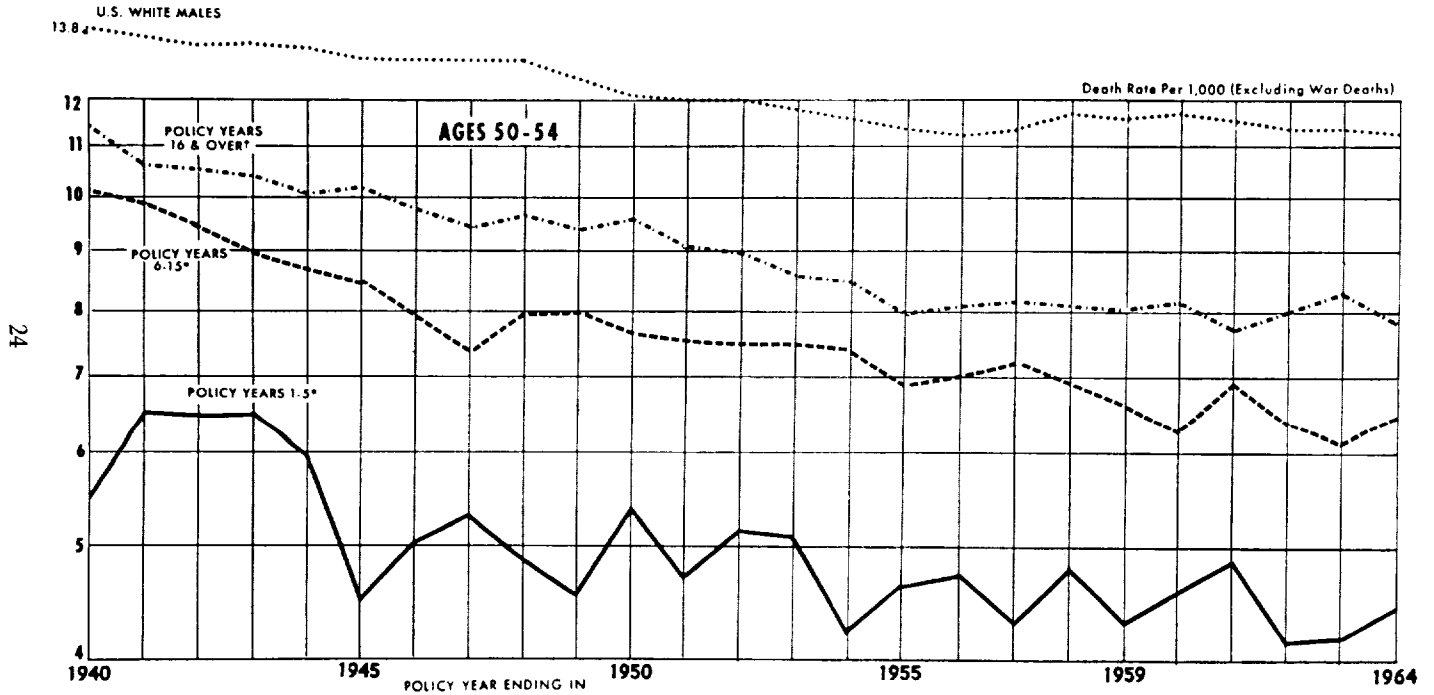
*Medical issues.

** Nonmedical issues.

†Total issues, medical and nonmedical combined.

CHART VII

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

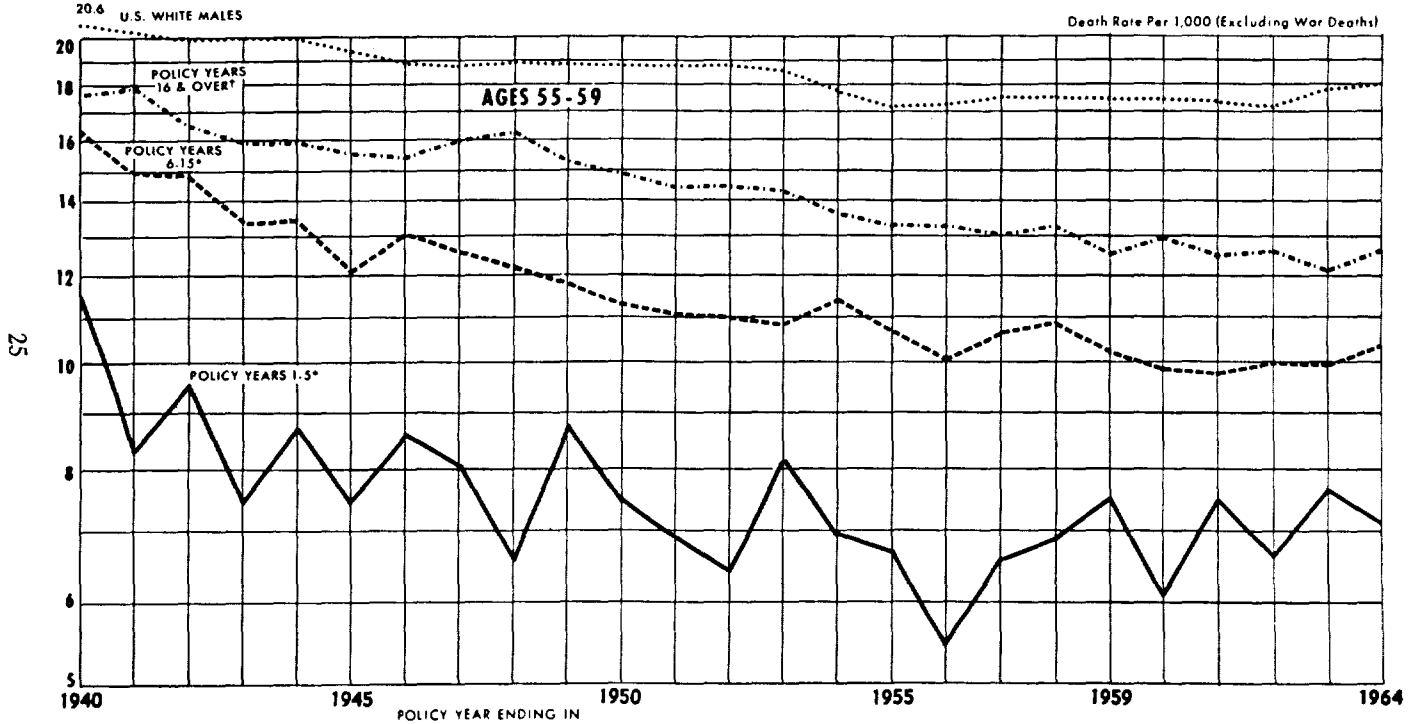


*Medical issues.

†Total issues, medical and nonmedical combined.

CHART VIII

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

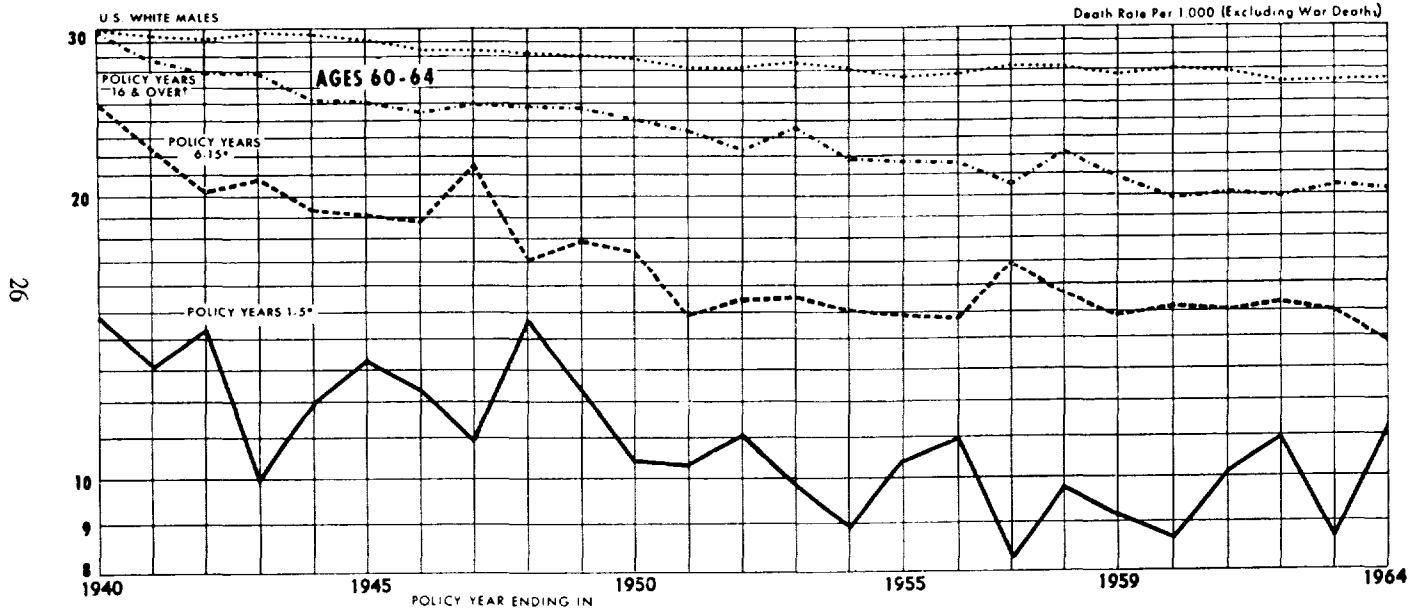


*Medical issues.

†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.

and some major contributors could make this subdivision only for the latter part of this period, all data in this section are shown for male and female lives combined.

The mortality trends during the period from 1939 to 1964 anniversaries on standard Ordinary medical issues in the first five policy years are summarized by attained age groups in Table 13. This table indicates that the trend of improving mortality from the 1939-43 period to the 1955-59

TABLE 13
TREND OF EXPERIENCE ON STANDARD ISSUES
FIRST FIVE POLICY YEARS
EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES
IN INDICATED YEARS
MEDICAL*

Approximate Attained Ages	1939-43	1943-47	1947-51	1951-55	1955-59	1959-64
Mortality Rate per 1,000 (Based on Amounts of Insurance)						
12-14	0.585	0.554	0.402	0.463	0.583	0.368
15-19	0.917	0.826	0.799	0.792	0.719	0.827
20-24	0.960	0.854	0.763	0.824	0.718	0.651
25-29	0.964	0.876	0.781	0.653	0.645	0.683
30-34	1.090	1.037	0.869	0.831	0.749	0.832
35-39	1.643	1.446	1.299	1.168	1.128	1.157
40-44	2.447	2.117	1.994	1.814	1.897	1.802
45-49	3.758	3.566	3.383	3.003	2.882	2.987
50-54	6.229	5.162	4.845	4.751	4.572	4.439
55-59	9.282	8.215	7.390	7.012	6.675	7.001
60-64	13.182	12.132	11.851	10.005	9.473	9.976
65 and over	20.500	16.460	20.193	16.234	16.244	15.584
Mortality Index with 1955-59 Experience= 100 Per Cent						
12-14	100.3%	95.0%	69.0%	79.4%	100.0%	63.1%
15-19	127.5	114.9	111.1	110.2	100.0	115.0
20-24	133.7	118.9	106.3	114.8	100.0	90.7
25-29	149.5	135.8	121.1	101.2	100.0	105.9
30-34	145.5	138.5	116.0	110.9	100.0	111.1
35-39	145.7	128.2	115.2	103.5	100.0	102.6
40-44	129.0	111.6	105.1	95.6	100.0	95.0
45-49	130.4	123.7	117.4	104.2	100.0	103.6
50-54	136.2	112.9	106.0	103.9	100.0	97.1
55-59	139.1	123.1	110.7	105.0	100.0	104.9
60-64	139.2	128.1	125.1	105.6	100.0	105.3
65 and over	126.2	101.3	124.3	99.9	100.0	95.9

* Excludes war claims between 1941 and 1946 anniversaries and between 1949 and 1954 anniversaries.

