

TRANSACTIONS

1977 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORTS OF THE COMMITTEE ON ORDINARY INSURANCE AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1975 AND 1976 ANNIVERSARIES

ABSTRACT

This is the latest in a series of annual reports on intercompany mortality experience under Standard Ordinary life insurance policies. Each of the tables included in this report (with some minor exceptions) shows amount exposed to risk, actual amounts of death claims, expected amounts of death claims, and mortality ratios of actual to expected death claims. The expected death claims are based on the 1965-70 Basic Tables. All of the experience is derived from the contributions of twenty large life insurance companies. However, not all of the companies contributed to all aspects of the study. The tables each are based on either select (first fifteen policy years) or ultimate (policy years sixteen and subsequent) experience.

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

General Mortality between 1975 and 1976 Anniversaries

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

The overall nonmedical mortality ratio in the select period declined by 6.4 percentage points from last year's study.

On the basis of limited data in the select period, the overall paramedical mortality ratio declined by 4.1 percentage points from last year's study.

The overall mortality ratio in the ultimate period declined by 2.1 percentage points from last year's study.

Medical versus Nonmedical Mortality between 1971 and 1976 Anniversaries

In the select period, for all policy years combined, nonmedical mortality continued to be higher than medical mortality at issue ages 20-24 and 30-49, but was lower than medical mortality at issue ages 0-19, 25-29, and 50 and over (Table 5).

In the ultimate period, nonmedical mortality exceeded medical mortality except at attained ages 15-19 (Table 7).

For males in the select period for all policy years combined, nonmedical mortality exceeded medical mortality at issue ages 20 and over (Table 11).

For females in the select period for all policy years combined, nonmedical mortality exceeded medical mortality at issue ages 1-9 and 40 and over (Table 11).

Premium-paying versus Fully Paid-up Mortality in the Ultimate Period, between 1971 and 1976 Anniversaries

Overall, mortality on premium-paying insurance exceeded that on fully paid-up insurance by 2.7 percentage points. However, for attained ages 15-19 and 30-59, the mortality ratios were higher for paid-up insurance (Table 8).

Male versus Female Mortality between 1971 and 1976 Anniversaries

There was little change from last year's report, with female mortality averaging about 60 percent of male mortality (Tables 9, 10, and 12).

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Table	Exposure Period	Policy Years	Medical or Nonmedical	Male and Female	Mortality Ratios by
1	1975-76	1-15	Medical	Combined	Ages at issue
2	1975-76	1-15	Medical	Combined	Year of issue
3	1975-76	1-15	Nonmedical	Combined	Ages at issue
4	1975-76	1-15	Nonmedical	Combined	Year of issue
5	1971-76	1-15	Medical and nonmedical	Combined	Age group at issue and policy year
6	1975-76	16 and later	Combined	Combined	Attained ages
7	1971-76	16 and later	Medical and nonmedical	Combined	Attained ages
8	1971-76	16 and later	Combined	Combined	Attained ages; premium-paying and paid-up
9	1971-76	1-15	Medical	Separate	Ages at issue
10	1971-76	1-15	Nonmedical	Separate	Ages at issue
11	1971-76	1-15	Medical and nonmedical	Separate	Age group at issue and policy year
12	1971-76	16 and later	Combined	Separate	Attained ages
Appendix I:					
A	Names of the contributing companies, and proportion of total 1975-76 exposures contributed by each company				
B	1975-76	1-15	Medical	Combined	Year of issue and ages at issue
C	1975-76	1-15	Nonmedical	Combined	Year of issue and ages at issue
D	1975-76	1-15	Medical	Separate	Year of issue and ages at issue
E	1975-76	1-15	Nonmedical	Separate	Year of issue and ages at issue

INTRODUCTION

THIS report covers the intercompany mortality experience under Standard Ordinary insurance issues between 1975 and 1976 policy anniversaries, and also for the period between 1971 and 1976 policy anniversaries where one year's exposure generally provided an insufficient volume of data. It reviews the mortality experience under the following:

1. Standard Ordinary insurance issued subject to a medical examination, observed during each of the first fifteen policy years;
2. Standard Ordinary insurance issued without a medical examination, observed during each of the first fifteen policy years; and
3. Standard Ordinary insurance observed during the sixteenth and subsequent policy years. As in previous reports, this ultimate experience is shown for medical and nonmedical issues combined, with a portion of it also shown for medical and nonmedical issues separately. A table comparing the ultimate experience under premium-paying and fully paid-up (excluding reduced paid-up) policies also has been included.

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

EXPERIENCE BETWEEN POLICY ANNIVERSARIES

	1974-75	1975-76
Medical select.....	85.1%	80.9%
Paramedical select*.....	85.5	81.4
Nonmedical select.....	94.9	88.5
Ultimate.....	87.1	85.0

* Note that the paramedical experience is concentrated in the early policy years.

The tabulation on page 4 shows war deaths (see definition in Appendix II) by amount and the ratio of war deaths to total deaths experienced between 1971 and 1976 policy anniversaries.

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

The names of the twenty companies that contributed their experience between 1975 and 1976 policy anniversaries, and their proportionate

COMMITTEE ON MORTALITY—ORDINARY

AMOUNTS OF WAR DEATHS AND THE RATIO OF WAR DEATHS
TO TOTAL DEATHS EXPERIENCED BETWEEN 1971 AND
1976 POLICY ANNIVERSARIES
MALE AND FEMALE LIVES COMBINED
(Amounts Shown in \$1,000 Units)

EXPOSURE YEAR	FIRST FIFTEEN POLICY YEARS				SIXTEENTH AND SUBSEQUENT POLICY YEARS	
	Medical*		Nonmedical†		Amount	Ratio
	Amount	Ratio	Amount	Ratio		
1971-72.....	\$458	0.1%	\$1,034	1.0%	\$127	‡
1972-73.....	200	+	476	0.4	87	‡
1973-74.....	142	+	94	0.1	97	‡
1974-75.....	38	+	52	‡	40	‡
1975-76.....	10	+	75	0.1	32	‡
Total.....	\$848	‡	\$1,731	0.3%	\$383	‡

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

† Female war death of \$20,000 for 1974-75 is included.

‡ Less than 0.05 percent.

contributions to the 1975-76 exposure, are given in Table A of Appendix I. One of those twenty companies had not been a contributor prior to the contribution of its experience between 1975 and 1976 anniversaries.

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 \$150 billion and actual deaths of \$431 million. This represents an increase in the exposure from the preceding year of about 4.4 percent. Slightly more than half of that increase is due to the addition of a new contributing company this year.

The 1965-70 Male and the 1965-70 Female Select Basic Tables (*TSA, 1973 Reports*, p. 199, and *TSA, 1974 Reports*, p. 57) were used to calculate expected deaths separately for the male experience and the female experience. The expected deaths for these two classes of experience were combined in some of the tables, and the mortality ratios were calculated excluding war deaths.

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

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1961-75
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1965-70 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths*	Expected Deaths	Mortality Ratio*
0	\$ 233,921	\$ 89	\$ 235	37.9%
1	196,843	14	102	13.7
2-4	308,122	126	146	86.3
5-9	588,485	446	315	141.6
10-14	775,480	651	612	106.4
15-19	1,817,358	2,024	1,802	112.3
20-24	8,124,953	7,018	7,216	97.3
25-29	19,356,737	18,491	19,046	97.1
30-34	27,825,886	34,102	42,825	79.6
35-39	28,930,103	61,083	72,540	84.2
40-44	25,272,509	75,999	101,586	74.8
45-49	18,268,200	83,968	104,235	80.6
50-54	10,612,370	71,542	86,274	82.9
55-59	4,842,183	42,116	52,608	80.1
60-64	1,795,496	22,697	28,697	79.1
65-69	493,268	7,982	11,063	72.2
70 and over	105,821	3,131	3,903	80.2
All ages	\$149,547,734	\$431,479	\$533,205	80.9%

* Excluding war deaths.

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1961-75
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1965-70 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths*	Expected Deaths	Mortality Ratio*
1961	15	\$ 4,795,967	\$ 31,009	\$ 39,190	79.1%
1962	14	4,946,685	27,876	37,349	74.6
1963	13	5,793,357	34,025	40,541	83.9
1964	12	6,351,733	31,142	39,024	79.8
1965	11	6,962,424	28,543	38,314	74.5
1966	10	7,560,661	29,412	37,643	78.1
1967	9	7,638,043	26,928	34,898	77.2
1968	8	7,931,627	26,838	33,475	80.2
1969	7	9,184,396	30,539	35,293	86.5
1970	6	10,114,876	29,289	33,828	86.6
1971	5	11,849,246	27,427	34,800	78.8
1972	4	13,351,518	29,695	35,425	83.8
1973	3	15,327,151	26,900	34,839	77.2
1974	2	18,311,282	27,784	32,592	85.2
1975	1	19,428,767	24,072	25,994	92.6
All years of issue		\$149,547,734	\$431,479	\$533,205	80.9%

* Excluding war deaths.

The aggregate medical mortality ratio, excluding war deaths, for the period from 1975 to 1976 anniversaries was 80.9 percent. The following tabulation compares this result with the results of previous studies based on the 1965-70 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1972-73	92.8%
1973-74	87.9
1974-75	85.1
1975-76	80.9

As seen in Table 1, there were three issue-age groups that showed medical mortality ratios greater than 100.0 percent for the 1975-76 exposure period: issue ages 5-9, 10-14, and 15-19.

As seen in Table 2, medical mortality ratios by year of issue ranged from 74.5 percent for 1965 (policy year 11) to 92.6 percent for 1975 (policy year 1).

The following tabulation indicates the variation in the aggregate medical mortality ratios for the contributing companies from the all-company average of 80.9 percent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20	3	11.2%
10-20	4	12.4
5-10	3	6.3
0-5	1	3.5
Percentage points above average:		
0-5	1	10.0
5-10	6	49.5
10-20	0	0.0
More than 20	2	7.1

Nonmedical Issues

The current experience during the first fifteen policy years is based on an exposure of \$120 billion and actual deaths of \$108 million. This represents an increase in the exposure from the preceding year of about 5.4 percent. Somewhat less than one-fifth of that increase is attributable to a new contributing company this year.

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

For all age groups combined, nonmedical business now comprises 41.4 percent of the total experience on recent Ordinary issues, measured by

the exposures during the first fifteen policy years, as compared with 42.3 percent last year. For all age groups combined, the proportion of nonmedical issues in the first policy year for 1975-76 was 40.0 percent, compared with 42.4 percent in last year's report. The following tabulation shows nonmedical exposures as a percentage of total medical, non-medical, and paramedical exposures, by age group at issue, for experience between 1975 and 1976 anniversaries.

NONMEDICAL EXPOSURES AS PERCENTAGE
OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1-15
0-9.....	92.7%	89.6%
10-19.....	90.3	88.5
20-29.....	64.0	66.3
30-39.....	20.5	22.2
40-49.....	3.8	3.5
50 and over.....	.8	.4
All ages.....	40.0%	41.4%

The mortality ratios for nonmedical issues are presented in Table 3 by age group at issue for the first fifteen policy years combined. The aggregate mortality ratio, excluding war deaths, for the period from 1975 to 1976 anniversaries was 88.5 percent. The following tabulation shows how this result compares with the results of the previous studies based on the 1965-70 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1972-73.....	102.2%
1973-74.....	99.1
1974-75.....	94.9
1975-76.....	88.5

The mortality ratios in Table 3 (and in Table 4) generally understate somewhat the death rates for nonmedical business because, in calculating the expected deaths, no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for each of the issue-age groups 35-39, 40-44, 45-49, and 50 and over are lower than the average ages of the exposures for each of those age groups in the medical experience entering into the 1965-70 Basic Tables. This situation arises because the maximum age at which nonmedical business is issued by the various contributing companies is generally 35, 40, 45, or 50. Thus the nonmedical exposures beyond each of those issue ages tend to

TABLE 3
 STANDARD NONMEDICAL ISSUES OF 1961-75
 MALE AND FEMALE LIVES COMBINED
 EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
 BY AGE AT ISSUE
 POLICY YEARS 1-15 COMBINED
 Expected Deaths on 1965-70 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

Age at Issue	Exposed to Risk	Actual Deaths*	Expected Deaths†	Mortality Ratio*†
0	\$ 4,039,861	\$ 2,097	\$ 5,187	40.4%
1	1,559,153	568	916	62.0
2-4	2,588,690	824	1,171	70.4
5-9	3,584,369	1,415	1,652	85.7
10-14	4,793,630	3,181	3,332	95.5
15-19	17,020,764	15,364	15,660	98.1
20-24	36,750,735	26,354	29,808	88.4
25-29	29,365,786	23,802	26,866	88.6
30-34	13,379,035	16,971	19,526	86.9
35-39	5,309,080	12,188	12,430	98.1
40-44	1,509,605	4,473	4,607	97.1
45-49	222,427	670	812	82.5
50 and over	77,086	423	472	89.7
All ages	\$120,200,223	\$108,331	\$122,439	88.5%

* Excluding war deaths.

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

fall off sharply. It is likely that a further understatement of expected deaths arises from the general practice of reducing nonmedical amount limits in steps of \$5,000 or \$10,000 beyond issue ages such as 35 and 40.

An indication of the extent to which Table 3 understates the true mortality on nonmedical business is given in the tabulation at the top of page 9, which shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the nonmedical age limits of the contributing companies were considered in making this adjustment; the reductions in amount limits mentioned previously were not considered.

The unadjusted mortality ratios understate the true mortality experience on nonmedical business to a significant degree at issue ages 40-44 and 45-49. Nonmedical issues at ages 45-49 and especially at ages 50 and over arise largely from business issued under special circumstances (such as pension trust and salary allotment plans) and do not affect appreciably 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.

MORTALITY RATIOS ON NONMEDICAL ISSUES
OF 1961-75
EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
(Expected Deaths on 1965-70 Select Basic Tables)

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35-39.....	98.1%	98.1%
40-44.....	97.1	104.9
45-49.....	82.5	90.1
50 and over.....	89.7	90.1
Ages 35 and over.....	96.9%	99.1%

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1961-75
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1965-70 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths*	Expected Deaths†	Mortality Ratio*†
1961.....	15	\$ 3,219,621	\$ 6,267	\$ 7,035	89.1%
1962.....	14	3,192,650	5,374	6,161	87.2
1963.....	13	3,761,262	5,674	6,502	87.3
1964.....	12	4,218,296	5,984	6,519	91.8
1965.....	11	4,654,085	5,797	6,337	91.5
1966.....	10	4,757,540	5,509	5,908	93.2
1967.....	9	5,494,578	5,870	6,438	91.2
1968.....	8	6,409,819	5,998	7,119	84.3
1969.....	7	6,911,692	6,650	7,065	94.1
1970.....	6	8,019,444	7,294	7,617	95.8
1971.....	5	9,350,009	7,877	8,384	94.0
1972.....	4	11,226,118	8,898	9,486	93.8
1973.....	3	13,407,773	10,476	10,637	98.5
1974.....	2	15,759,687	9,045	11,508	78.6
1975.....	1	19,817,648	11,617	15,724	73.9
All years of issue.....		\$120,200,223	\$108,331	\$122,439	88.5%

* Excluding war deaths.

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

The nonmedical mortality ratios by calendar year of issue for all ages at issue combined during the period from 1975 to 1976 anniversaries are presented in Table 4 on an unadjusted basis. The mortality ratios ranged from 73.9 percent for issue year 1975 (policy year 1) to 98.5 percent for issue year 1973 (policy year 3).

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

The following tabulation indicates the variation in the aggregate non-medical mortality ratios of the contributing companies from the all-company average of 88.5 percent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20.....	5	5.9%
10-20.....	3	5.1
5-10.....	2	34.9
0-5.....	3	11.5
Percentage points above average:		
0-5.....	3	32.1
5-10.....	0	0.0
10-20.....	3	8.9
More than 20.....	1	1.6

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with the experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available.¹ Table 5 presents side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1971 to 1976 anniversaries. The 1965-70 Male, Female, and Male and Female Combined Select Basic Tables, respectively, were used to calculate expected deaths for the male experience, female experience, and experience reported without subdivision by sex.

The nonmedical mortality ratios shown in Table 5 have been adjusted

¹ Five factors, among others, that should be considered in the comparisons presented in this study are the following: (a) the relative proportions of medical and nonmedical business differ among companies (see Appendix I, Table A); (b) the underwriting standards of the contributing companies differ; (c) the age distributions of the various types of business differ; (d) the proportions of business applied for nonmedically but issued subject to medical examination and then classified as medical business differ among companies; and (e) medical business generally is for larger amounts and is sold at a higher average socioeconomic level.

to reflect the approximate distribution of nonmedical exposures by age for issue-age groups 35-39 and higher. The lower half of Table 5 shows that, for policy years 1-15 combined, nonmedical mortality exceeds medical mortality appreciably at issue ages 20-24 and 30-49; the excess ranges from about 4 percent at issue ages 45-49 to about 37 percent at issue ages 40-44.

TABLE 5
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
MALE AND FEMALE LIVES COMBINED
BETWEEN 1971 AND 1976 ANNIVERSARIES
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 1965-70 Select Basic Table									
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
0.....	37	35	162	63	63	86	155	110	74	49
1-9.....	41	61	146	73	90	102	152	116	118	86
10-19.....	126	109	114	117	121	109	101	97	113	108
20-24.....	100	110	85	101	93	95	90	86	91	98
25-29.....	125	104	106	101	94	97	82	88	97	96
30-34.....	92	102	89	104	87	97	87	93	88	98
35-39.....	85	116†	98	111†	91	98†	84	102†	88	104†
40-44.....	92	125†	82	123†	81	111†	84	106†	83	114†
45-49.....	87	79†	84	91†	87	82†	87	109†	86	90†
50 and over	84	54†	76	115†	84	75†	87	82†	83	82†
All ages	90	98†	84	104†	86	99†	86	93†	86	98†
Ratio of Nonmedical to Medical Mortality Ratios										
0.....	96%		39%		137%		71%		66%	
1-9.....	146		50		112		77		73	
10-19.....	87		103		90		96		96	
20-24.....	110		119		103		95		108	
25-29.....	83		96		103		106		99	
30-34.....	110		118		111		108		111	
35-39.....	136†		113†		107†		122†		117†	
40-44.....	136†		149†		136†		127†		137†	
45-49.....	91†		109†		95†		126†		104†	
50 and over	65†		151†		88†		94†		99†	

* Excludes war deaths.

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

Paramedically Examined Issues

Companies were asked to submit their data on paramedically examined business separately. Eighteen companies were able to comply. Of the approximately \$21 billion of paramedical exposure submitted for 1975-76, about 93 percent is concentrated in the first three policy years and almost all is concentrated in the first six policy years. The approximately \$10 billion of paramedical exposure in the first policy year (year of issue 1975) is about 53 percent of the medically examined exposure in the first policy year and about 52 percent of the nonmedical exposure in the first policy year. The 1975-76 paramedical data for each year of issue since 1970, along with the corresponding mortality ratios for medical and non-medical business, are as follows for males and females combined, excluding war deaths:

Year of Issue	Policy Year	Paramedical Exposed to Risk in \$1,000's	Actual Paramedical Deaths in \$1,000's	Paramedical Mortality Ratio	Medical Mortality Ratio	Nonmedical Mortality Ratio
1970	6	\$ 57,652	\$ 30	26.1%	86.6%	95.8%
1971	5	326,278	602	88.5	78.8	94.0
1972	4	1,068,950	1,762	86.3	83.8	93.8
1973	3	2,916,162	4,078	84.0	77.2	98.5
1974	2	5,973,625	5,719	75.2	85.2	78.6
1975	1	10,248,572	8,570	83.9	92.6	73.9
Total		\$20,591,239	\$20,761	81.4%*	83.6%*	87.1%*

* This figure is for policy years 1-6 only. Note that the distribution of exposures by policy year for the medical and nonmedical data (Tables 2 and 4) is quite different from the distribution shown in the above table for the paramedical data.

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 \$80 billion and actual deaths of \$1,088 million excluding war deaths. This represents an increase in the exposures from the preceding year of about 5.1 percent. About one-fourth of that increase is attributable to a new contributing company this year, but the effect of the new company is approximately offset by the fact that one company that contributed its ultimate experience last year could not do so this year.

Mortality ratios are presented in Table 6 by attained-age groups based on (1) the 1965-70 Ultimate Basic Tables (Male, Female, and Male and Female Combined, respectively, for the male experience, the female experience, and the experience reported without subdivision by sex);

TABLE 6
 STANDARD ISSUES OF 1960 AND PRIOR*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
 BY ATTAINED AGE
 POLICY YEARS 16 AND OVER COMBINED
 (Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS †	1965-70 ULTIMATE BASIC TABLE		MORTALITY RATIO †	
			Expected Deaths	Mortality Ratio †	1941 CSO Table	1958 CSO Table
15-19	\$ 1,248,847	\$ 1,144	\$ 1,007	113.6%	40.3%	56.0%
20-24	1,544,438	1,551	1,515	102.4	38.8	54.2
25-29	1,485,099	1,499	1,437	104.3	32.2	50.4
30-34	2,366,099	2,465	2,798	88.1	25.9	45.6
35-39	5,143,543	6,994	8,409	83.2	25.8	46.9
40-44	8,230,035	17,213	21,913	78.6	29.3	49.3
45-49	11,330,346	41,420	49,916	83.0	36.4	56.5
50-54	12,905,111	75,504	94,071	80.3	40.6	58.3
55-59	11,666,319	108,020	138,315	78.1	44.0	59.4
60-64	9,419,095	146,291	176,866	82.7	50.0	64.1
65-69	6,249,387	154,681	183,814	84.2	53.5	65.2
70-74	4,294,547	165,032	192,007	86.0	55.7	66.4
75-79	2,564,706	156,611	179,308	87.3	59.3	71.8
80-84	1,301,791	123,053	137,454	89.5	62.7	74.9
85-89	431,153	62,432	67,631	92.3	66.2	80.5
90-95	112,422	24,418	24,079	101.4	68.7	83.0
All ages	\$80,292,935	\$1,088,328	\$1,280,540	85.0%	51.3%	65.9%

* Based on data from nineteen companies.