TABLE 13—Continued

NONMEDICAL†

Approximate Attained Ages	1951-55	1955-59	1959-64
Mortality Rate per 1,000 (Based on Amounts of Insurance)			
12-14	0.381	0.316	0.292
15-19	0.834	0.836	0.861
20-24	0.834	0.787	0.828
25-29	0.764	0.672	0.695
30-34	0.821	0.825	0.840
35-39	1.311	1.275	1.270
40-44	2.208	2.258	2.082
45-49	3.937	3.731	3.225
50 and over	5.738	6.605	7.743
Mortality Index with 1955-59 Experience = 100 Per Cent			
12-14	120.6%	100.0%	92.4%
15-19	99.8	100.0	103.0
20-24	106.0	100.0	105.2
25-29	113.7	100.0	103.4
30-34	99.5	100.0	101.8
35-39	102.8	100.0	99.6
40-44	97.8	100.0	92.2
45-49	105.5	100.0	86.4
50 and over	86.9	100.0	117.2

† Excludes war claims between 1951 and 1954 anniversaries.

period for ages 15 and over has been halted for most age groups. Except for the 12-14 age group, where the data are small, only four age groups showed any improvement over the 1955-59 mortality. A substantial increase in mortality came in the 15-19 and the 30-34 age groups.

Also in Table 13 are shown the mortality trends during the period from 1951 to 1964 anniversaries on standard Ordinary nonmedical issues in the first five policy years. In the important age range 15-39 there is no clear trend in nonmedical mortality during this period.

The mortality trends during the period from 1939 to 1964 anniversaries on standard Ordinary medical issues in policy years 6-15 are summarized by attained age group in Table 14. From the 1939-43 period 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. At ages 40 and over mortality in the 1959-64 period was lower than in the

preceding period as a whole, but Charts V-IX show that it has generally remained level in the last few years.

Also in Table 14 are shown the mortality trends during the period from 1951 to 1964 anniversaries on standard Ordinary nonmedical issues in policy years 6-15. At ages 40 and over, there is improvement in mortality throughout the table, but there is no clear pattern at the younger ages.

TABLE 14
TREND OF EXPERIENCE ON STANDARD ISSUES
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
Mortality Rate per 1,000 (Based on Amounts of Insurance)						
17-19.....	1.006	0.777	0.881	0.918	0.756	1.008
20-24.....	1.279	1.162	0.986	1.086	0.954	1.027
25-29.....	1.339	1.257	0.987	0.947	0.842	0.920
30-34.....	1.609	1.355	1.129	1.064	0.918	0.981
35-39.....	2.193	1.884	1.735	1.575	1.430	1.463
40-44.....	3.686	3.111	2.981	2.716	2.555	2.447
45-49.....	5.792	5.194	4.883	4.476	4.278	4.168
50-54.....	9.636	8.107	7.788	7.266	6.914	6.442
55-59.....	14.929	12.799	11.592	10.985	10.458	9.981
60-64.....	22.218	19.638	16.796	15.188	15.497	14.814
65-69.....	37.049	28.470	25.651	23.874	23.013	20.379
70-74.....	50.493	46.787	37.865	35.529	33.773	31.776
75 and over...	72.883	83.668	58.066	49.000	54.182	51.222
Mortality Index with 1955-59 Experience=100 Per Cent						
17-19.....	133.1%	102.8%	116.5%	121.4%	100.0%	133.3%
20-24.....	134.1	121.8	103.4	113.8	100.0	107.7
25-29.....	159.0	149.3	117.2	112.5	100.0	109.3
30-34.....	175.3	147.6	123.0	115.9	100.0	106.9
35-39.....	153.4	131.7	121.3	110.1	100.0	102.3
40-44.....	144.3	121.8	116.7	106.3	100.0	95.8
45-49.....	135.4	121.4	114.1	104.6	100.0	97.4
50-54.....	139.4	117.3	112.6	105.1	100.0	93.2
55-59.....	142.8	122.4	110.8	105.0	100.0	95.4
60-64.....	143.4	126.7	108.4	98.0	100.0	95.6
65-69.....	161.0	123.7	111.5	103.7	100.0	88.6
70-74.....	149.5	138.5	112.1	105.2	100.0	94.1
75 and over...	134.5	154.4	107.2	90.4	100.0	94.5

* Excludes war claims between 1941 and 1946 anniversaries and between 1949 and 1954 anniversaries.

TABLE 14—*Continued*

NONMEDICAL†

Approximate Attained Ages	1951-55	1955-59	1959-64
Mortality Rate per 1,000 (Based on Amounts of Insurance)			
17-19	0.852	0.902	0.824
20-24	0.979	0.922	0.963
25-29	0.822	0.873	0.845
30-34	1.048	0.952	1.011
35-39	1.621	1.500	1.568
40-44	2.805	2.688	2.508
45-49	4.867	4.612	4.189
50 and over	9.137	8.555	8.404
Mortality Index with 1955-59 Experience=100 Per Cent			
17-19	94.5%	100.0%	91.4%
20-24	106.2	100.0	104.4
25-29	94.2	100.0	96.8
30-34	110.1	100.0	106.2
35-39	108.1	100.0	104.5
40-44	104.4	100.0	93.3
45-49	105.5	100.0	90.8
50 and over	106.8	100.0	98.2

† Excludes war claims between 1951 and 1954 anniversaries.

The mortality trends during the period from 1939 to 1964 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. The degree of improvement, however, decreased with age. Compared with mortality in the 1955-59 period, also, all age groups have shown improvement in the latest period, but Charts II-IX show that mortality in most age groups has remained level in the last few years.

Charts I-IX show that the mortality rates for white males in the United States population have remained virtually stationary since about 1956.

The mortality trends during the period from 1956 to 1964 anniversaries on Canadian standard Ordinary business, medical and nonmedical issues separately, in policy years 1-5 are summarized by attained age groups in Table 16. Due to the short period of time for which these figures

are given, very little in the nature of trends can be seen. For medical issues, mortality decreased between the 1956-59 period and the 1959-64 period at ages 20-44 (except 25-29) and increased at higher ages. No particular pattern can be discerned from the Canadian nonmedical data.

Also exhibited in Table 16 are the mortality trends during the period from 1949 to 1964 anniversaries on Canadian standard Ordinary business, medical and nonmedical issues combined, in the sixth and subsequent

TABLE 15
TREND OF EXPERIENCE ON STANDARD MEDICAL AND NONMEDICAL ISSUES*
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
Mortality Rate per 1,000 (Based on Amounts of Insurance)						
25-29.....	2.142	1.785	1.171	1.244	1.013	0.983
30-34.....	2.127	1.903	1.364	1.302	1.154	1.098
35-39.....	2.524	2.336	1.922	1.786	1.604	1.552
40-44.....	3.813	3.396	3.381	3.085	2.720	2.677
45-49.....	6.573	6.108	5.569	5.107	4.899	4.802
50-54.....	10.725	9.828	9.427	8.497	8.093	8.022
55-59.....	16.905	15.725	15.197	13.883	13.022	12.543
60-64.....	27.757	24.991	24.203	22.344	21.237	20.111
65-69.....	40.801	36.797	36.381	33.821	32.472	31.432
70-74.....	58.594	56.181	53.862	50.850	48.928	47.839
75-79.....	85.727	84.016	79.971	75.156	73.760	71.972
80-84.....	136.807	124.293	113.844	111.755	112.223	108.802
85 and over..	199.785	180.111	177.068	170.061	181.318	177.152
Mortality Index with 1955-59 Experience = 100 Per Cent						
25-29.....	211.5%	176.2%	115.6%	122.8%	100.0%	97.0%
30-34.....	184.3	164.9	118.2	112.8	100.0	95.1
35-39.....	157.4	145.6	119.8	111.3	100.0	96.8
40-44.....	140.2	124.9	124.3	113.4	100.0	98.4
45-49.....	134.2	124.7	113.7	104.2	100.0	98.0
50-54.....	132.5	121.4	116.5	105.0	100.0	99.1
55-59.....	129.8	120.8	116.7	106.6	100.0	96.3
60-64.....	130.7	117.7	114.0	105.2	100.0	94.7
65-69.....	125.6	113.3	112.0	104.2	100.0	96.8
70-74.....	119.8	114.8	110.1	103.9	100.0	97.8
75-79.....	116.2	113.9	108.4	101.9	100.0	97.6
80-84.....	121.9	110.8	101.4	99.6	100.0	97.0
85 and over..	110.2	99.3	97.7	93.8	100.0	97.7

* Excludes war claims between 1941 and 1946 anniversaries and between 1949 and 1954 anniversaries.

years. All age groups with the exception of 20-24 and 75 and over show some improvement since the 1949-52 period. Except for ages 35-39, all ages from 25-64 show improvement in mortality from the 1955-59 period to the 1959-64 period. In this respect the experience is consistent with the Society of Actuaries' data shown in Table 15.

TABLE 16
CANADIAN EXPERIENCE
TREND OF EXPERIENCE ON STANDARD ISSUES
EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES
IN INDICATED YEARS
FIRST FIVE POLICY YEARS

APPROXIMATE ATTAINED AGES	MEDICAL		NONMEDICAL*	
	1956-59	1959-64	1956-59	1959-64
Mortality Rate per 1,000 (Based on Amounts of Insurance)				
12-14.....				0.411
15-19.....	0.837	0.944	0.973	0.956
20-24.....	0.933	0.835	0.971	0.960
25-29.....	0.582	0.685	0.747	0.792
30-34.....	0.841	0.735	0.985	0.947
35-39.....	1.379	1.138	1.084	1.282
40-44.....	1.764	1.451	1.845	1.767
45-49.....	2.341	2.447	2.858	2.884
50-54.....	3.964	4.397		8.946
55-59.....	5.240	6.481		
60-64.....	8.061	9.495		
65 and over...	12.268	13.978		
Mortality Index with 1956-59 Experience = 100 Per Cent				
12-14.....				
15-19.....	100.0%	112.8%	100.0%	98.3%
20-24.....	100.0	89.5	100.0	98.9
25-29.....	100.0	117.7	100.0	106.0
30-34.....	100.0	87.4	100.0	96.1
35-39.....	100.0	82.5	100.0	118.3
40-44.....	100.0	82.3	100.0	95.8
45-49.....	100.0	104.5	100.0	100.9
50-54.....	100.0	110.9		
55-59.....	100.0	123.7		
60-64.....	100.0	117.8		
65 and over...	100.0	113.9		

* Nonmedical issues to 50 and over only.