† Excluding war deaths.

(2) the Commissioners 1941 Standard Ordinary Mortality Table; and
 (3) the Commissioners 1958 Standard Ordinary Mortality Table. The aggregate mortality ratio, excluding war deaths, on the 1965-70 Ultimate Basic Tables for the period from 1975 to 1976 anniversaries was 85.0 percent.

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

Exposure Year	Aggregate Mortality Ratio
1972-73	93.8%
1973-74	93.4
1974-75	87.1
1975-76	85.0

The tabulation that follows indicates the variation in the aggregate mortality ratios of the contributing companies from the 1975-76 all-company average of 85.0 percent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10-20	1	4.2%
5-10	5	14.1
0-5	5	27.0
Percentage points above average:		
0-5	5	16.1
5-10	3	38.6

Comparison of Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could do so conveniently. Twelve companies were able to subdivide their data in this manner. The results of this experience between 1971 and 1976 anniversaries are shown in Table 7. These data involve exposures that comprise 47.7 percent of the entire ultimate experience reported for the period as compared with 46.6 percent for the previous study.

For all attained-age groups except 15-19, the nonmedical mortality is higher than the medical mortality.

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 1971 to 1976 anniversaries is shown in Table 8 for standard medical and nonmedical issues combined. Fifteen companies submitted their experience separately on premium-paying policies, and thirteen companies did so on fully paid-up policies. On the basis of the experience between 1971 and 1976 anniversaries, data identified as premium-paying constituted 78.8 percent and data identified as fully paid-up constituted 14.0 percent of the total ultimate experience of all companies.

At the higher attained ages, mortality ratios are consistently higher on premium-paying than on fully paid-up policies. For all attained ages combined, the mortality ratio on premium-paying policies exceeds the mortality ratio on fully paid-up policies by 2.7 percentage points.

EXPERIENCE BY SEX

For the select period, each of the twenty contributing companies submitted all of its medical and all of its nonmedical data separately for males and females.

The detailed select experience by sex for the period from 1975 to 1976 policy anniversaries by age group at issue for each year of issue is presented in Table D of Appendix I for medical issues and in Table E of Appendix I for nonmedical issues. Expected deaths were calculated on the 1965-70 Male Select Basic Table for male lives and on the 1965-70 Female Select Basic Table for female lives.

Tables 9-11 examine the experience by sex between 1971 and 1976 policy anniversaries for the select data, and Table 12 does the same for the ultimate data.

The mortality ratios by age group at issue and sex for the first fifteen

TABLE 7

COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
STANDARD ISSUES OF 1960 AND PRIOR
EXPERIENCE BETWEEN 1971 AND 1976 ANNIVERSARIES
BY ATTAINED AGE
POLICY YEARS 16 AND OVER COMBINED
Expected Deaths on 1965-70 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS†		MORTALITY RATIO†		RATIO OF NON-MEDICAL TO MEDICAL MORTALITY RATIO†
	Medical	Nonmedical	Medical	Non-Medical	Medical	Non-Medical	
15-19.....	\$ 635,330	\$ 2,795,151	\$ 764	\$ 2,711	143.0%	123.3%	86.2%
20-24.....	853,034	1,813,031	1,015	2,103	113.0	113.4	100.4
25-29.....	1,080,002	1,556,115	1,138	1,623	102.9	104.1	101.2
30-34.....	1,640,747	3,018,783	1,508	3,192	76.2	87.1	114.3
35-39.....	4,246,615	6,578,711	5,808	9,009	82.0	83.9	102.3
40-44.....	10,097,789	8,459,516	21,919	18,963	79.0	84.4	106.8
45-49.....	18,024,583	8,143,780	69,351	33,701	81.8	93.0	113.7
50-54.....	22,526,715	5,925,295	134,298	41,199	77.6	95.8	123.5
55-59.....	22,204,451	2,873,952	226,957	31,639	82.5	97.6	118.3
60-64.....	18,113,057	1,082,132	294,628	19,364	83.1	96.7	116.4
65-69.....	11,374,514	534,839	301,039	15,768	86.7	99.2	114.4
70-74.....	7,511,369	322,291	312,015	14,133	89.9	94.9	105.6
75-79.....	4,601,314	184,946	300,212	12,804	91.9	96.7	105.2
80-84.....	2,207,630	88,571	224,573	9,280	95.1	97.0	102.0
85-89.....	713,445	26,207	108,127	4,257	93.5	101.3	108.3
90-95.....	163,209	3,703	34,928	855	94.4	102.0	108.1
All ages	\$125,993,804	\$43,407,023	\$2,038,280	\$220,601	87.3%	94.8%	108.6%

* Based on data from twelve companies.

† Excludes war deaths.

policy years combined, covering the experience from 1971 to 1976 anniversaries, are presented in Table 9 for standard medically examined issues and in Table 10 for standard nonmedical issues. For the purpose of comparing male and female mortality, the right-hand column of each of these tables is based on mortality ratios for females with expected deaths calculated on the male table. The highest ratios of female to male mortality are found at issue ages 0, 1, 10-14, and 25-29 for medical issues and at issue ages 25-39 for nonmedical issues. For all issue ages combined, the ratio of female to male mortality is 64.2 percent for medical issues and 57.7 percent for nonmedical issues.

Table 11 presents side by side the experience for the five-year period from 1971 to 1976 anniversaries on medical and nonmedical issues, separately for each sex, for policy years 1-2, 3-5, 6-10, 11-15, and 1-15.

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 OF 1960 AND PRIOR
EXPERIENCE BETWEEN 1971 AND 1976 ANNIVERSARIES
BY ATTAINED AGE
POLICY YEARS 16 AND OVER COMBINED
Expected Deaths on 1965-70 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	PREMIUM-PAYING POLICIES*			FULLY PAID-UP POLICIES†			RATIO OF PREMIUM-PAYING TO PAID-UP MORTALITY RATIOS‡
	Exposed to Risk	Actual Deaths‡	Mortality Ratio‡	Exposed to Risk	Actual Deaths‡	Mortality Ratio‡	
15-19	\$ 6,232,328	\$ 5,604	113.8%	\$ 152,405	\$ 203	165.3%	68.8%
20-24	4,087,458	4,798	114.7	2,200,326	2,111	99.6	115.2
25-29	4,087,065	4,310	103.6	2,030,294	1,870	97.1	106.7
30-34	7,460,306	8,139	90.8	1,501,973	1,709	104.1	87.2
35-39	18,561,523	25,931	85.8	1,479,307	2,538	111.9	76.7
40-44	30,890,660	70,240	84.5	2,703,692	6,662	97.0	87.1
45-49	42,605,386	169,481	86.5	4,106,751	15,929	90.5	95.6
50-54	46,371,470	293,245	83.4	5,342,935	33,051	87.0	95.9
55-59	41,612,071	437,872	85.7	6,266,787	63,491	86.8	98.7
60-64	32,366,450	545,873	86.2	6,692,583	107,663	85.5	100.8
65-69	19,692,968	535,574	89.0	6,911,668	172,497	84.1	105.8
70-74	12,968,641	544,756	90.7	4,885,569	186,770	84.2	107.7
75-79	7,831,213	516,816	92.7	3,085,773	185,638	85.7	108.2
80-84	3,673,845	373,537	95.0	1,657,449	154,931	87.8	108.2
85-89	1,037,332	156,770	93.1	698,771	103,325	91.9	101.3
90-95	219,250	47,141	94.5	221,926	44,020	86.7	109.0
All ages	\$279,697,967	\$3,740,088	89.1%	\$49,938,209	\$1,082,407	86.4%	103.1%

* Based on data from fifteen companies.

† Based on data from thirteen companies.

‡ Excludes war deaths.

TABLE 9

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1971 AND 1976 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1965-70 Male Select Basic Table
and 1965-70 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS*		MORTALITY RATIO*		RATIO* OF FEMALE TO MALE MORTALITY†
	Male	Female	Male	Female	Male	Female	
0	\$ 766,063	\$ 340,204	\$ 447	\$ 233	68.1%	90.7%	93.3%
1	723,083	344,541	184	118	50.4	88.0	124.7
2-4	1,050,458	436,957	783	29	154.1	18.6	8.3
5-9	1,966,835	866,338	1,803	166	154.6	57.5	20.6
10-14	3,042,247	896,599	2,900	749	104.6	215.1	94.6
15-19	8,305,775	1,350,830	9,812	802	111.1	123.3	50.3
20-24	39,377,575	2,691,226	32,932	1,687	90.8	106.1	78.5
25-29	88,428,318	4,544,222	87,813	4,185	96.2	127.8	104.4
30-34	123,926,231	7,502,422	178,317	7,776	87.8	89.5	81.3
35-39	128,685,116	10,145,407	304,077	18,002	87.9	100.9	84.0
40-44	108,337,384	11,693,586	380,989	28,283	82.7	95.3	71.3
45-49	72,421,823	10,123,221	386,859	30,953	85.9	90.5	60.1
50-54	39,141,762	6,313,385	292,401	26,365	82.4	86.6	58.5
55-59	17,155,585	3,218,484	176,474	18,953	81.9	95.6	58.7
60-64	5,784,131	1,398,813	90,086	11,956	84.2	85.9	54.6
65-69	1,431,401	445,364	32,200	5,654	84.9	82.6	55.3
70 and over	291,706	115,529	9,841	2,928	83.0	86.3	81.3
All ages	\$640,835,495	\$62,427,125	\$1,987,918	\$158,838	85.3%	92.6%	64.2%

* Excludes war deaths.

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

TABLE 10

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1971 AND 1976 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1965-70 Male Select Basic Table
and 1965-70 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS*		MORTALITY RATIO*†		RATIO* OF FEMALE TO MALE MORTALITY‡
	Male	Female	Male	Female	Male	Female	
0	\$ 10,551,179	\$ 6,679,693	\$ 5,788	\$ 3,011	50.3%	46.2%	60.4%
1	4,184,791	2,526,066	1,764	720	72.3	59.1	59.5
2-4	6,577,197	3,898,202	2,718	1,035	86.2	70.7	61.1
5-9	9,674,826	4,950,500	5,376	1,107	106.7	71.9	42.7
10-14	14,814,453	5,620,788	13,279	1,954	107.3	97.4	45.5
15-19	61,857,041	16,831,599	70,479	7,458	110.3	95.6	38.8
20-24	139,495,335	27,476,627	122,687	11,529	101.1	77.0	50.8
25-29	107,189,656	20,987,630	104,764	11,894	97.9	85.6	71.0
30-34	47,302,996	13,172,182	77,749	12,578	99.3	87.8	71.9
35-39	17,489,230	7,505,965	51,910	12,807	106.1	100.7	70.3
40-44	3,497,395	2,961,721	15,105	6,202	104.8	103.5	63.6
45-49	419,547	289,968	1,579	653	79.1	91.7	68.8
50 and over	177,858	35,145	1,207	105	87.6	72.4	47.4
All ages	\$423,231,503	\$112,936,087	\$474,407	\$71,052	100.6%	85.3%	57.7%

* Excludes war deaths.

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

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

TABLE 11

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1971 AND 1976 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
Male Experience—Mortality Ratios on 1965-70 Male Select Basic Table										
0	36	35	99	60	70	93	187	117	68	50
1-9	29	63	198	80	98	107	171	122	136	93
10-19	110	112	110	121	122	110	97	96	110	110
20-24	98	117	88	104	90	97	89	85	91	101
25-29	126	113	102	103	94	97	82	87	96	98
30-34	94	114	89	106	88	99	86	93	88	99
35-39	85	132†	97	119†	91	101†	83	100†	88	106†
40-44	91	146†	81	134†	81	116†	83	106†	83	115†
45-49	88	106†	82	66†	86	73†	87	111†	86	89†
50 and over	84	49†	75	123†	83	102†	86	81†	83	89†
All ages	90	106†	83	107†	85	101†	85	93†	85	101†
Female Experience—Mortality Ratios on 1965-70 Female Select Basic Table										
0	40	36	336	68	41	71	60	93	91	46
1-9	72	56	5	59	63	85	64	93	54	68
10-19	268	96	150	88	105	96	163	110	155	96
20-24	126	71	22	74	148	80	112	94	106	77
25-29	98	68	203	88	113	102	106	93	128	86
30-34	66	67	84	95	82	87	116	102	90	88
35-39	87	90†	112	101†	92	95†	109	112†	101	101†
40-44	100	114†	105	118†	88	109†	97	110†	95	113†
45-49	76	79†	102	120†	90	107†	88	97†	91	102†
50 and over	77	68†	79	125†	98	74†	89	85†	88	90†
All ages	83	68†	94	88†	94	91†	94	102†	93	85†
Male Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	99%		61%		133%		63%		74%	
1-9	220		41		109		71		68	
10-19	102		110		90		100		100	
20-24	118		119		107		95		111	
25-29	89		101		103		107		102	
30-34	121		120		113		108		113	
35-39	155†		123†		111†		120†		120†	
40-44	160†		166†		143†		127†		139†	
45-49	120†		81†		84†		128†		103†	
50 and over	58†		163†		123†		94†		107†	
Female Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	90%		20%		172%		157%		51%	
1-9	78		1082		135		146		125	
10-19	36		59		92		67		62	
20-24	57		333		54		83		73	
25-29	70		43		91		88		67	
30-34	102		114		107		87		98	
35-39	103†		90†		103†		103†		100†	
40-44	114†		112†		124†		113†		119†	
45-49	103†		118†		118†		110†		112†	
50 and over	88†		159†		76†		95†		101†	

* Excludes war deaths.

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

The nonmedical mortality ratios shown in Table 11 have been adjusted approximately to reflect the distribution of nonmedical exposures by age for issue-age groups 35-39 and over. For males, the ratios of the non-medical to the medical mortality exceed 100 percent at issue ages 20 and over in policy years 1-15 combined. For females, the ratios exceed 100 percent for issue ages 1-9 and 40 and over in policy years 1-15 combined.

The mortality ratios by attained-age groups and sex for policy years sixteen and over combined, covering the experience from 1971 to 1976 anniversaries, are presented in Table 12 for standard medical and standard nonmedical issues combined. Again, for the purpose of comparing male and female mortality, the right-hand column of this table is based on mortality ratios for females with expected deaths calculated on the male table. Fifteen of the contributing companies submitted data separately for males and females for policy years 16 and over. The highest ratios of female to male mortality are found at attained ages 40-49 and 85-95.

TABLE 12
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD ISSUES OF 1960 AND PRIOR
EXPERIENCE BETWEEN 1971 AND 1976 ANNIVERSARIES
BY ATTAINED AGE—POLICY YEARS 16 AND OVER COMBINED
Expected Deaths on 1965-70 Male Ultimate Basic Table
and 1965-70 Female Ultimate Basic Table
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS†		MORTALITY RATIO‡		RATIO† OF FEMALE TO MALE MORTALITY‡
	Male	Female	Male	Female	Male	Female	
15-19	\$ 2,819,671	\$ 1,659,353	\$ 3,623	\$ 800	129.8%	108.9%	41.5%
20-24	2,901,035	1,500,310	4,129	726	115.8	89.4	38.3
25-29	3,064,853	1,266,353	3,771	683	110.2	88.1	43.8
30-34	5,265,565	1,136,764	5,983	803	89.4	89.0	55.7
35-39	11,919,691	1,589,739	17,411	1,525	86.3	78.9	65.1
40-44	20,708,758	2,151,355	46,957	3,705	81.9	91.3	79.4
45-49	29,839,981	2,982,258	120,177	8,588	85.1	97.4	75.6
50-54	33,318,439	3,482,969	211,525	14,764	81.2	95.2	68.6
55-59	30,310,388	3,320,104	322,913	21,498	83.8	98.3	60.7
60-64	24,140,321	2,809,934	409,817	26,739	83.7	95.0	58.2
65-69	16,155,088	1,988,622	445,353	27,132	86.9	88.0	47.6
70-74	10,499,417	1,374,928	445,906	30,673	88.9	79.0	48.7
75-79	6,206,330	888,980	418,096	35,663	91.9	82.4	59.7
80-84	2,962,374	437,621	304,020	30,272	93.4	89.0	67.7
85-89	979,258	139,817	150,635	15,894	93.2	90.8	73.5
90-95	241,261	39,546	50,391	7,170	90.7	88.6	94.4
All ages	\$201,332,427	\$26,768,654	\$2,960,706	\$226,634	87.5%	88.5%	63.6%

* Based on data from fifteen companies.

† Excludes war deaths.

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

APPENDIX I

TABLE A
CONTRIBUTING COMPANIES
PROPORTION OF TOTAL EXPOSURES BETWEEN 1975 AND 1976 ANNIVERSARIES
CONTRIBUTED BY EACH COMPANY

COMPANY	FIRST FIFTEEN POLICY YEARS		SIX-TEENTH AND SUBSEQUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues		Male	Female
	Male and female Lives Combined (Including Data Not Subdivided by Sex)			Male	Female	Male	Female		
Prudential	14.3%	33.3%	21.7%	12.7%	1.6%	24.7%	8.7%	25.0%	2.2%
New York Life	12.1	15.0	11.7	10.6	1.5	10.8	4.2	13.6	1.9
Northwestern Mutual	9.4	3.1	6.1	8.6	0.8	2.1	1.0	7.8	0.8
Equitable, N.Y.	8.2	6.9	8.6	7.4	0.8	5.3	1.6	10.8	1.2
Metropolitan	7.9	14.3	19.3	7.1	0.7	11.3	3.1		
Massachusetts Mutual	7.4	2.8	4.0	6.8	0.5	2.3	0.6	5.1	0.5
John Hancock	4.8	5.6	5.2	4.4	0.5	4.3	1.2	6.0	1.2
New England Life	4.1	1.6	2.3	3.7	0.3	1.3	0.3	3.0	0.2
Connecticut General	3.7	0.5	1.0	3.3	0.4	0.4	0.1	1.2	0.2
Connecticut Mutual	3.7	2.4	2.5	3.4	0.3	1.9	0.5		
Mutual Benefit	3.4	1.2	2.7	3.1	0.3	0.9	0.2	3.3	0.3
Mutual Life, N.Y.	3.3	3.6	3.4	3.0	0.3	2.9	0.7	4.2	0.6
Occidental	3.3	1.3		3.0	0.3	0.9	0.4		
Aetna	3.0	1.2	1.6	2.8	0.3	0.9	0.3	2.0	0.3
Travelers	2.5	1.3	2.4	2.3	0.2	1.1	0.2	3.2	0.3
Phoenix Mutual	2.5	0.7	1.1	2.3	0.2	0.6	0.2	1.4	0.1
Penn Mutual	2.2	2.2	2.5	2.1	0.2	1.7	0.4		
Lincoln National	1.9	1.3	1.6	1.7	0.2	1.0	0.3	1.9	0.3
Provident Mutual	1.5	0.9	1.3	1.4	0.1	0.7	0.1		
Sun Life	0.8	0.8	1.0	0.7	0.1	0.6	0.2	1.2	0.2
Total	100.0%	100.0%	100.0%	90.4%	9.6%	75.7%	24.3%	89.7%	10.3%

NOTE.—A Comparative Mortality Study of the select experience between 1971 and 1976 anniversaries for the above companies is available upon request to the Office of the Society of Actuaries. The companies are not identified by name but are differentiated simply by a system of code letters. Experience is shown by issue-age groups and by issue year separately for medical and nonmedical business.