TABLE 16—*Continued*
SIXTH AND SUBSEQUENT POLICY YEARS
MEDICAL AND NONMEDICAL†

Attained Ages	1949-52	1952-55	1955-59	1959-64
Mortality Rate per 1,000 (Based on Amounts of Insurance)				
15-19	0.838	0.739	0.691	0.734
20-24	1.085	1.179	1.035	1.099
25-29	1.023	1.042	0.964	0.892
30-34	1.061	1.162	1.066	1.017
35-39	1.608	1.673	1.438	1.459
40-44	3.079	2.602	2.518	2.413
45-49	4.871	4.364	4.448	4.285
50-54	8.399	7.806	7.437	7.005
55-59	12.509	12.127	11.894	11.238
60-64	22.595	20.526	20.614	18.659
65-69	34.058	32.584	30.352	30.684
70-74	50.665	47.565	46.024	48.084
75 and over...	86.094	88.239	86.074	87.050
Mortality Index with 1955-59 Experience=100 Per Cent				
15-19	121.3%	106.9%	100.0%	106.2%
20-24	104.8	113.9	100.0	106.2
25-29	106.1	108.1	100.0	92.5
30-34	99.5	109.0	100.0	95.4
35-39	111.8	116.3	100.0	101.5
40-44	122.3	103.3	100.0	95.8
45-49	109.5	98.1	100.0	96.3
50-54	112.9	105.0	100.0	94.2
55-59	105.2	102.0	100.0	94.5
60-64	109.6	99.6	100.0	90.5
65-69	112.2	107.4	100.0	101.1
70-74	110.1	103.3	100.0	104.5
75 and over...	100.0	102.5	100.0	101.1

† Excludes war claims between 1949 and 1954 anniversaries.

A comparison of Tables 13 and 16 shows that, in the first five policy years, mortality rates at ages 40 and over in the Canadian experience are generally lower than those in the Society of Actuaries' study, both on medical and nonmedical business. The opposite is true at ages 15-24, and there is a mixed pattern at ages 25-39. Because of the differences in duration groupings, a valid comparison cannot be made for the later policy years.

APPENDIX

TABLE A
CONTRIBUTING COMPANIES
PROPORTION OF TOTAL EXPOSURES CONTRIBUTED BY EACH

COMPANY	FIRST FIFTEEN POLICY YEARS		SIXTEENTH AND SUBSEQUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medi- cal Issues	Non- medi- cal Issues		Medical Issues		Nonmedical Issues		Male	Female
	Male and Female Lives Combined (Including Data Not Subdivided by Sex)			Male	Female	Male	Female		
Prudential	20.8%	36.5%	16.3%	20.6%	1.4%	32.4%	4.9%	26.1%	5.6%
Metropolitan	14.5	23.6	23.9	12.4	0.7	20.0	2.6		
New York Life	10.8	9.8	11.2	10.3	1.0	8.3	1.8	13.8	2.9
Equitable, N.Y.	8.7	5.5	8.2	8.6	0.5	4.8	0.8		
Northwestern Mutual ..	7.6	0.3	7.1	7.2	0.7	0.2	0.1	12.7	1.0
Massachusetts Mutual ..	5.1	2.1	3.3	5.0	0.3	1.9	0.3		
John Hancock	4.5	5.7	5.0	4.3	0.3	4.5	1.3	7.6	2.1
New England Life	3.8	1.6	1.7	3.8	0.3	1.4	0.2		
Mutual Benefit	3.5	1.1	2.4	2.1	0.2	0.7	0.1		
Travelers	3.2	1.7	3.3	3.2	0.2	1.6	0.2	5.9	0.5
Connecticut Mutual	3.1	1.8	1.9	3.0	0.2	1.6	0.2		
Mutual Life, N.Y.	2.8	3.1	4.8	2.7	0.2	2.7	0.6		
Penn Mutual	2.6	1.8	2.9	2.5	0.2	1.6	0.3	8.1	1.2
Aetna	2.4	1.1	2.0	2.3	0.2	0.9	0.2	3.4	0.5
Lincoln National	2.1	1.4	1.9	2.0	0.1	1.2	0.2	3.2	0.5
Connecticut General	2.0	0.3	0.8	1.9	0.2	0.2	0.1	1.3	0.1
Sun Life, Canada	1.3	2.0	1.8	1.3	0.1	1.7	0.4	3.2	0.3
Provident Mutual	1.2	0.6	1.5						
Total	100.0%	100.0%	100.0%	93.2%	6.8%	85.7%	14.3%	85.3%	14.7%

TABLE B
STANDARD MEDICALLY EXAMINED ISSUES OF 1949 TO 1963
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949 (15)	0	\$ 15,013	\$ 3	\$ 6	50%
	1	8,113	3	4	75
	2-4	11,303	31	7	443
	5-9	20,555	22	17	129
	10-14	41,114	43	43	100
	15-19	93,121	91	100	91
	20-24	255,188	328	362	91
	25-29	451,567	1,040	1,071	97
	30-34	542,949	2,355	2,376	99
	35-39	514,126	3,546	3,624	98
	40-44	386,574	3,826	3,990	96
	45-49	212,466	2,894	3,620	80
	50-54	91,565	2,034	2,199	92
	55-59	35,977	1,130	1,329	85
	60-64	8,778	384	433	89
	65-69	1,608	121	111	109
70 and over	44	9	6	150	
	All ages	\$2,690,061	\$17,860	\$19,298	93%
1950 (14)	0	\$ 16,160	\$ 5	\$ 5	100%
	1	9,827	2	4	50
	2-4	13,110	1	7	14
	5-9	20,716	27	17	159
	10-14	44,226	36	46	78
	15-19	113,085	92	118	78
	20-24	299,070	418	396	106
	25-29	552,774	1,068	1,181	90
	30-34	666,157	2,449	2,560	96
	35-39	603,637	3,484	3,680	95
	40-44	435,684	4,630	4,142	112
	45-49	250,826	3,538	3,775	94
	50-54	114,882	2,167	2,509	86
	55-59	42,531	1,045	1,410	74
	60-64	10,167	510	471	108
	65-69	1,991	166	119	139
70 and over	10	4	1	400	
	All ages	\$3,194,853	\$19,642	\$20,441	96%
1951 (13)	0	\$ 14,686	\$ 1	\$ 4	25%
	1	7,779	2	3	67
	2-4	12,374	13	6	217
	5-9	24,599	59	20	295
	10-14	38,815	53	39	136
	15-19	81,372	71	84	85
	20-24	188,321	243	228	107
	25-29	438,269	679	844	80
	30-34	583,487	1,667	1,940	86
	35-39	585,149	3,211	3,133	102
	40-44	463,532	4,621	3,935	117
	45-49	281,634	3,650	3,705	99
	50-54	133,003	2,600	2,572	101
	55-59	53,431	1,776	1,559	114
	60-64	14,308	341	607	56
	65-69	3,151	181	192	94
70 and over	139	7	18	39	
	All ages	\$2,924,049	\$19,175	\$18,889	102%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952 (12)	0	\$ 15,414	\$ 7	\$ 4	175%
	1	7,735	0	2	0
	2-4	12,045	4	5	80
	5-9	37,615	24	26	92
	10-14	40,371	38	39	97
	15-19	75,741	132	79	167
	20-24	186,443	148	209	71
	25-29	487,970	838	833	101
	30-34	664,210	1,839	1,938	95
	35-39	666,841	2,937	3,222	91
	40-44	519,802	3,928	3,870	101
	45-49	321,204	4,851	3,632	134
	50-54	147,254	1,893	2,473	77
	55-59	61,832	1,376	1,601	86
	60-64	18,526	1,101	728	151
	65-69	3,066	249	168	148
70 and over	246	5	27	19	
	All ages	\$3,266,315	\$19,370	\$18,856	103%
1953 (11)	0	\$ 16,493	\$ 8	\$ 4	200%
	1	9,960	2	3	67
	2-4	12,997	0	4	0
	5-9	37,509	57	23	248
	10-14	44,367	28	43	65
	15-19	88,681	59	93	63
	20-24	209,616	270	217	124
	25-29	585,319	640	865	74
	30-34	792,930	2,076	2,059	101
	35-39	791,528	3,565	3,393	105
	40-44	605,302	3,831	4,046	95
	45-49	378,688	4,212	3,775	112
	50-54	183,052	2,664	2,730	98
	55-59	73,060	2,334	1,642	142
	60-64	25,073	950	826	115
	65-69	3,818	398	182	219
70 and over	263	9	24	38	
	All ages	\$3,858,656	\$21,103	\$19,929	106%
1954 (10)	0	\$ 18,016	\$ 3	\$ 5	60%
	1	11,624	0	3	0
	2-4	16,711	0	5	0
	5-9	45,818	8	25	32
	10-14	63,484	100	61	164
	15-19	111,093	120	117	103
	20-24	285,737	314	281	112
	25-29	733,977	916	962	95
	30-34	1,009,610	2,059	2,313	89
	35-39	943,919	3,466	3,554	98
	40-44	733,391	4,521	4,325	105
	45-49	451,442	4,190	4,000	105
	50-54	231,390	3,297	3,137	105
	55-59	101,715	1,782	2,011	89
	60-64	34,346	862	945	91
	65-69	8,457	366	341	107
70 and over	525	4	46	9	
	All ages	\$4,801,255	\$22,008	\$22,131	99%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955 (09)	0	\$ 19,017	\$ 10	\$ 6	167%
	1	12,705	0	3	0
	2-4	19,132	0	5	0
	5-9	56,661	16	29	55
	10-14	76,855	117	72	163
	15-19	138,458	136	142	96
	20-24	418,570	558	389	143
	25-29	945,252	973	1,102	88
	30-34	1,283,122	2,419	2,541	95
	35-39	1,201,137	3,932	3,950	100
	40-44	926,126	4,736	4,860	97
	45-49	570,087	5,002	4,555	110
	50-54	297,704	3,585	3,679	97
	55-59	133,121	1,699	2,316	73
	60-64	47,504	1,314	1,147	115
	65-69	10,303	483	353	137
	70 and over	1,123	17	79	22
	All ages	\$6,156,877	\$24,997	\$25,228	99%
1956 (08)	0	\$ 17,145	\$ 0	\$ 6	0%
	1	17,366	1	5	20
	2-4	25,255	0	6	0
	5-9	48,939	1	21	5
	10-14	79,669	110	72	153
	15-19	153,232	134	155	86
	20-24	513,469	394	454	87
	25-29	1,041,089	1,125	1,083	104
	30-34	1,387,033	2,399	2,368	101
	35-39	1,331,702	4,076	3,871	105
	40-44	1,044,908	5,876	4,957	119
	45-49	620,505	4,019	4,572	88
	50-54	317,447	3,427	3,625	95
	55-59	130,740	1,679	2,096	80
	60-64	48,019	1,626	1,038	157
	65-69	9,650	533	291	183
	70 and over	846	27	53	51
	All ages	\$6,787,014	\$25,427	\$24,673	103%
1957 (07)	0	\$ 15,876	\$ 6	\$ 6	100%
	1	20,374	5	7	71
	2-4	23,693	0	6	0
	5-9	42,610	3	15	20
	10-14	70,324	24	59	41
	15-19	162,488	175	161	109
	20-24	690,482	569	587	97
	25-29	1,270,627	1,281	1,212	106
	30-34	1,782,246	3,142	2,588	121
	35-39	1,645,028	4,466	4,249	105
	40-44	1,193,755	5,079	5,088	100
	45-49	636,025	4,085	4,232	97
	50-54	321,517	2,932	3,352	87
	55-59	133,467	1,985	1,945	102
	60-64	45,335	670	875	77
	65-69	13,249	187	369	51
	70 and over	1,080	8	58	14
	All ages	\$8,068,176	\$24,617	\$24,809	99%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 (06)	0	\$ 14,506	\$ 1	\$ 6	17%
	1	23,240	20	9	222
	2-4	22,960	0	7	0
	5-9	40,674	0	12	0
	10-14	67,563	132	52	254
	15-19	166,273	226	160	141
	20-24	677,440	694	562	123
	25-29	1,267,902	1,290	1,131	114
	30-34	1,871,629	3,252	2,417	135
	35-39	1,817,422	4,076	4,075	100
	40-44	1,313,848	4,594	5,008	92
	45-49	743,062	4,467	4,267	105
	50-54	385,033	3,111	3,447	90
	55-59	164,544	1,880	2,047	92
	60-64	51,505	877	904	97
	65-69	13,588	341	345	99
	70 and over	1,183	22	49	45
	All ages	\$8,642,372	\$24,983	\$24,498	102%
1959 (05)	0	\$ 14,428	\$ 2	\$ 7	29%
	1	24,632	2	11	18
	2-4	24,217	4	8	50
	5-9	49,033	26	13	200
	10-14	83,240	60	60	100
	15-19	203,577	286	197	145
	20-24	696,868	550	577	95
	25-29	1,271,573	1,195	1,094	109
	30-34	1,880,703	2,108	2,111	100
	35-39	1,973,857	3,369	3,873	87
	40-44	1,433,730	4,931	4,641	106
	45-49	890,628	4,202	4,459	94
	50-54	447,680	3,546	3,347	106
	55-59	194,559	2,061	2,113	98
	60-64	61,543	1,165	1,014	115
	65-69	18,333	282	413	68
	70 and over	1,876	18	66	27
	All ages	\$9,270,477	\$23,807	\$24,004	99%
1960 (04)	0	\$ 11,359	\$ 10	\$ 6	167%
	1	23,286	9	11	82
	2-4	20,976	14	8	175
	5-9	37,247	12	10	120
	10-14	60,615	40	38	105
	15-19	168,211	180	159	113
	20-24	527,904	314	434	72
	25-29	1,033,108	1,304	869	150
	30-34	1,681,169	1,993	1,748	114
	35-39	1,826,360	3,095	3,151	98
	40-44	1,389,080	4,783	4,010	119
	45-49	872,228	4,197	3,826	110
	50-54	447,201	3,219	3,036	106
	55-59	204,706	2,485	2,013	123
	60-64	69,707	1,405	1,055	133
	65-69	17,852	220	354	62
	70 and over	2,180	23	56	41
	All ages	\$8,393,189	\$23,303	\$20,784	112%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961 (03)	0	\$ 10,348	\$ 1	\$ 7	14%
	1	23,921	33	13	254
	2-4	20,452	0	9	0
	5-9	36,090	0	9	0
	10-14	55,868	44	31	142
	15-19	177,943	119	168	71
	20-24	562,059	463	445	104
	25-29	1,053,030	802	842	95
	30-34	1,726,926	1,371	1,603	86
	35-39	1,916,199	2,391	2,838	84
	40-44	1,532,635	3,901	3,711	105
	45-49	949,756	3,658	3,490	105
	50-54	510,181	2,901	2,934	99
	55-59	224,422	2,458	1,832	134
	60-64	69,023	1,109	840	132
	65-69	19,994	333	330	101
	70 and over	3,895	103	86	120
	All ages	\$8,892,742	\$19,687	\$19,188	103%
1962 (02)	0	\$ 9,984	\$ 25	\$ 8	313%
	1	25,267	37	16	231
	2-4	23,671	4	12	33
	5-9	38,490	0	11	0
	10-14	55,162	10	24	42
	15-19	180,828	179	153	117
	20-24	593,047	391	429	91
	25-29	1,117,838	525	726	72
	30-34	1,772,233	1,311	1,338	98
	35-39	2,018,303	2,307	2,343	98
	40-44	1,667,908	2,942	3,275	90
	45-49	1,062,515	2,743	3,012	91
	50-54	549,848	2,549	2,346	109
	55-59	240,013	1,446	1,422	102
	60-64	86,138	812	759	107
	65-69	22,241	328	293	112
	70 and over	3,777	63	65	97
	All ages	\$9,467,263	\$15,672	\$16,232	97%
1963 (01)	0	\$ 15,013	\$ 13	\$ 26	50%
	1	17,193	5	13	38
	2-4	20,107	25	11	227
	5-9	37,767	0	13	0
	10-14	54,677	10	21	48
	15-19	186,627	164	134	122
	20-24	778,050	549	518	106
	25-29	1,452,079	669	762	88
	30-34	2,228,029	1,780	1,384	129
	35-39	2,537,886	2,626	2,313	114
	40-44	2,107,185	2,660	3,077	86
	45-49	1,324,981	3,218	2,736	118
	50-54	685,112	1,817	2,069	88
	55-59	305,961	1,061	1,246	85
	60-64	109,561	939	670	140
	65-69	28,844	350	263	133
	70 and over	6,644	14	90	16
	All ages	\$11,895,716	\$15,900	\$15,346	104%

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1949 TO 1963
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949 (15)	0	\$ 102,165	\$ 42	\$ 41	102%
	1	28,419	15	14	107
	2-4	28,727	17	16	106
	5-9	28,880	35	24	146
	10-14	34,157	27	35	77
	15-19	95,265	104	100	104
	20-24	158,876	217	223	97
	25-29	127,306	342	293	117
	30-34	81,584	337	346	97
	35-39	53,366	355	349	102
	40-44	20,822	246	209	118
	45-49	3,361	66	57	116
	50 and over	327	27	8	338
	All ages	\$ 763,255	\$ 1,830	\$ 1,715	107%
1950 (14)	0	\$ 102,868	\$ 30	\$ 34	88%
	1	29,741	12	12	100
	2-4	33,172	27	17	159
	5-9	33,851	27	27	100
	10-14	41,115	27	41	66
	15-19	119,141	123	122	101
	20-24	188,959	178	247	72
	25-29	160,935	238	334	71
	30-34	108,279	415	404	103
	35-39	62,653	382	355	108
	40-44	24,252	240	222	108
	45-49	3,650	52	55	95
	50 and over	348	4	8	50
	All ages	\$ 908,964	\$ 1,755	\$ 1,878	93%
1951 (13)	0	\$ 122,447	\$ 41	\$ 35	117%
	1	36,665	6	12	50
	2-4	40,759	18	20	90
	5-9	46,443	44	36	122
	10-14	52,755	74	52	142
	15-19	151,879	157	152	103
	20-24	239,528	266	280	95
	25-29	269,945	511	510	100
	30-34	199,857	639	652	98
	35-39	106,241	546	548	100
	40-44	36,353	349	303	115
	45-49	9,269	130	121	107
	50 and over	1,020	24	22	109
	All ages	\$1,313,161	\$ 2,805	\$ 2,743	102%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952 (12)	0	\$ 137,157	\$ 36	\$ 36	100%
	1	43,311	7	13	54
	2-4	44,623	22	18	122
	5-9	55,573	40	37	108
	10-14	61,268	60	58	103
	15-19	164,588	217	160	136
	20-24	255,866	253	273	93
	25-29	321,460	541	534	101
	30-34	235,480	622	669	93
	35-39	119,364	589	538	109
	40-44	38,173	256	268	96
	45-49	8,958	134	98	137
	50 and over	1,175	15	20	75
	All ages	\$1,486,996	\$ 2,792	\$ 2,722	103%
1953 (11)	0	\$ 153,156	\$ 43	\$ 38	113%
	1	50,258	11	13	85
	2-4	52,078	14	18	78
	5-9	68,943	68	41	166
	10-14	78,631	86	74	116
	15-19	207,927	223	205	109
	20-24	289,059	320	286	112
	25-29	377,218	631	544	116
	30-34	281,538	691	714	97
	35-39	131,961	582	533	109
	40-44	35,638	280	224	125
	45-49	8,303	101	80	126
	50 and over	1,141	15	18	83
	All ages	\$1,735,851	\$ 3,065	\$ 2,788	110%
1954 (10)	0	\$ 168,638	\$ 66	\$ 43	153%
	1	57,171	16	14	114
	2-4	60,183	14	18	78
	5-9	79,594	55	42	131
	10-14	89,812	97	81	120
	15-19	207,600	216	205	105
	20-24	314,955	346	296	117
	25-29	372,242	422	476	89
	30-34	282,698	520	633	82
	35-39	128,475	505	456	111
	40-44	26,744	172	147	117
	45-49	3,131	31	26	119
	50 and over	611	6	8	75
	All ages	\$1,791,854	\$ 2,466	\$ 2,445	101%
1955 (09)	0	\$ 202,086	\$ 76	\$ 58	131%
	1	69,734	18	18	100
	2-4	72,224	16	19	84
	5-9	95,603	61	46	133
	10-14	114,153	112	102	110
	15-19	253,057	270	245	110
	20-24	383,520	394	343	115
	25-29	391,582	507	445	114
	30-34	298,224	668	577	116
	35-39	137,539	499	428	117
	40-44	24,900	115	122	94
	45-49	2,535	16	19	84
	50 and over	755	9	10	90
	All ages	\$2,045,912	\$ 2,761	\$ 2,432	114%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1956 (08)	0	\$ 190,355	\$ 69	\$ 64	108%
	1	70,163	16	20	80
	2-4	71,676	25	18	139
	5-9	97,004	27	40	68
	10-14	119,626	89	102	87
	15-19	285,368	279	276	101
	20-24	528,872	327	457	72
	25-29	609,301	765	626	122
	30-34	505,738	932	855	109
	35-39	268,079	741	762	97
	40-44	42,878	166	196	85
	45-49	2,827	13	20	65
	50 and over	700	8	8	100
	All ages	\$2,792,587	\$ 3,457	\$ 3,444	100%
1957 (07)	0	\$ 179,195	\$ 59	\$ 70	84%
	1	65,706	24	22	109
	2-4	66,879	28	17	165
	5-9	91,957	25	32	78
	10-14	138,340	111	114	97
	15-19	488,513	525	477	110
	20-24	1,038,902	851	874	97
	25-29	1,111,104	1,123	1,052	107
	30-34	791,425	1,489	1,142	130
	35-39	390,716	1,218	992	123
	40-44	62,653	306	260	118
	45-49	2,868	13	18	72
	50 and over	635	10	8	125
	All ages	\$4,428,893	\$ 5,782	\$ 5,078	114%
1958 (06)	0	\$ 173,918	\$ 84	\$ 76	111%
	1	69,482	61	27	226
	2-4	70,748	26	20	130
	5-9	98,342	16	29	55
	10-14	167,418	149	128	116
	15-19	622,416	740	596	124
	20-24	1,174,327	1,040	962	108
	25-29	1,104,119	1,151	976	118
	30-34	685,335	1,013	875	116
	35-39	308,761	879	669	131
	40-44	51,472	200	188	106
	45-49	3,052	21	17	124
	50 and over	643	23	6	383
	All ages	\$4,530,033	\$ 5,403	\$ 4,569	118%
1959 (05)	0	\$ 170,390	\$ 55	\$ 82	67%
	1	67,562	27	30	90
	2-4	73,737	28	25	112
	5-9	105,485	32	29	110
	10-14	186,593	71	133	53
	15-19	837,722	1,077	805	134
	20-24	1,280,234	1,000	1,047	96
	25-29	1,080,775	960	919	104
	30-34	646,511	824	717	115
	35-39	287,211	678	541	125
	40-44	45,085	199	138	144
	45-49	3,442	40	16	250
	50 and over	843	6	8	75
	All ages	\$4,785,590	\$ 4,997	\$ 4,490	111%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1960 (04)	0	\$ 147,211	\$ 66	\$ 82	80%
	1	57,117	25	28	89
	2-4	71,739	25	28	89
	5-9	117,584	24	30	80
	10-14	196,096	97	126	77
	15-19	979,419	1,137	916	124
	20-24	1,344,708	1,055	1,093	97
	25-29	1,164,766	1,052	968	109
	30-34	646,627	892	666	134
	35-39	293,202	510	486	105
	40-44	51,741	206	142	145
	45-49	3,604	23	15	153
	50 and over	1,038	2	8	25
	All ages	\$5,074,852	\$ 5,114	\$ 4,588	111%
1961 (03)	0	\$ 155,149	\$ 70	\$ 100	70%
	1	59,415	34	33	103
	2-4	77,814	60	35	171
	5-9	125,488	33	33	100
	10-14	208,210	76	119	64
	15-19	1,158,358	1,118	1,078	104
	20-24	1,591,674	1,431	1,241	115
	25-29	1,303,072	1,027	1,025	100
	30-34	718,457	781	660	118
	35-39	317,227	565	448	126
	40-44	56,230	187	128	146
	45-49	3,170	23	11	209
	50 and over	723	2	5	40
	All ages	\$5,774,987	\$ 5,407	\$ 4,916	110%
1962 (02)	0	\$ 160,685	\$ 106	\$ 118	90%
	1	64,655	24	42	57
	2-4	84,124	19	41	46
	5-9	128,395	35	37	95
	10-14	197,316	67	92	73
	15-19	1,152,608	1,220	967	126
	20-24	1,787,894	1,434	1,267	113
	25-29	1,413,215	983	904	109
	30-34	742,893	661	552	120
	35-39	326,106	432	358	121
	40-44	53,934	83	97	86
	45-49	3,350	12	9	133
	50 and over	1,032	10	7	143
	All ages	\$6,116,207	\$ 5,086	\$ 4,491	113%
1963 (01)	0	\$ 223,110	\$ 351	\$ 379	93%
	1	77,183	37	56	66
	2-4	116,764	19	64	30
	5-9	183,235	22	61	36
	10-14	276,458	61	109	56
	15-19	1,427,648	1,083	1,003	108
	20-24	2,597,385	2,143	1,678	128
	25-29	1,945,018	1,079	1,003	108
	30-34	961,016	707	584	121
	35-39	411,094	445	346	129
	40-44	67,718	100	89	112
	45-49	4,630	1	9	11
	50 and over	2,131	5	8	63
	All ages	\$8,293,390	\$ 6,053	\$ 5,389	112%