TABLE B
 STANDARD MEDICALLY EXAMINED ISSUES OF 1961-75
 MALE AND FEMALE LIVES COMBINED
 EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1961 (15)	0	\$ 8,643	\$ 7	\$ 0	\$ 4	175%	175%
	1	20,592	5	0	12	41	41
	2-4	18,138	4	0	15	26	26
	5-9	31,617	85	0	31	274	274
	10-14	44,482	70	0	44	159	159
	15-19	108,281	60	0	127	47	47
	20-24	306,821	809	0	454	178	178
	25-29	574,171	636	0	1,355	46	46
	30-34	925,387	2,348	0	3,631	64	64
	35-39	1,039,281	4,822	0	6,663	72	72
	40-44	840,362	7,067	0	8,389	84	84
	45-49	502,155	5,500	0	7,805	70	70
	50-54	236,878	4,264	0	5,353	79	79
	55-59	97,445	2,750	0	3,149	87	87
	60-64	31,741	1,326	0	1,431	92	92
65-69	8,413	683	0	527	129	129	
70 and over	1,553	573	0	200	286	286	
	All ages	\$ 4,795,967	\$31,009	\$ 0	\$39,190	79%	79%
1962 (14)	0	\$ 8,742	\$ 6	\$ 0	\$ 4	150%	150%
	1	21,437	2	0	9	22	22
	2-4	20,128	0	0	14	0	0
	5-9	31,064	20	0	31	64	64
	10-14	43,397	33	0	42	78	78
	15-19	107,181	85	0	120	70	70
	20-24	299,830	276	0	400	69	69
	25-29	572,397	613	0	1,184	51	51
	30-34	908,052	2,858	0	3,113	91	91
	35-39	1,067,403	4,721	0	5,906	79	79
	40-44	899,061	5,857	0	7,951	73	73
	45-49	550,100	4,931	0	7,542	65	65
	50-54	256,661	4,330	0	5,261	82	82
	55-59	105,138	2,631	0	3,116	84	84
	60-64	44,114	1,115	0	1,854	60	60
65-69	10,477	335	0	623	53	53	
70 and over	1,495	63	0	179	35	35	
	All ages	\$ 4,946,684	\$27,876	\$ 0	\$37,349	75%	75%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1963 (13)	0	\$ 11,629	\$ 0	\$ 0	\$ 4	0%	0%
	1	14,942	7	0	6	116	116
	2-4	17,151	103	0	11	936	936
	5-9	30,284	62	0	30	206	206
	10-14	42,962	136	0	43	316	316
	15-19	103,340	113	0	112	100	100
	20-24	339,642	467	0	415	112	112
	25-29	665,760	587	0	1,238	47	47
	30-34	1,042,700	2,921	0	3,201	91	91
	35-39	1,249,335	4,992	0	6,190	80	80
	40-44	1,070,233	7,386	0	8,424	87	87
	45-49	665,409	5,749	0	8,036	71	71
	50-54	327,044	5,576	0	5,983	93	93
	55-59	141,763	2,815	0	3,705	75	75
	60-64	55,316	2,427	0	2,150	112	112
	65-69	13,256	430	0	691	62	62
	70 and over	2,580	254	0	302	84	84
All ages	\$ 5,793,356	\$34,025	\$ 0	\$40,541	84%	84%	
1964 (12)	0	\$ 15,375	\$ 36	\$ 0	\$ 4	900%	900%
	1	8,686	0	0	3	0	0
	2-4	15,768	0	0	7	0	0
	5-9	28,555	15	0	27	55	55
	10-14	45,476	5	0	46	10	10
	15-19	111,019	100	0	115	86	86
	20-24	404,804	477	0	450	106	106
	25-29	797,524	926	0	1,314	70	70
	30-34	1,113,352	2,763	0	3,075	89	89
	35-39	1,333,449	4,367	0	5,984	72	72
	40-44	1,155,646	5,804	0	8,030	72	72
	45-49	710,246	6,014	0	7,447	80	80
	50-54	388,363	5,273	0	6,203	85	85
	55-59	149,204	3,806	0	3,399	111	111
	60-64	57,937	1,095	0	1,989	55	55
	65-69	13,766	271	0	664	40	40
	70 and over	2,556	190	0	267	71	71
All ages	\$ 6,351,733	\$31,142	\$ 0	\$39,024	80%	80%	
1965 (11)	0	\$ 14,627	\$ 5	\$ 0	\$ 4	125%	125%
	1	8,453	0	0	3	0	0
	2-4	17,926	2	0	7	28	28
	5-9	33,027	117	0	27	433	433
	10-14	43,586	40	0	45	88	88
	15-19	134,735	153	0	134	114	114
	20-24	484,369	491	0	489	100	100
	25-29	872,451	826	0	1,249	66	66
	30-34	1,215,812	2,215	0	3,018	73	73
	35-39	1,416,059	4,716	0	5,688	82	82
	40-44	1,237,573	5,914	0	7,773	76	76
	45-49	797,894	5,373	0	7,418	72	72
	50-54	436,442	4,752	0	6,234	76	76
	55-59	167,173	2,445	0	3,345	73	73
	60-64	62,642	1,161	0	1,886	61	61
	65-69	16,425	285	0	706	40	40
	70 and over	3,221	48	0	288	16	16
All ages	\$ 6,962,423	\$28,543	\$ 0	\$38,314	74%	74%	

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS			EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths			Exclud- ing War Deaths	Includ- ing War Deaths
1966 (10)	0	\$ 15,379	\$ 1	\$ 0	\$ 4	25%	25%	
	1	9,507	0	0	3	0	0	
	2-4	16,457	12	0	5	240	240	
	5-9	33,698	6	0	24	25	25	
	10-14	48,497	90	0	50	180	180	
	15-19	140,410	173	0	139	124	124	
	20-24	514,034	392	0	486	80	80	
	25-29	943,768	1,042	0	1,186	87	87	
	30-34	1,291,654	2,172	0	2,821	76	76	
	35-39	1,521,039	4,467	0	5,419	82	82	
	40-44	1,358,388	5,150	0	7,625	67	67	
	45-49	900,929	5,439	0	7,444	73	73	
	50-54	478,578	5,990	0	6,180	96	96	
	55-59	195,449	2,338	0	3,417	68	68	
	60-64	68,005	1,516	0	1,752	86	86	
	65-69	20,495	528	0	768	68	68	
	70 and	4,365	96	0	320	30	30	
	All ages	\$ 7,560,661	\$29,412	\$ 0	\$37,643	78%	78%	
1967 (9)	0	\$ 14,654	\$ 2	\$ 0	\$ 5	40%	40%	
	1	10,149	0	0	3	0	0	
	2-4	17,621	0	0	5	0	0	
	5-9	36,899	40	0	21	190	190	
	10-14	46,323	10	0	49	20	20	
	15-19	119,822	120	0	118	101	101	
	20-24	470,499	351	0	420	83	83	
	25-29	949,756	1,057	0	1,076	98	98	
	30-34	1,300,860	1,439	0	2,513	57	57	
	35-39	1,521,235	3,955	0	4,769	82	82	
	40-44	1,374,893	4,820	0	6,943	69	69	
	45-49	933,738	4,997	0	6,944	71	71	
	50-54	518,969	5,712	0	5,998	95	95	
	55-59	220,285	2,737	0	3,369	81	81	
	60-64	77,845	825	0	1,739	47	47	
	65-69	20,119	758	0	640	118	118	
	70 and over	4,367	105	0	286	36	36	
	All ages	\$ 7,638,042	\$26,928	\$ 0	\$34,898	77%	77%	
1968 (8)	0	\$ 13,718	\$ 6	\$ 0	\$ 5	120%	120%	
	1	8,605	0	0	3	0	0	
	2-4	15,184	0	0	5	0	0	
	5-9	33,939	0	0	16	0	0	
	10-14	52,953	10	0	54	18	18	
	15-19	104,304	293	0	103	284	284	
	20-24	435,128	283	0	369	76	76	
	25-29	997,412	787	0	1,004	78	78	
	30-34	1,350,560	1,945	0	2,283	85	85	
	35-39	1,551,213	3,784	0	4,295	88	88	
	40-44	1,441,618	4,981	0	6,520	76	76	
	45-49	1,009,943	5,416	0	6,881	78	78	
	50-54	549,026	4,481	0	5,795	77	77	
	55-59	260,163	2,992	0	3,639	82	82	
	60-64	81,074	1,312	0	1,588	82	82	
	65-69	21,557	289	0	618	46	46	
	70 and over	5,223	259	0	297	87	87	
	All ages	\$ 7,931,627	\$26,838	\$ 0	\$33,475	80%	80%	

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1969 (7)	0	\$ 14,362	\$ 0	\$ 0	\$ 6	0%	0%
	1	11,473	0	0	4	0	0
	2-4	17,642	0	0	6	0	0
	5-9	40,408	0	0	16	0	0
	10-14	54,168	27	0	50	54	54
	15-19	112,859	280	0	113	247	247
	20-24	504,110	397	0	412	96	96
	25-29	1,191,978	749	0	1,093	68	68
	30-34	1,598,945	2,210	0	2,355	93	93
	35-39	1,742,246	4,188	0	4,293	97	97
	40-44	1,609,403	4,500	0	6,516	69	69
	45-49	1,198,712	9,581	0	7,365	130	130
	50-54	648,878	3,581	0	6,221	57	57
	55-59	300,832	2,888	0	3,800	76	76
	60-64	105,047	1,421	0	1,872	75	75
	65-69	25,477	631	0	805	78	78
70 and over	7,848	86	0	366	23	23	
	All ages	\$ 9,184,396	\$30,539	\$ 0	\$35,293	87%	87%
1970 (6)	0	\$ 18,446	\$ 1	\$ 0	\$ 8	12%	12%
	1	11,247	0	0	4	0	0
	2-4	21,100	0	0	7	0	0
	5-9	41,893	0	0	14	0	0
	10-14	51,148	20	0	42	47	47
	15-19	114,906	119	0	116	102	102
	20-24	642,621	567	0	517	109	109
	25-29	1,383,243	759	0	1,171	64	64
	30-34	1,778,821	1,708	0	2,384	71	71
	35-39	1,821,496	3,185	0	3,948	80	80
	40-44	1,739,388	4,797	0	6,263	76	76
	45-49	1,283,375	5,454	0	6,863	79	79
	50-54	696,880	5,337	0	5,667	94	94
	55-59	344,070	4,123	0	3,742	110	110
	60-64	125,384	2,439	0	2,025	120	120
	65-69	33,368	658	0	781	84	84
70 and over	7,481	122	0	276	44	44	
	All ages	\$10,114,876	\$29,289	\$ 0	\$33,828	87%	87%
1971 (5)	0	\$ 17,395	\$ 0	\$ 0	\$ 9	0%	0%
	1	12,878	0	0	6	0	0
	2-4	21,658	0	0	8	0	0
	5-9	47,479	1	0	14	7	7
	10-14	56,706	45	0	39	115	115
	15-19	122,289	116	0	123	94	94
	20-24	675,995	595	0	549	108	108
	25-29	1,598,004	834	0	1,284	64	64
	30-34	2,139,857	1,987	0	2,562	77	77
	35-39	2,193,997	4,673	0	4,178	111	111
	40-44	2,025,232	4,273	0	6,176	69	69
	45-49	1,473,830	5,662	0	6,858	82	82
	50-54	854,310	4,222	0	5,746	73	73
	55-59	411,541	2,394	0	3,907	61	61
	60-64	151,583	1,707	0	2,259	75	75
	65-69	38,636	709	0	843	84	84
70 and over	7,847	209	0	239	87	87	
	All ages	\$11,849,246	\$27,427	\$ 0	\$34,800	79%	79%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1972 (4)	0	\$ 17,010	\$ 0	\$ 0	\$ 11	0%	0%
	1	15,974	0	0	8	0	0
	2-4	24,007	0	0	10	0	0
	5-9	44,179	50	0	13	384	384
	10-14	61,284	100	0	35	285	285
	15-19	124,799	91	0	119	76	76
	20-24	665,184	576	10	541	106	108
	25-29	1,773,711	1,484	0	1,368	108	108
	30-34	2,516,841	2,157	0	2,775	77	77
	35-39	2,492,391	3,958	0	4,158	95	95
	40-44	2,241,824	5,033	0	6,155	81	81
	45-49	1,691,309	6,069	0	6,867	88	88
	50-54	991,300	4,347	0	5,992	72	72
	55-59	469,887	3,384	0	4,039	83	83
	60-64	167,352	1,387	0	2,283	60	60
	65-69	45,179	690	0	841	82	82
70 and over	9,277	369	0	210	175	175	
	All ages	\$13,351,518	\$29,695	\$ 10	\$35,425	84%	84%
1973 (3)	0	\$ 19,106	\$ 0	\$ 0	\$ 16	0%	0%
	1	13,228	0	0	8	0	0
	2-4	23,322	0	0	11	0	0
	5-9	44,437	50	0	13	384	384
	10-14	60,318	15	0	29	51	51
	15-19	125,316	81	0	116	69	69
	20-24	718,616	460	0	562	81	81
	25-29	2,012,180	1,235	0	1,503	82	82
	30-34	3,017,408	2,053	0	2,952	69	69
	35-39	2,883,075	3,326	0	4,071	81	81
	40-44	2,471,289	5,062	0	5,677	89	89
	45-49	1,923,280	5,383	0	6,545	82	82
	50-54	1,189,579	4,354	0	6,070	71	71
	55-59	555,506	2,339	0	3,960	59	59
	60-64	199,275	1,789	0	2,180	82	82
	65-69	57,166	593	0	874	67	67
70 and over	14,043	160	0	252	63	63	
	All ages	\$15,327,150	\$26,900	\$ 0	\$34,839	77%	77%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1974 (2)	0	\$ 22,032	\$ 0	\$ 0	\$ 28	0%	0%
	1	14,990	0	0	12	0	0
	2-4	28,354	0	0	15	0	0
	5-9	53,098	0	0	17	0	0
	10-14	62,514	50	0	24	208	208
	15-19	146,401	215	0	130	165	165
	20-24	834,233	509	0	600	84	84
	25-29	2,445,146	1,152	0	1,545	74	74
	30-34	3,714,595	2,520	0	3,217	78	78
	35-39	3,415,221	3,744	0	3,808	98	98
	40-44	2,883,497	3,195	0	5,291	60	60
	45-49	2,245,773	5,067	0	5,801	87	87
	50-54	1,422,118	5,502	0	5,481	100	100
	55-59	673,114	3,130	0	3,452	90	90
	60-64	261,063	1,835	0	2,049	89	89
	65-69	69,699	531	0	843	62	62
70 and over	19,427	334	0	279	119	119	
	All ages	\$18,311,281	\$27,784	\$ 0	\$32,592	85%	85%
1975 (1)	0	\$ 22,796	\$ 25	\$ 0	\$ 123	20%	20%
	1	14,675	0	0	18	0	0
	2-4	33,660	5	0	20	25	25
	5-9	57,900	0	0	21	0	0
	10-14	61,658	0	0	20	0	0
	15-19	141,691	25	0	117	21	21
	20-24	829,060	368	0	552	66	66
	25-29	2,579,229	5,804	0	1,476	393	393
	30-34	3,911,034	2,806	0	2,925	95	95
	35-39	3,682,656	2,185	0	3,170	68	68
	40-44	2,924,095	2,160	0	3,853	56	56
	45-49	2,381,498	3,333	0	4,419	75	75
	50-54	1,617,335	3,821	0	4,090	93	93
	55-59	750,606	1,344	0	2,569	52	52
	60-64	307,109	1,342	0	1,640	81	81
	65-69	99,226	591	0	839	70	70
70 and over	14,531	263	0	142	185	185	
	All ages	\$19,428,767	\$24,072	\$ 0	\$25,994	93%	93%

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1961-75
 MALE AND FEMALE LIVES COMBINED
 EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1961 (15)	0	\$ 122,328	\$ 38	\$ 0	\$ 56	67%	67%
	1	48,928	22	0	27	81	81
	2-4	62,962	90	0	51	176	176
	5-9	91,210	168	0	94	178	178
	10-14	135,940	74	0	134	55	55
	15-19	563,923	679	0	658	103	103
	20-24	836,837	1,015	0	1,227	82	82
	25-29	707,954	1,403	0	1,662	84	84
	30-34	416,568	1,253	0	1,596	78	78
	35-39	196,511	1,147	0	1,181	97	97
	40-44	34,399	282	0	316	89	89
	45-49	1,692	34	0	24	141	141
	50 and over	361	60	0	9	666	666
	All ages	\$ 3,219,620	\$ 6,265	\$ 0	\$ 7,035	89%	89%
	1962 (14)	0	\$ 119,521	\$ 43	\$ 0	\$ 45	95%
1		49,678	36	0	23	156	156
2-4		64,246	24	0	44	54	54
5-9		89,350	80	0	93	86	86
10-14		131,633	111	0	130	85	85
15-19		548,601	444	0	610	72	72
20-24		852,708	906	0	1,128	80	80
25-29		710,912	1,233	0	1,464	84	84
30-34		399,066	1,234	0	1,334	92	92
35-39		192,376	1,082	0	998	108	108
40-44		32,331	168	0	260	64	64
45-49		1,880	16	0	25	64	64
50 and over		342	0	0	9	0	0
All ages		\$ 3,192,650	\$ 5,377	\$ 0	\$ 6,163	87%	87%
1963 (13)		0	\$ 148,273	\$ 55	\$ 0	\$ 49	112%
	1	54,679	22	0	21	104	104
	2-4	81,392	50	0	48	104	104
	5-9	122,231	112	0	123	91	91
	10-14	183,165	247	0	181	136	136
	15-19	618,256	612	0	663	92	92
	20-24	1,025,472	1,081	0	1,234	87	87
	25-29	827,792	1,152	0	1,535	75	75
	30-34	445,767	1,163	0	1,335	87	87
	35-39	214,702	913	0	999	91	91
	40-44	36,204	228	0	257	88	88
	45-49	2,574	12	0	30	40	40
	50 and over	749	30	0	27	111	111