TABLE D
STANDARD MEDICALLY EXAMINED ISSUES OF 1949 TO 1963
MALE LIVES
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Male Select Basic Table
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949..... (15)	0	\$ 5,981	\$ 0	\$ 3	0%
	1	4,046	2	2	100
	2-4	6,644	26	5	520
	5-9	10,948	13	11	118
	10-14	27,333	40	33	121
	15-19	45,289	56	55	102
	20-24	128,081	181	195	93
	25-29	275,048	622	674	92
	30-34	362,225	1,606	1,652	97
	35-39	352,497	2,476	2,559	97
	40-44	270,096	2,690	2,877	94
	45-49	150,672	2,038	2,685	76
	50-54	64,532	1,379	1,618	85
	55-59	25,803	871	996	87
	60-64	5,990	214	312	69
	65-69	995	81	74	109
70 and over	35	3	5	60	
	All ages	\$1,736,215	\$12,298	\$13,756	89%
1950..... (14)	0	\$ 6,382	\$ 2	\$ 2	100%
	1	4,885	1	2	50
	2-4	5,914	1	4	25
	5-9	9,973	10	10	100
	10-14	30,474	29	36	81
	15-19	61,691	53	71	75
	20-24	162,500	233	229	102
	25-29	351,766	674	770	88
	30-34	455,413	1,537	1,799	85
	35-39	424,344	2,558	2,639	97
	40-44	308,904	3,294	3,018	109
	45-49	181,304	2,738	2,846	96
	50-54	82,133	1,572	1,879	84
	55-59	30,298	730	1,056	69
	60-64	6,718	334	331	101
	65-69	967	14	66	21
70 and over	3	0	0	.....
	All ages	\$2,123,669	\$13,780	\$14,758	93%
1951..... (13)	0	\$ 6,869	\$ 1	\$ 2	50%
	1	3,896	2	1	200
	2-4	6,444	3	4	75
	5-9	15,336	50	15	333
	10-14	27,531	36	32	113
	15-19	50,735	45	57	79
	20-24	120,361	150	154	97
	25-29	313,378	475	617	77
	30-34	430,609	1,228	1,455	84
	35-39	427,457	2,242	2,334	96
	40-44	336,262	3,428	2,939	117
	45-49	204,561	2,760	2,802	99
	50-54	95,178	2,020	1,926	105
	55-59	37,903	1,406	1,162	121
	60-64	9,013	190	415	46
	65-69	2,286	132	144	92
70 and over	124	2	16	13	
	All ages	\$2,087,943	\$14,170	\$14,075	101%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952 (12)	0	\$ 7,495	\$ 5	\$ 2	250%
	1	3,850	0	1	0
	2-4	6,210	2	3	67
	5-9	25,099	24	21	114
	10-14	28,986	36	32	113
	15-19	63,740	104	71	146
	20-24	160,219	142	186	76
	25-29	442,850	726	771	94
	30-34	603,187	1,723	1,785	97
	35-39	599,615	2,646	2,962	89
	40-44	457,273	3,568	3,530	101
	45-49	275,154	4,321	3,258	133
	50-54	124,939	1,799	2,211	81
	55-59	51,978	1,246	1,414	88
	60-64	15,811	1,043	656	159
	65-69	2,489	236	144	164
70 and over	212	5	25	20	
	All ages	\$2,869,107	\$17,626	\$17,072	103%
1953 (11)	0	\$ 7,870	\$ 1	\$ 2	50%
	1	5,187	1	2	50
	2-4	7,095	0	3	0
	5-9	24,621	52	18	289
	10-14	31,987	18	35	51
	15-19	75,931	56	85	66
	20-24	183,756	247	197	125
	25-29	537,759	613	807	76
	30-34	726,526	1,974	1,911	103
	35-39	718,293	3,264	3,139	104
	40-44	534,626	3,645	3,700	99
	45-49	324,643	3,727	3,389	110
	50-54	152,691	2,531	2,419	105
	55-59	60,212	2,016	1,438	140
	60-64	21,657	851	754	113
	65-69	2,997	74	153	48
70 and over	191	8	19	42	
	All ages	\$3,416,042	\$19,078	\$18,071	106%
1954 (10)	0	\$ 9,266	\$ 2	\$ 3	67%
	1	6,710	0	2	0
	2-4	10,022	0	3	0
	5-9	30,850	3	19	16
	10-14	50,271	66	53	125
	15-19	96,964	119	109	109
	20-24	258,302	297	261	114
	25-29	677,852	875	902	97
	30-34	930,569	1,872	2,159	87
	35-39	860,033	3,171	3,294	96
	40-44	645,686	4,046	3,939	103
	45-49	390,411	3,629	3,611	100
	50-54	195,450	3,119	2,824	110
	55-59	84,561	1,564	1,789	87
	60-64	27,610	744	815	91
	65-69	6,848	305	294	104
70 and over	474	4	43	9	
	All ages	\$4,281,879	\$19,816	\$20,120	98%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955 (09)	0	\$ 10,899	\$ 8	\$ 3	267%
	1	7,723	0	2	0
	2-4	11,123	0	3	0
	5-9	38,610	15	22	68
	10-14	59,018	95	61	156
	15-19	121,942	130	133	98
	20-24	381,782	512	363	141
	25-29	881,488	907	1,040	87
	30-34	1,186,588	2,218	2,373	93
	35-39	1,096,074	3,623	3,661	99
	40-44	824,380	4,123	4,452	93
	45-49	490,131	4,485	4,093	110
	50-54	253,687	3,339	3,318	101
	55-59	110,246	1,564	2,060	76
	60-64	39,117	1,136	1,006	113
	65-69	8,199	456	297	154
	70 and over	843	8	65	12
	All ages	\$5,521,850	\$22,619	\$22,952	99%
1956 (08)	0	\$ 8,941	\$ 0	\$ 3	0%
	1	9,857	1	3	33
	2-4	15,235	0	4	0
	5-9	32,649	0	15	0
	10-14	64,269	98	64	153
	15-19	134,881	129	144	90
	20-24	474,502	381	427	89
	25-29	976,136	1,071	1,025	104
	30-34	1,294,844	2,196	2,227	99
	35-39	1,230,529	3,840	3,618	106
	40-44	937,873	5,413	4,558	119
	45-49	542,107	3,759	4,153	91
	50-54	269,031	3,080	3,255	95
	55-59	110,337	1,518	1,887	80
	60-64	39,604	1,445	899	161
	65-69	7,793	482	246	196
	70 and over	700	23	46	50
	All ages	\$6,149,288	\$23,436	\$22,574	104%
1957 (07)	0	\$ 8,043	\$ 3	\$ 4	75%
	1	12,578	5	5	100
	2-4	14,881	0	4	0
	5-9	28,109	3	11	27
	10-14	55,408	23	52	44
	15-19	146,533	165	152	109
	20-24	652,314	546	561	97
	25-29	1,212,902	1,220	1,164	105
	30-34	1,697,716	3,060	2,479	123
	35-39	1,545,205	4,332	4,033	107
	40-44	1,092,462	4,698	4,763	99
	45-49	566,237	3,831	3,907	98
	50-54	275,906	2,764	3,057	90
	55-59	113,450	1,724	1,765	98
	60-64	37,530	598	763	78
	65-69	10,850	167	316	53
	70 and over	982	6	54	11
	All ages	\$7,471,106	\$23,145	\$23,090	100%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 (06)	0	\$ 8,990	\$ 0	\$ 4	0%
	1	15,278	17	7	243
	2-4	15,819	0	5	0
	5-9	28,265	0	9	0
	10-14	54,919	132	48	275
	15-19	149,934	196	153	128
	20-24	643,431	659	540	122
	25-29	1,220,077	1,070	1,098	97
	30-34	1,795,078	3,130	2,334	134
	35-39	1,726,525	3,963	3,919	101
	40-44	1,210,733	4,161	4,734	88
	45-49	669,437	4,294	3,997	107
	50-54	339,878	2,905	3,222	90
	55-59	142,901	1,809	1,901	95
	60-64	42,535	850	796	107
	65-69	11,365	182	302	60
	70 and over	925	19	42	45
	All ages	\$8,076,090	\$23,387	\$23,111	101%
1959 (05)	0	\$ 9,477	\$ 0	\$ 5	0%
	1	16,046	2	8	25
	2-4	16,907	4	6	67
	5-9	34,004	26	10	260
	10-14	67,193	60	55	109
	15-19	185,684	279	189	148
	20-24	658,828	511	553	92
	25-29	1,215,435	1,178	1,057	111
	30-34	1,792,527	1,926	2,026	95
	35-39	1,860,520	3,141	3,702	85
	40-44	1,315,988	4,759	4,369	109
	45-49	795,856	4,007	4,154	96
	50-54	393,555	3,303	3,113	106
	55-59	168,770	1,815	1,949	93
	60-64	51,195	1,097	906	121
	65-69	13,971	266	342	78
	70 and over	1,645	13	61	21
	All ages	\$8,597,601	\$22,387	\$22,505	99%
1960 (04)	0	\$ 7,397	\$ 10	\$ 5	200%
	1	14,794	7	8	88
	2-4	14,598	14	6	233
	5-9	27,009	2	7	29
	10-14	48,163	40	35	114
	15-19	150,875	180	152	118
	20-24	491,171	279	413	68
	25-29	978,666	1,212	834	145
	30-34	1,594,897	1,844	1,670	110
	35-39	1,705,259	2,969	2,988	99
	40-44	1,256,649	4,476	3,740	120
	45-49	773,849	3,915	3,549	110
	50-54	389,107	3,009	2,816	107
	55-59	173,629	2,380	1,830	130
	60-64	57,417	1,367	940	145
	65-69	14,397	196	307	64
	70 and over	1,589	17	47	36
	All ages	\$7,699,466	\$21,917	\$19,347	113%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961 (03)	0	\$ 7,323	\$ 0	\$ 5	0%
	1	14,829	25	9	278
	2-4	13,627	0	7	0
	5-9	25,099	0	7	0
	10-14	44,330	39	29	134
	15-19	159,420	118	161	73
	20-24	523,800	413	424	97
	25-29	994,100	780	806	97
	30-34	1,626,632	1,286	1,523	84
	35-39	1,777,616	2,154	2,686	80
	40-44	1,378,012	3,577	3,450	104
	45-49	837,212	3,379	3,217	105
	50-54	442,378	2,745	2,721	101
	55-59	190,222	2,380	1,665	143
	60-64	56,607	978	744	131
	65-69	15,935	323	289	112
70 and over	3,126	102	76	134	
	All ages	\$8,110,268	\$18,299	\$17,819	103%
1962 (02)	0	\$ 6,733	\$ 25	\$ 6	417%
	1	16,273	32	12	267
	2-4	15,969	3	9	33
	5-9	26,628	0	8	0
	10-14	41,408	10	22	45
	15-19	156,368	159	147	108
	20-24	543,886	369	407	91
	25-29	1,039,732	517	687	75
	30-34	1,657,094	1,176	1,265	93
	35-39	1,854,848	2,214	2,206	100
	40-44	1,494,657	2,752	3,063	90
	45-49	936,736	2,625	2,796	94
	50-54	476,161	2,307	2,188	105
	55-59	202,761	1,309	1,290	101
	60-64	70,992	786	681	115
	65-69	18,465	325	263	124
70 and over	2,862	58	56	104	
	All ages	\$8,561,573	\$14,667	\$15,106	97%
1963 (01)	0	\$ 10,124	\$ 13	\$ 18	72%
	1	11,004	5	9	56
	2-4	14,145	25	9	278
	5-9	26,172	0	10	0
	10-14	42,004	10	19	53
	15-19	161,291	149	128	116
	20-24	719,057	490	496	99
	25-29	1,360,842	632	726	87
	30-34	2,079,317	1,736	1,311	132
	35-39	2,342,559	2,549	2,200	116
	40-44	1,880,336	2,418	2,892	84
	45-49	1,161,068	2,955	2,532	117
	50-54	591,721	1,719	1,927	89
	55-59	258,262	1,003	1,134	88
	60-64	88,898	768	601	128
	65-69	22,428	301	229	131
70 and over	5,413	14	80	18	
	All ages	\$10,774,641	\$14,787	\$14,321	103%