	All ages	\$ 3,761,262	\$ 5,677	\$ 0	\$ 6,502	87%	87%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1964 (12)	0	\$ 158,854	\$ 23	\$ 0	\$ 47	48%	48%
	1	58,329	12	0	19	63	63
	2-4	89,956	30	0	43	69	69
	5-9	135,748	110	0	126	87	87
	10-14	201,843	227	0	200	113	113
	15-19	700,193	640	0	716	89	89
	20-24	1,194,771	1,097	0	1,303	84	84
	25-29	927,281	1,374	0	1,523	90	90
	30-34	481,404	1,206	0	1,297	92	92
	35-39	226,342	1,032	0	953	108	108
	40-44	39,993	211	0	247	85	85
	45-49	3,037	22	0	29	75	75
	50 and over	539	0	0	17	0	0
	All ages	\$ 4,218,296	\$ 5,984	\$ 0	\$ 6,520	92%	92%
1965 (11)	0	\$ 163,911	\$ 27	\$ 0	\$ 47	57%	57%
	1	62,465	40	0	18	222	222
	2-4	94,668	23	0	36	63	63
	5-9	147,509	161	0	122	131	131
	10-14	219,194	287	0	220	130	130
	15-19	885,750	885	0	871	101	101
	20-24	1,332,977	1,072	3	1,317	81	81
	25-29	987,494	1,250	0	1,410	88	88
	30-34	496,592	1,073	0	1,203	89	89
	35-39	219,285	758	0	826	91	91
	40-44	40,152	171	0	224	76	76
	45-49	3,408	48	0	29	165	165
	50 and over	675	3	0	10	30	30
	All ages	\$ 4,654,084	\$ 5,798	\$ 3	\$ 6,333	92%	92%
1966 (10)	0	\$ 171,298	\$ 25	\$ 0	\$ 51	49%	49%
	1	63,936	0	0	19	0	0
	2-4	100,289	18	0	33	54	54
	5-9	154,859	90	0	110	81	81
	10-14	227,097	239	10	233	102	106
	15-19	833,811	737	0	798	92	92
	20-24	1,351,828	1,277	0	1,245	102	102
	25-29	1,073,042	1,099	0	1,336	82	82
	30-34	515,433	1,020	0	1,100	92	92
	35-39	220,541	674	0	737	91	91
	40-44	40,835	295	0	206	143	143
	45-49	3,655	33	0	28	117	117
	50 and over	910	3	0	13	23	23
	All ages	\$ 4,757,540	\$ 5,510	\$ 10	\$ 5,909	93%	93%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1967 (9)	0	\$ 182,758	\$ 36	\$ 0	\$ 59	61%	61%
	1	68,273	5	0	21	23	23
	2-4	105,243	29	0	32	90	90
	5-9	161,624	111	0	95	116	116
	10-14	232,237	231	0	242	95	95
	15-19	864,076	931	0	824	112	112
	20-24	1,650,569	1,176	11	1,438	81	82
	25-29	1,272,236	1,146	0	1,428	80	80
	30-34	621,989	1,180	0	1,181	99	99
	35-39	262,881	748	0	781	95	95
	40-44	66,107	256	0	290	88	88
	45-49	5,609	21	0	36	58	58
	50 and over	971	2	0	11	18	18
	All ages	\$ 5,494,577	\$ 5,872	\$ 11	\$ 6,438	91%	91%
	1968 (8)	0	\$ 196,360	\$ 76	\$ 0	\$ 70	108%
1		72,787	13	0	24	54	54
2-4		110,170	19	0	32	59	59
5-9		166,526	86	0	79	108	108
10-14		243,716	254	0	247	102	102
15-19		902,964	755	0	864	87	87
20-24		2,006,565	1,302	0	1,667	78	78
25-29		1,523,372	1,335	0	1,529	87	87
30-34		745,603	898	0	1,249	71	71
35-39		326,560	851	0	868	98	98
40-44		102,597	360	0	405	88	88
45-49		10,280	19	0	59	32	32
50 and over		2,312	30	0	27	111	111
All ages		\$ 6,409,819	\$ 5,998	\$ 0	\$ 7,120	84%	84%
1969 (7)		0	\$ 220,838	\$ 96	\$ 0	\$ 87	110%
	1	81,971	35	0	30	116	116
	2-4	117,419	9	0	35	25	25
	5-9	173,022	66	0	67	98	98
	10-14	251,719	252	0	237	106	106
	15-19	946,035	1,008	0	901	111	111
	20-24	2,236,048	1,621	0	1,786	90	90
	25-29	1,637,828	1,391	0	1,493	93	93
	30-34	778,994	980	0	1,143	85	85
	35-39	344,776	713	0	819	87	87
	40-44	109,693	416	0	387	107	107
	45-49	11,264	54	0	58	93	93
	50 and over	2,078	12	0	24	50	50
	All ages	\$ 6,911,692	\$ 6,653	\$ 0	\$ 7,067	94%	94%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1970 (6)	0	\$ 262,359	\$ 59	\$ 0	\$ 116	50%	50%
	1	99,602	10	0	39	25	25
	2-4	139,058	37	0	46	80	80
	5-9	194,112	32	0	62	51	51
	10-14	271,466	336	0	226	148	148
	15-19	1,080,503	1,170	5	1,035	113	113
	20-24	2,731,732	1,796	5	2,132	84	84
	25-29	1,856,408	1,533	0	1,551	98	98
	30-34	863,436	1,158	0	1,142	101	101
	35-39	379,576	662	0	794	83	83
	40-44	124,819	434	0	388	111	111
	45-49	13,455	52	0	60	86	86
	50 and over	2,911	17	0	26	65	65
	All ages	\$ 8,019,443	\$ 7,296	\$ 10	\$ 7,617	96%	96%
1971 (5)	0	\$ 305,300	\$ 78	\$ 0	\$ 152	51%	51%
	1	122,807	23	0	55	41	41
	2-4	180,707	54	0	65	83	83
	5-9	244,587	43	0	73	58	58
	10-14	336,359	218	0	240	90	90
	15-19	1,215,527	1,164	0	1,155	100	100
	20-24	3,137,216	2,205	10	2,452	89	90
	25-29	2,220,654	1,881	0	1,759	106	106
	30-34	1,005,513	963	0	1,184	81	81
	35-39	419,300	777	0	770	100	100
	40-44	139,057	388	0	369	105	105
	45-49	18,440	66	0	74	89	89
	50 and over	4,537	17	0	37	45	45
	All ages	\$ 9,350,009	\$ 7,877	\$ 10	\$ 8,385	94%	94%
1972 (4)	0	\$ 358,194	\$ 181	\$ 0	\$ 209	86%	86%
	1	157,508	65	0	79	82	82
	2-4	268,111	71	0	106	66	66
	5-9	363,975	72	0	105	68	68
	10-14	496,750	223	0	297	75	75
	15-19	1,543,394	1,452	0	1,403	103	103
	20-24	3,545,934	2,506	10	2,762	90	91
	25-29	2,697,829	1,703	0	2,051	83	83
	30-34	1,155,149	1,314	0	1,244	105	105
	35-39	456,844	803	0	742	108	108
	40-44	153,353	289	0	364	79	79
	45-49	23,140	96	0	81	118	118
	50 and over	5,932	126	0	44	286	286
	All ages	\$11,226,118	\$ 8,901	\$ 10	\$ 9,487	94%	94%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1973 (3)	0	\$ 452,841	\$ 214	\$ 0	\$ 334	64%	64%
	1	177,819	93	0	104	89	89
	2-4	345,676	115	0	153	75	75
	5-9	454,355	91	0	135	67	67
	10-14	608,802	223	0	297	75	75
	15-19	1,920,061	1,801	10	1,670	107	108
	20-24	4,072,788	3,029	0	3,033	99	99
	25-29	3,246,320	2,372	0	2,377	99	99
	30-34	1,400,804	1,160	0	1,338	86	86
	35-39	515,496	909	0	704	129	129
	40-44	173,265	328	0	341	96	96
	45-49	30,786	69	0	93	74	74
	50 and over	8,753	71	0	55	129	129
	All ages	\$13,407,772	\$10,475	\$ 10	\$10,634	99%	99%
1974 (2)	0	\$ 528,790	\$ 321	\$ 0	\$ 606	52%	52%
	1	202,205	97	0	153	63	63
	2-4	394,998	97	0	196	49	49
	5-9	508,858	74	0	163	45	45
	10-14	621,923	107	0	245	43	43
	15-19	2,108,872	1,351	0	1,755	76	76
	20-24	4,795,954	2,902	0	3,299	87	87
	25-29	4,078,774	1,946	0	2,563	75	75
	30-34	1,704,487	1,165	0	1,439	80	80
	35-39	572,051	526	0	620	84	84
	40-44	182,933	389	0	289	134	134
	45-49	40,037	38	0	96	39	39
	50 and over	19,800	32	0	86	37	37
	All ages	\$15,759,687	\$ 9,045	\$ 0	\$11,510	79%	79%
1975 (1)	0	\$ 648,227	\$ 829	\$ 0	\$ 3,257	25%	25%
	1	238,159	98	0	284	34	34
	2-4	433,788	163	0	254	64	64
	5-9	576,397	124	0	205	60	60
	10-14	631,779	154	0	205	75	75
	15-19	2,288,793	1,735	0	1,738	99	99
	20-24	5,979,328	3,368	0	3,785	88	88
	25-29	5,597,885	2,984	0	3,190	93	93
	30-34	2,348,222	1,203	11	1,737	69	69
	35-39	761,831	592	0	639	92	92
	40-44	233,860	259	0	264	98	98
	45-49	53,163	90	0	88	102	102
	50 and over	26,211	20	0	75	26	26
	All ages	\$19,817,648	\$11,619	\$ 11	\$15,721	74%	74%