TABLE D—Continued

STANDARD MEDICALLY EXAMINED ISSUES OF 1949 TO 1963
 FEMALE LIVES
 EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949 (15)	0	\$ 4,197	\$ 0	\$ 1	0%
	1	2,644	1	1	100
	2-4	3,067	1	1	100
	5-9	4,425	0	2	0
	10-14	6,780	1	3	33
	15-19	7,783	5	4	125
	20-24	15,645	22	16	138
	25-29	16,652	32	23	139
	30-34	19,957	49	53	92
	35-39	21,129	86	68	126
	40-44	24,462	100	142	70
	45-49	15,914	128	141	91
	50-54	8,097	136	108	126
	55-59	3,140	42	63	67
	60-64	910	11	24	46
65-69	227	0	9	0	
70 and over	1	1	0	.....
	All ages	\$ 155,030	\$ 615	\$ 659	93%
1950 (14)	0	\$ 4,727	\$ 0	\$ 1	0%
	1	2,784	0	1	0
	2-4	3,760	0	1	0
	5-9	4,350	1	1	100
	10-14	6,572	7	3	233
	15-19	7,584	3	4	75
	20-24	13,714	5	12	42
	25-29	17,615	11	21	52
	30-34	19,980	59	47	126
	35-39	20,755	53	61	87
	40-44	24,599	138	129	107
	45-49	17,433	90	132	68
	50-54	9,753	81	114	71
	55-59	4,225	31	78	40
	60-64	1,080	11	26	42
65-69	497	129	18	717	
70 and over	0	0	0	.....
	All ages	\$ 159,428	\$ 619	\$ 649	95%
1951 (13)	0	\$ 4,663	\$ 0	\$ 1	0%
	1	2,213	0	1	0
	2-4	3,237	0	1	0
	5-9	5,032	3	2	150
	10-14	6,208	12	3	400
	15-19	7,185	4	4	100
	20-24	13,584	30	11	273
	25-29	15,892	13	17	76
	30-34	19,633	51	42	121
	35-39	22,619	120	64	188
	40-44	27,371	137	127	108
	45-49	19,996	110	138	80
	50-54	10,590	66	109	61
	55-59	5,438	77	91	85
	60-64	1,920	48	43	112
65-69	209	2	7	29	
70 and over	5	0	0	.....
	All ages	\$ 165,795	\$ 673	\$ 661	102%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952 (12)	0	\$ 5,075	\$ 1	\$ 1	100%
	1	2,100	0	1	0
	2-4	3,194	2	1	200
	5-9	9,341	0	3	0
	10-14	7,950	2	3	67
	15-19	7,660	8	4	200
	20-24	15,631	1	12	8
	25-29	21,081	87	21	414
	30-34	27,614	73	54	135
	35-39	31,879	80	87	92
	40-44	37,870	256	151	170
	45-49	28,738	117	175	67
	50-54	14,667	89	130	68
	55-59	6,148	124	88	141
	60-64	1,807	19	36	53
	65-69	367	13	11	118
70 and over	34	1	3	33	
	All ages	\$ 221,156	\$ 873	\$ 781	112%
1953 (11)	0	\$ 5,252	\$ 0	\$ 1	0%
	1	2,697	0	1	0
	2-4	3,084	0	1	0
	5-9	8,736	1	3	33
	10-14	7,717	0	3	0
	15-19	8,627	0	4	0
	20-24	16,357	3	11	27
	25-29	21,530	23	20	115
	30-34	30,178	71	53	134
	35-39	37,085	117	97	121
	40-44	44,349	119	167	71
	45-49	35,632	159	200	80
	50-54	20,515	92	161	57
	55-59	8,830	108	110	98
	60-64	2,671	89	46	193
	65-69	603	265	18	1,472
70 and over	72	1	5	20	
	All ages	\$ 253,935	\$1,048	\$ 901	116%
1954 (10)	0	\$ 5,352	\$ 1	\$ 1	100%
	1	2,696	0	1	0
	2-4	3,787	0	1	0
	5-9	11,422	5	4	125
	10-14	8,735	34	3	1,133
	15-19	9,959	1	4	25
	20-24	17,618	5	11	45
	25-29	27,448	15	23	65
	30-34	40,406	96	65	148
	35-39	43,758	150	107	140
	40-44	57,186	214	202	106
	45-49	42,132	316	218	145
	50-54	25,735	141	172	82
	55-59	12,512	77	128	60
	60-64	4,989	98	79	124
	65-69	1,385	51	38	134
70 and over	51	0	3	0	
	All ages	\$ 315,171	\$1,204	\$1,060	114%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955 (09)	0	\$ 4,625	\$ 1	\$ 1	100%
	1	2,629	0	1	0
	2-4	4,324	0	1	0
	5-9	11,424	0	4	0
	10-14	11,062	11	4	275
	15-19	12,160	6	5	120
	20-24	21,597	24	13	185
	25-29	31,741	66	25	264
	30-34	46,635	139	68	204
	35-39	58,731	184	134	137
	40-44	66,898	241	220	110
	45-49	55,825	369	265	139
	50-54	30,789	212	195	109
	55-59	16,791	100	148	68
	60-64	6,838	69	101	68
	65-69	1,801	27	45	60
	70 and over	264	9	13	69
	All ages	\$ 384,134	\$1,458	\$1,243	117%
1956 (08)	0	\$ 4,653	\$ 0	\$ 1	0%
	1	4,660	0	1	0
	2-4	6,232	0	1	0
	5-9	11,102	1	3	33
	10-14	10,406	10	4	250
	15-19	13,189	5	6	83
	20-24	21,032	13	13	100
	25-29	28,300	25	20	125
	30-34	41,451	184	55	335
	35-39	51,834	93	109	85
	40-44	66,438	155	203	76
	45-49	53,491	175	232	75
	50-54	32,817	248	189	131
	55-59	14,691	88	115	77
	60-64	5,803	143	80	179
	65-69	1,478	46	34	135
	70 and over	99	4	4	100
	All ages	\$ 367,676	\$1,190	\$1,070	111%
1957 (07)	0	\$ 4,482	\$ 4	\$ 1	400%
	1	6,125	0	2	0
	2-4	6,415	0	1	0
	5-9	11,700	0	3	0
	10-14	10,268	1	3	33
	15-19	11,779	0	5	0
	20-24	19,839	13	12	108
	25-29	27,354	22	18	122
	30-34	47,445	33	56	59
	35-39	63,210	63	121	52
	40-44	74,361	201	209	96
	45-49	52,959	220	209	105
	50-54	35,983	100	192	52
	55-59	15,654	125	114	110
	60-64	6,211	65	80	81
	65-69	1,946	20	40	50
	70 and over	72	2	2	100
	All ages	\$ 395,803	\$ 869	\$1,068	81%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 (06)	0	\$ 4,715	\$ 0	\$ 2	0%
	1	7,733	3	2	150
	2-4	6,665	0	2	0
	5-9	11,785	0	3	0
	10-14	11,573	0	3	0
	15-19	14,400	30	6	500
	20-24	24,744	35	14	250
	25-29	32,739	220	20	1,100
	30-34	57,499	49	60	82
	35-39	75,090	113	120	94
	40-44	90,368	417	227	184
	45-49	67,410	171	235	73
	50-54	40,719	196	186	105
	55-59	20,604	71	134	53
	60-64	8,129	27	93	29
	65-69	1,931	159	35	454
70 and over	255	3	7	43	
	All ages	\$ 476,359	\$1,494	\$1,149	130%
1959 (05)	0	\$ 4,524	\$ 0	\$ 2	0%
	1	8,369	0	3	0
	2-4	6,739	0	2	0
	5-9	14,295	0	3	0
	10-14	14,939	0	4	0
	15-19	16,166	8	6	133
	20-24	26,663	24	14	171
	25-29	37,321	12	21	57
	30-34	67,585	52	63	83
	35-39	92,430	174	129	135
	40-44	103,856	140	228	61
	45-49	86,135	170	262	65
	50-54	49,803	185	202	92
	55-59	24,203	246	146	168
	60-64	9,997	65	102	64
	65-69	4,177	16	67	24
70 and over	215	5	4	125	
	All ages	\$ 567,417	\$1,097	\$1,258	87%
1960 (04)	0	\$ 3,389	\$ 0	\$ 1	0%
	1	8,238	2	3	67
	2-4	5,952	0	2	0
	5-9	9,576	0	2	0
	10-14	11,559	0	3	0
	15-19	15,961	0	6	0
	20-24	26,797	35	14	250
	25-29	33,425	92	18	511
	30-34	64,083	129	55	235
	35-39	98,701	116	124	94
	40-44	120,113	254	235	108
	45-49	90,450	202	242	83
	50-54	53,688	167	190	88
	55-59	28,266	105	155	68
	60-64	11,385	38	101	38
	65-69	3,304	24	45	53
70 and over	583	7	9	78	
	All ages	\$ 585,470	\$1,171	\$1,205	97%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961 (03)	0	\$ 2,534	\$ 1	\$ 1	100%
	1	8,890	8	4	200
	2-4	6,729	0	2	0
	5-9	10,369	0	2	0
	10-14	10,635	5	2	250
	15-19	16,978	1	6	17
	20-24	29,766	49	14	350
	25-29	36,624	15	18	83
	30-34	71,133	55	54	102
	35-39	114,068	184	116	159
	40-44	136,125	320	215	149
	45-49	102,120	249	233	107
	50-54	61,681	153	177	86
	55-59	31,881	78	147	53
	60-64	11,253	131	81	162
	65-69	3,987	11	40	28
70 and over	727	1	9	11	
	All ages	\$ 655,500	\$1,261	\$1,121	112%
1962 (02)	0	\$ 2,845	\$ 0	\$ 1	0%
	1	8,842	5	4	125
	2-4	7,423	1	3	33
	5-9	11,511	0	3	0
	10-14	13,225	0	2	0
	15-19	23,239	20	6	333
	20-24	39,995	20	16	125
	25-29	49,295	8	20	40
	30-34	83,143	76	49	155
	35-39	133,053	92	102	90
	40-44	155,205	145	176	82
	45-49	113,808	114	180	63
	50-54	69,493	190	140	136
	55-59	34,351	62	114	54
	60-64	14,375	25	72	35
	65-69	3,641	3	29	10
70 and over	913	5	9	56	
	All ages	\$ 764,357	\$ 766	\$ 926	83%
1963 (01)	0	\$ 4,334	\$ 0	\$ 7	0%
	1	6,037	0	3	0
	2-4	5,493	0	2	0
	5-9	10,818	0	3	0
	10-14	11,726	0	1	0
	15-19	24,106	15	5	300
	20-24	46,573	9	14	64
	25-29	57,731	37	19	195
	30-34	110,684	44	50	88
	35-39	164,737	77	85	91
	40-44	204,655	242	153	158
	45-49	151,110	153	178	86
	50-54	88,469	98	127	77
	55-59	45,289	58	102	57
	60-64	19,826	11	64	17
	65-69	6,300	49	32	153
70 and over	1,200	0	9	0	
	All ages	\$ 959,088	\$ 793	\$ 854	93%

TABLE E
STANDARD NONMEDICAL ISSUES OF 1949 TO 1963
MALE LIVES
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Male Select Basic Table
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1949 (15)	0	\$ 35,997	\$ 24	\$ 17	141%
	1	10,987	10	6	167
	2-4	11,714	10	8	125
	5-9	14,049	21	14	150
	10-14	16,954	19	21	90
	15-19	53,610	68	65	105
	20-24	103,369	143	157	91
	25-29	95,186	260	233	112
	30-34	58,555	251	267	94
	35-39	34,156	214	248	86
	40-44	12,001	166	128	130
	45-49	2,313	45	41	110
50 and over	222	15	6	250	
	All ages	\$ 449,113	\$1,246	\$1,211	103%
1950 (14)	0	\$ 35,189	\$ 14	\$ 13	108%
	1	11,433	8	5	160
	2-4	13,659	18	9	200
	5-9	16,031	17	16	106
	10-14	22,008	10	26	38
	15-19	74,375	72	86	84
	20-24	131,123	117	185	63
	25-29	126,432	188	277	68
	30-34	82,501	313	326	96
	35-39	41,830	255	260	98
	40-44	14,613	127	143	89
	45-49	2,462	25	39	64
50 and over	253	2	6	33	
	All ages	\$ 571,909	\$1,166	\$1,391	84%
1951 (13)	0	\$ 42,790	\$ 22	\$ 14	157%
	1	14,587	2	6	33
	2-4	17,589	11	10	110
	5-9	22,183	26	22	118
	10-14	28,747	27	33	82
	15-19	82,647	79	93	85
	20-24	112,716	140	144	97
	25-29	140,098	260	276	94
	30-34	94,189	317	318	100
	35-39	46,127	240	252	95
	40-44	15,268	182	133	137
	45-49	2,643	18	36	50
50 and over	254	8	7	114	
	All ages	\$ 619,838	\$1,332	\$1,344	99%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952. (12)	0	\$ 77,690	\$ 20	\$ 23	87%
	1	24,950	5	8	63
	2-4	26,753	16	12	133
	5-9	36,667	36	31	116
	10-14	46,649	52	52	100
	15-19	126,154	192	141	136
	20-24	196,574	211	228	93
	25-29	284,636	493	495	100
	30-34	205,619	559	609	92
	35-39	94,782	489	468	104
	40-44	30,428	223	235	95
	45-49	7,172	118	85	139
	50 and over	729	11	13	85
	All ages	\$1,158,803	\$2,425	\$2,400	101%
1953. (11)	0	\$ 88,548	\$ 29	\$ 24	121%
	1	29,451	8	9	89
	2-4	32,262	6	12	50
	5-9	45,980	58	33	176
	10-14	60,525	59	67	88
	15-19	164,563	208	184	113
	20-24	223,971	248	240	103
	25-29	333,396	557	500	111
	30-34	245,855	605	647	94
	35-39	105,100	482	459	105
	40-44	27,856	248	193	128
	45-49	6,651	94	69	136
	50 and over	896	14	15	93
	All ages	\$1,365,054	\$2,616	\$2,452	107%
1954. (10)	0	\$ 97,714	\$ 47	\$ 26	181%
	1	33,788	4	9	44
	2-4	36,963	7	12	58
	5-9	53,119	36	33	109
	10-14	68,757	79	73	108
	15-19	164,313	196	184	107
	20-24	247,490	274	250	110
	25-29	324,466	390	432	90
	30-34	243,103	475	564	84
	35-39	99,880	422	383	110
	40-44	19,770	138	121	114
	45-49	2,371	23	22	105
	50 and over	406	6	6	100
	All ages	\$1,392,140	\$2,097	\$2,115	99%
1955. (09)	0	\$ 118,319	\$ 63	\$ 37	170%
	1	41,266	16	11	145
	2-4	44,424	13	13	100
	5-9	64,341	49	36	136
	10-14	88,684	101	92	110
	15-19	203,546	236	222	106
	20-24	314,095	337	298	113
	25-29	341,302	471	403	117
	30-34	254,624	592	509	116
	35-39	105,176	383	351	109
	40-44	18,344	97	99	98
	45-49	1,754	13	15	87
	50 and over	509	1	7	14
	All ages	\$1,596,384	\$2,372	\$2,093	113%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1956 (08)	0	\$ 114,214	\$ 56	\$ 42	133%
	1	42,246	11	13	85
	2-4	44,706	14	12	117
	5-9	66,617	26	31	84
	10-14	93,731	68	93	73
	15-19	237,786	255	254	100
	20-24	461,801	280	416	67
	25-29	559,903	706	588	120
	30-34	460,420	882	792	111
	35-39	233,623	659	687	96
	40-44	35,550	145	173	84
	45-49	1,959	11	15	73
	50 and over	354	3	4	75
	All ages	\$2,352,910	\$3,116	\$3,120	100%
1957 (07)	0	\$ 107,573	\$ 46	\$ 47	98%
	1	40,010	14	15	93
	2-4	41,910	22	11	200
	5-9	62,307	24	24	100
	10-14	110,945	99	104	95
	15-19	435,760	492	453	109
	20-24	963,256	795	828	96
	25-29	1,050,872	1,057	1,009	105
	30-34	735,645	1,375	1,074	128
	35-39	349,283	1,139	912	125
	40-44	53,360	271	233	116
	45-49	2,058	11	14	79
	50 and over	394	10	5	200
	All ages	\$3,953,373	\$5,355	\$4,729	113%
1958 (06)	0	\$ 104,370	\$ 60	\$ 51	118%
	1	42,318	39	19	205
	2-4	44,487	25	14	179
	5-9	67,572	14	22	64
	10-14	134,811	133	119	112
	15-19	559,370	700	571	123
	20-24	1,079,558	998	907	110
	25-29	1,032,331	1,095	929	118
	30-34	619,682	918	806	114
	35-39	260,349	748	591	127
	40-44	41,559	178	162	110
	45-49	2,392	12	14	86
	50 and over	560	23	6	383
	All ages	\$3,989,359	\$4,943	\$4,211	117%
1959 (05)	0	\$ 104,552	\$ 38	\$ 56	68%
	1	41,634	20	20	100
	2-4	47,858	13	18	72
	5-9	75,912	19	22	86
	10-14	151,720	59	124	48
	15-19	758,767	1,056	774	136
	20-24	1,176,700	919	988	93
	25-29	1,002,270	904	872	104
	30-34	575,921	749	651	115
	35-39	233,530	599	465	129
	40-44	34,842	168	116	145
	45-49	2,410	40	13	308
	50 and over	662	6	7	86
	All ages	\$4,206,778	\$4,590	\$4,126	111%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1960 (04)	0	\$ 94,933	\$ 41	\$ 60	68%
	1	37,172	22	20	110
	2-4	48,008	18	21	86
	5-9	86,916	7	24	29
	10-14	160,248	80	118	68
	15-19	869,242	1,085	875	124
	20-24	1,221,205	1,010	1,026	98
	25-29	1,073,159	995	916	109
	30-34	563,840	807	593	136
	35-39	232,145	440	409	108
	40-44	39,426	176	118	149
	45-49	2,822	20	13	154
	50 and over	901	2	8	25
	All ages	\$4,430,017	\$4,703	\$4,201	112%
1961 (03)	0	\$ 100,146	\$ 46	\$ 74	62%
	1	38,112	22	24	92
	2-4	51,702	43	25	172
	5-9	92,438	25	25	100
	10-14	168,670	61	111	55
	15-19	1,023,616	1,031	1,030	100
	20-24	1,429,877	1,388	1,158	120
	25-29	1,187,836	926	965	96
	30-34	620,093	662	585	113
	35-39	246,277	490	375	131
	40-44	41,803	154	105	147
	45-49	2,458	17	9	189
	50 and over	624	2	4	50
	All ages	\$5,003,652	\$4,867	\$4,490	108%
1962 (02)	0	\$ 102,585	\$ 76	\$ 87	87%
	1	41,363	13	30	43
	2-4	55,968	10	30	33
	5-9	93,408	21	29	72
	10-14	158,761	65	86	76
	15-19	986,224	1,168	923	127
	20-24	1,577,737	1,373	1,180	116
	25-29	1,279,429	907	847	107
	30-34	627,925	600	483	124
	35-39	246,266	383	296	129
	40-44	38,471	71	79	90
	45-49	2,612	12	8	150
	50 and over	882	10	6	167
	All ages	\$5,211,631	\$4,709	\$4,084	115%
1963 (01)	0	\$ 142,369	\$ 220	\$ 250	88%
	1	49,374	18	41	44
	2-4	76,393	14	47	30
	5-9	129,184	20	46	43
	10-14	216,056	59	102	58
	15-19	1,198,291	1,016	951	107
	20-24	2,286,373	2,001	1,574	127
	25-29	1,748,507	1,019	936	109
	30-34	808,133	647	513	126
	35-39	306,364	358	291	123
	40-44	47,771	72	74	97
	45-49	3,801	1	8	13
	50 and over	1,906	5	8	63
	All ages	\$7,014,522	\$5,450	\$4,841	113%

TABLE E—Continued
STANDARD NONMEDICAL ISSUES OF 1949 TO 1963
FEMALE LIVES
EXPERIENCE BETWEEN 1963 AND 1964 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE
Expected Deaths on 1955-60 Female Select Basic Tables
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio	
1949 (15)	0	\$ 29,104	\$ 7	\$ 9	78%	
	1	8,443	3	3	100	
	2-4	8,428	2	3	67	
	5-9	7,139	3	2	150	
	10-14	5,673	2	3	67	
	15-19	16,710	18	10	180	
	20-24	28,772	32	29	110	
	25-29	16,002	28	22	127	
	30-34	11,395	27	30	90	
	35-39	9,168	35	29	121	
	40-44	2,566	5	15	33	
	45-49	261	5	2	250	
	50 and over	28	0	0	.....
		All ages	\$ 143,689	\$ 167	\$ 157	106%
	1950 (14)	0	\$ 28,203	\$ 4	\$ 8	50%
1		8,753	4	3	133	
2-4		9,455	3	3	100	
5-9		8,480	1	3	33	
10-14		6,797	0	3	0	
15-19		17,181	11	9	122	
20-24		30,004	27	27	100	
25-29		18,347	27	22	123	
30-34		13,216	36	31	116	
35-39		10,369	44	30	147	
40-44		3,170	17	17	100	
45-49		296	3	2	150	
50 and over		29	0	0	.....
		All ages	\$ 154,300	\$ 177	\$ 158	112%
1951 (13)	0	\$ 32,448	\$ 7	\$ 8	88%	
	1	10,876	3	3	100	
	2-4	11,518	4	4	100	
	5-9	10,951	7	4	175	
	10-14	7,832	17	3	567	
	15-19	18,690	16	9	178	
	20-24	31,386	33	25	132	
	25-29	18,898	14	21	67	
	30-34	14,516	39	31	126	
	35-39	11,960	40	34	118	
	40-44	3,429	6	16	38	
	45-49	555	2	4	50	
	50 and over	60	1	1	100	
		All ages	\$ 173,119	\$ 189	\$ 163	116%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1952..... (12)	0	\$ 59,461	\$ 16	\$ 14	114%
	1	18,360	2	5	40
	2-4	17,864	6	5	120
	5-9	18,601	4	6	67
	10-14	14,271	7	6	117
	15-19	36,998	25	17	147
	20-24	56,908	41	43	95
	25-29	34,050	44	34	129
	30-34	27,279	58	53	109
	35-39	23,233	90	63	143
	40-44	7,173	32	29	110
	45-49	1,466	15	9	167
	50 and over	133	4	1	400
	All ages	\$ 315,797	\$ 344	\$ 285	121%
1953..... (11)	0	\$ 64,607	\$ 14	\$ 14	100%
	1	20,802	3	5	60
	2-4	19,649	8	5	160
	5-9	22,285	10	7	143
	10-14	17,516	26	7	371
	15-19	40,832	15	19	79
	20-24	59,853	62	41	151
	25-29	37,323	59	34	174
	30-34	30,888	74	55	135
	35-39	25,002	94	65	145
	40-44	7,294	27	27	100
	45-49	1,449	8	8	100
	50 and over	154	1	1	100
	All ages	\$ 347,654	\$ 401	\$ 288	139%
1954..... (10)	0	\$ 70,731	\$ 19	\$ 16	119%
	1	23,240	12	5	240
	2-4	22,800	7	6	117
	5-9	25,698	19	8	238
	10-14	20,168	14	8	175
	15-19	40,251	19	18	106
	20-24	59,636	69	39	177
	25-29	38,418	30	32	94
	30-34	32,883	46	53	87
	35-39	26,174	74	64	116
	40-44	6,439	35	23	152
	45-49	662	6	3	200
	50 and over	99	0	1	0
	All ages	\$ 367,199	\$ 350	\$ 276	127%
1955..... (09)	0	\$ 82,813	\$ 13	\$ 21	62%
	1	27,994	2	6	33
	2-4	27,200	3	6	50
	5-9	30,541	12	10	120
	10-14	24,721	11	9	122
	15-19	46,513	34	20	170
	20-24	62,903	52	39	133
	25-29	41,676	35	33	106
	30-34	36,236	56	53	106
	35-39	29,397	108	67	161
	40-44	5,994	18	20	90
	45-49	522	1	2	50
	50 and over	96	7	1	700
	All ages	\$ 416,606	\$ 352	\$ 287	123%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1956 (08)	0	\$ 75,200	\$ 13	\$ 21	62%
	1	27,362	5	7	71
	2-4	26,417	11	6	183
	5-9	29,724	1	9	11
	10-14	25,211	21	9	233
	15-19	44,299	19	19	100
	20-24	60,617	34	36	94
	25-29	41,289	59	29	203
	30-34	37,950	49	50	98
	35-39	31,602	78	66	118
	40-44	6,768	21	21	100
	45-49	509	0	2	0
	50 and over	70	0	0	.....
	All ages	\$ 407,018	\$ 311	\$ 275	113%
1957 (07)	0	\$ 70,711	\$ 13	\$ 22	59%
	1	25,171	10	7	143
	2-4	24,423	6	6	100
	5-9	29,096	1	8	13
	10-14	26,812	12	9	133
	15-19	48,755	23	20	115
	20-24	67,177	54	39	138
	25-29	51,542	40	35	114
	30-34	49,207	69	58	119
	35-39	38,935	79	74	107
	40-44	8,596	23	24	96
	45-49	478	2	2	100
	50 and over	52	0	0	.....
	All ages	\$ 440,955	\$ 332	\$ 304	109%
1958 (06)	0	\$ 68,362	\$ 24	\$ 24	100%
	1	26,522	22	8	275
	2-4	25,589	1	6	17
	5-9	29,863	2	7	29
	10-14	31,754	14	9	156
	15-19	60,799	37	24	154
	20-24	83,781	38	47	81
	25-29	63,070	56	39	144
	30-34	61,957	80	64	125
	35-39	47,260	131	76	172
	40-44	9,706	23	24	96
	45-49	636	9	2	450
	50 and over	80	0	0	.....
	All ages	\$ 509,379	\$ 437	\$ 330	132%
1959 (05)	0	\$ 64,661	\$ 17	\$ 25	68%
	1	25,326	7	9	78
	2-4	25,183	14	7	200
	5-9	28,955	13	7	186
	10-14	34,054	12	9	133
	15-19	76,646	21	29	72
	20-24	92,481	68	50	136
	25-29	68,854	50	39	128
	30-34	65,717	73	61	120
	35-39	52,062	79	73	108
	40-44	10,058	31	22	141
	45-49	1,003	0	3	0
	50 and over	164	0	1	0
	All ages	\$ 545,164	\$ 385	\$ 335	115%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1960 (04)	0	\$ 50,925	\$ 25	\$ 22	114%
	1	19,405	3	8	38
	2-4	22,879	7	7	100
	5-9	29,615	17	7	243
	10-14	34,669	15	8	138
	15-19	107,226	51	39	131
	20-24	111,904	30	58	52
	25-29	81,341	42	43	98
	30-34	77,407	81	67	121
	35-39	59,356	70	75	93
	40-44	11,970	30	23	130
	45-49	754	3	2	150
	50 and over	122	0	1	0
	All ages	\$ 607,573	\$ 374	\$ 360	104%
1961 (03)	0	\$ 53,522	\$ 25	\$ 26	96%
	1	20,576	13	9	144
	2-4	24,992	17	9	189
	5-9	31,598	8	7	114
	10-14	37,940	15	7	214
	15-19	130,677	72	45	160
	20-24	144,418	42	69	61
	25-29	101,111	101	49	206
	30-34	92,295	105	70	150
	35-39	68,847	74	70	106
	40-44	14,058	33	22	150
	45-49	671	6	2	300
	50 and over	85	0	0	.....
	All ages	\$ 720,790	\$ 511	\$ 385	133%
1962 (02)	0	\$ 56,653	\$ 31	\$ 29	107%
	1	22,619	11	11	100
	2-4	26,934	8	10	80
	5-9	33,649	14	8	175
	10-14	37,188	3	6	50
	15-19	162,292	51	41	124
	20-24	192,782	52	75	69
	25-29	120,665	76	49	155
	30-34	108,111	60	64	94
	35-39	77,806	41	60	68
	40-44	15,067	12	17	71
	45-49	690	0	1	0
	50 and over	105	0	0	.....
	All ages	\$ 854,561	\$ 359	\$ 371	97%
1963 (01)	0	\$ 79,185	\$ 129	\$ 126	102%
	1	26,913	20	14	143
	2-4	39,317	5	17	29
	5-9	52,739	2	15	13
	10-14	58,831	2	7	29
	15-19	224,249	67	49	137
	20-24	288,431	132	89	148
	25-29	180,161	50	58	86
	30-34	145,913	50	66	76
	35-39	102,317	87	53	164
	40-44	19,563	28	15	187
	45-49	746	0	1	0
	50 and over	202	0	0	.....
	All ages	\$1,218,567	\$ 572	\$ 510	112%