TABLE D
 STANDARD MEDICALLY EXAMINED ISSUES OF 1961-75
 MALE LIVES
 EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Male Select Basic Table
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1961 (15)	0	\$ 6,203	\$ 7	\$ 0	\$ 3	233%	233%
	1	12,960	5	0	9	55	55
	2-4	12,245	4	0	12	33	33
	5-9	22,517	85	0	26	326	326
	10-14	36,120	70	0	39	179	179
	15-19	97,383	60	0	120	49	49
	20-24	289,367	798	0	436	183	183
	25-29	553,311	630	0	1,318	47	47
	30-34	882,588	2,254	0	3,515	64	64
	35-39	972,080	4,648	0	6,393	72	72
	40-44	756,454	6,646	0	7,914	83	83
	45-49	442,854	5,035	0	7,304	68	68
	50-54	203,598	4,037	0	4,936	81	81
	55-59	77,910	2,448	0	2,812	87	87
	60-64	24,665	1,201	0	1,253	95	95
65-69	6,153	637	0	452	140	140	
70 and over	1,119	537	0	150	357	357	
	All ages	\$ 4,397,535	\$ 29,102	\$ 0	\$ 36,692	79%	79%
1962 (14)	0	\$ 6,199	\$ 1	\$ 0	\$ 3	33%	33%
	1	13,879	2	0	7	28	28
	2-4	13,833	0	0	11	0	0
	5-9	21,931	20	0	26	76	76
	10-14	33,954	28	0	37	75	75
	15-19	93,953	83	0	111	74	74
	20-24	278,884	269	0	381	70	70
	25-29	545,572	594	0	1,141	52	52
	30-34	862,813	2,820	0	3,000	93	93
	35-39	993,654	4,423	0	5,635	78	78
	40-44	804,322	5,492	0	7,462	73	73
	45-49	483,893	4,523	0	7,070	63	63
	50-54	218,680	3,964	0	4,842	81	81
	55-59	87,737	2,359	0	2,842	83	83
	60-64	33,734	994	0	1,616	61	61
65-69	8,286	216	0	555	38	38	
70 and over	997	48	0	126	38	38	
	All ages	\$ 4,502,330	\$ 25,836	\$ 0	\$ 34,865	74%	74%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1963 (13)	0	\$ 8,255	\$ 0	\$ 0	\$ 3	0%	0%
	1	9,621	5	0	4	124	124
	2-4	12,748	102	0	9	1133	1133
	5-9	21,408	62	0	25	247	247
	10-14	34,443	36	0	38	94	94
	15-19	91,021	102	0	104	98	98
	20-24	317,586	461	0	396	116	116
	25-29	638,235	575	0	1,197	48	48
	30-34	989,126	2,752	0	3,078	89	89
	35-39	1,162,326	4,775	0	5,894	81	81
	40-44	956,100	6,892	0	7,894	87	87
	45-49	578,106	5,308	0	7,465	71	71
	50-54	280,248	4,586	0	5,519	83	83
	55-59	118,676	2,628	0	3,375	77	77
	60-64	42,116	2,159	0	1,877	115	115
	65-69	9,169	305	0	572	53	53
	70 and over	2,103	239	0	256	93	93
	All ages	\$ 5,271,296	\$ 30,987	\$ 0	\$ 37,706	82%	82%
1964 (12)	0	\$ 10,909	\$ 36	\$ 0	\$ 3	1199%	1199%
	1	6,643	0	0	2	0	0
	2-4	11,470	0	0	6	0	0
	5-9	19,974	15	0	22	68	68
	10-14	36,814	5	0	41	12	12
	15-19	96,408	97	0	106	91	91
	20-24	381,910	443	0	432	102	102
	25-29	763,187	878	0	1,268	69	69
	30-34	1,054,348	2,637	0	2,951	89	89
	35-39	1,235,363	4,185	0	5,679	73	73
	40-44	1,032,592	5,474	0	7,537	72	72
	45-49	619,280	5,529	0	6,927	79	79
	50-54	332,814	4,893	0	5,721	85	85
	55-59	122,945	3,647	0	3,085	118	118
	60-64	42,865	954	0	1,716	55	55
	65-69	9,620	231	0	553	41	41
	70 and over	1,537	70	0	168	41	41
	All ages	\$ 5,778,688	\$ 29,094	\$ 0	\$ 36,217	80%	80%
1965 (11)	0	\$ 10,441	\$ 4	\$ 0	\$ 3	133%	133%
	1	6,068	0	0	2	0	0
	2-4	13,850	0	0	6	0	0
	5-9	23,596	67	0	23	291	291
	10-14	35,266	40	0	40	99	99
	15-19	117,711	134	0	124	108	108
	20-24	456,904	369	0	469	78	78
	25-29	833,635	705	0	1,203	58	58
	30-34	1,151,038	2,150	0	2,893	74	74
	35-39	1,305,947	4,487	0	5,373	83	83
	40-44	1,102,410	5,378	0	7,265	74	74
	45-49	695,635	4,898	0	6,879	71	71
	50-54	376,721	4,403	0	5,766	76	76
	55-59	140,331	2,231	0	3,073	72	72
	60-64	50,436	932	0	1,690	55	55
	65-69	11,599	261	0	586	44	44
	70 and over	1,955	35	0	193	18	18
	All ages	\$ 6,333,553	\$ 26,094	\$ 0	\$ 35,588	73%	73%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1966 (10)	0	\$ 10,600	\$ 0	\$ 0	\$ 3	0%	0%
	1	6,671	0	0	2	0	0
	2-4	12,811	12	0	4	299	299
	5-9	22,675	6	0	19	31	31
	10-14	37,805	90	0	44	204	204
	15-19	120,936	163	0	128	127	127
	20-24	482,963	384	0	465	82	82
	25-29	902,451	1,022	0	1,143	89	89
	30-34	1,220,393	1,969	0	2,694	73	73
	35-39	1,411,749	4,308	0	5,129	83	83
	40-44	1,217,482	4,857	0	7,129	68	68
	45-49	785,295	4,528	0	6,888	65	65
	50-54	415,813	5,592	0	5,755	97	97
	55-59	163,251	2,113	0	3,150	67	67
	60-64	55,349	1,319	0	1,568	84	84
	65-69	15,205	491	0	643	76	76
70 and over	2,661	84	0	218	38	38	
	All ages	\$ 6,884,117	\$ 26,938	\$ 0	\$ 34,982	77%	77%
1967 (9)	0	\$ 10,279	\$ 0	\$ 0	\$ 4	0%	0%
	1	7,686	0	0	2	0	0
	2-4	12,279	0	0	4	0	0
	5-9	25,055	25	0	17	147	147
	10-14	35,780	10	0	43	23	23
	15-19	102,537	100	0	109	91	91
	20-24	439,525	351	0	399	87	87
	25-29	907,780	1,034	0	1,037	99	99
	30-34	1,230,923	1,315	0	2,400	54	54
	35-39	1,409,871	3,413	0	4,498	75	75
	40-44	1,234,184	4,349	0	6,486	67	67
	45-49	810,858	4,522	0	6,402	70	70
	50-54	446,296	4,972	0	5,524	90	90
	55-59	183,929	2,256	0	3,113	72	72
	60-64	62,682	725	0	1,534	47	47
	65-69	14,879	738	0	530	139	139
70 and over	3,109	99	0	215	46	46	
	All ages	\$ 6,937,661	\$ 23,909	\$ 0	\$ 32,317	74%	74%
1968 (8)	0	\$ 9,881	\$ 3	\$ 0	\$ 4	74%	74%
	1	6,099	0	0	2	0	0
	2-4	11,488	0	0	4	0	0
	5-9	23,190	0	0	12	0	0
	10-14	40,867	10	0	47	21	21
	15-19	87,609	283	0	94	301	301
	20-24	407,972	281	0	352	79	79
	25-29	954,422	787	0	968	81	81
	30-34	1,281,656	1,888	0	2,182	86	86
	35-39	1,443,212	3,622	0	4,056	89	89
	40-44	1,300,251	4,597	0	6,097	75	75
	45-49	884,456	4,976	0	6,376	78	78
	50-54	468,205	3,777	0	5,306	71	71
	55-59	220,141	2,847	0	3,386	84	84
	60-64	63,793	1,205	0	1,371	87	87
	65-69	17,080	267	0	532	50	50
70 and over	3,894	189	0	236	80	80	
	All ages	\$ 7,224,225	\$ 24,732	\$ 0	\$ 31,025	80%	80%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1969 (7)	0	\$ 9,697	\$ 0	\$ 0	\$ 4	0%	0%
	1	8,487	0	0	3	0	0
	2-4	11,591	0	0	4	0	0
	5-9	29,705	0	0	13	0	0
	10-14	40,379	27	0	43	62	62
	15-19	95,953	280	0	104	269	269
	20-24	472,129	371	0	393	94	94
	25-29	1,142,228	732	0	1,055	69	69
	30-34	1,509,364	2,117	0	2,236	94	94
	35-39	1,619,709	3,901	0	4,047	96	96
	40-44	1,461,075	4,068	0	6,108	66	66
	45-49	1,055,275	9,186	0	6,839	134	134
	50-54	559,517	3,378	0	5,721	59	59
	55-59	252,275	2,749	0	3,521	78	78
	60-64	86,085	1,352	0	1,651	81	81
	65-69	19,668	599	0	563	106	106
	70 and over	5,647	69	0	271	25	25
	All ages	\$ 8,378,794	\$ 28,829	\$ 0	\$ 32,576	88%	88%
1970 (6)	0	\$ 12,538	\$ 1	\$ 0	\$ 6	16%	16%
	1	7,901	0	0	3	0	0
	2-4	14,404	0	0	5	0	0
	5-9	28,846	0	0	10	0	0
	10-14	38,120	20	0	36	55	55
	15-19	97,120	109	0	106	102	102
	20-24	605,454	440	0	496	88	88
	25-29	1,323,577	740	0	1,129	65	65
	30-34	1,684,290	1,654	0	2,273	72	72
	35-39	1,682,320	3,143	0	3,697	85	85
	40-44	1,577,839	4,603	0	5,866	78	78
	45-49	1,124,972	5,006	0	6,350	78	78
	50-54	596,284	4,898	0	5,161	94	94
	55-59	291,176	3,533	0	3,469	101	101
	60-64	101,723	2,160	0	1,785	121	121
	65-69	25,093	600	0	656	91	91
	70 and over	5,035	113	0	203	55	55
	All ages	\$ 9,216,701	\$ 27,020	\$ 0	\$ 31,251	86%	86%
1971 (5)	0	\$ 12,412	\$ 0	\$ 0	\$ 7	0%	0%
	1	9,071	0	0	4	0	0
	2-4	14,226	0	0	6	0	0
	5-9	32,005	1	0	10	9	9
	10-14	41,033	0	0	33	0	0
	15-19	102,783	116	0	113	102	102
	20-24	633,677	592	0	526	112	112
	25-29	1,515,053	806	0	1,228	65	65
	30-34	2,008,291	1,905	0	2,426	78	78
	35-39	2,023,138	4,444	0	3,907	113	113
	40-44	1,833,869	3,941	0	5,767	68	68
	45-49	1,292,044	5,169	0	6,338	81	81
	50-54	731,165	3,821	0	5,179	73	73
	55-59	348,313	2,186	0	3,604	60	60
	60-64	122,445	1,495	0	2,018	74	74
	65-69	30,896	682	0	741	92	92
	70 and over	5,726	181	0	193	93	93
	All ages	\$ 10,756,155	\$ 25,339	\$ 0	\$ 32,100	79%	79%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Includ- ing War Deaths
1972.... (4)	0	\$ 11,766	\$ 0	\$ 0	\$ 8	0%	0%
	1	10,350	0	0	5	0	0
	2-4	16,820	0	0	7	0	0
	5-9	31,737	50	0	10	499	499
	10-14	43,471	0	0	29	0	0
	15-19	100,907	88	0	107	82	82
	20-24	614,623	572	10	514	111	113
	25-29	1,673,172	1,484	0	1,301	114	114
	30-34	2,353,016	2,110	0	2,622	80	80
	35-39	2,297,590	3,847	0	3,875	99	99
	40-44	2,029,571	4,810	0	5,751	83	83
	45-49	1,478,420	5,627	0	6,326	88	88
	50-54	851,516	3,994	0	5,411	73	73
	55-59	396,136	3,164	0	3,720	85	85
	60-64	136,723	1,177	0	2,068	56	56
	65-69	35,307	628	0	732	85	85
70 and over	6,903	367	0	168	218	218	
All ages	\$ 12,088,036	\$ 27,918	\$ 10	\$ 32,654	85%	86%	
1973.... (3)	0	\$ 12,770	\$ 0	\$ 0	\$ 11	0%	0%
	1	9,244	0	0	6	0	0
	2-4	16,597	0	0	8	0	0
	5-9	28,908	50	0	9	555	555
	10-14	43,190	5	0	23	21	21
	15-19	100,260	81	0	103	78	78
	20-24	657,357	446	0	530	84	84
	25-29	1,885,686	1,224	0	1,423	86	86
	30-34	2,797,030	1,888	0	2,767	68	68
	35-39	2,638,996	3,259	0	3,774	86	86
	40-44	2,230,351	4,696	0	5,300	88	88
	45-49	1,677,940	4,468	0	6,004	74	74
	50-54	1,024,917	3,957	0	5,491	72	72
	55-59	469,142	2,042	0	3,637	56	56
	60-64	162,178	1,633	0	1,948	83	83
	65-69	43,291	547	0	759	72	72
70 and over	10,357	145	0	201	72	72	
All ages	\$ 13,808,222	\$ 24,441	\$ 0	\$ 31,994	76%	76%	
1974.... (2)	0	\$ 13,285	\$ 0	\$ 0	\$ 17	0%	0%
	1	9,921	0	0	8	0	0
	2-4	17,975	0	0	10	0	0
	5-9	34,272	0	0	12	0	0
	10-14	43,120	50	0	18	277	277
	15-19	116,552	90	0	115	78	78
	20-24	757,080	497	0	558	89	89
	25-29	2,263,264	1,074	0	1,437	74	74
	30-34	3,417,739	2,510	0	2,989	83	83
	35-39	3,120,249	3,557	0	3,517	101	101
	40-44	2,587,629	2,778	0	4,934	56	56
	45-49	1,975,011	4,722	0	5,384	87	87
	50-54	1,219,446	5,246	0	4,949	106	106
	55-59	571,970	2,909	0	3,166	91	91
	60-64	212,543	1,326	0	1,832	72	72
	65-69	54,415	511	0	745	68	68
70 and over	14,133	324	0	223	145	145	
All ages	\$ 16,428,614	\$ 25,594	\$ 0	\$ 29,914	86%	86%	

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1975 (1)	0	\$ 15,179	\$ 25	\$ 0	\$ 87	28%	28%
	1	8,700	0	0	11	0	0
	2-4	20,183	5	0	13	38	38
	5-9	34,005	0	0	13	0	0
	10-14	44,202	0	0	15	0	0
	15-19	114,080	25	0	104	24	24
	20-24	736,003	358	0	505	70	70
	25-29	2,350,172	5,590	0	1,351	413	413
	30-34	3,569,868	2,577	0	2,684	96	96
	35-39	3,331,722	2,104	0	2,899	72	72
	40-44	2,601,450	2,083	0	3,570	58	58
	45-49	2,093,885	3,084	0	4,091	75	75
	50-54	1,400,024	3,700	0	3,681	100	100
	55-59	632,227	1,267	0	2,332	54	54
	60-64	245,883	1,190	0	1,463	81	81
	65-69	76,398	576	0	745	77	77
70 and over	9,803	142	0	107	132	132	
	All ages	\$ 17,283,793	\$ 22,726	\$ 0	\$ 23,671	96%	96%
All years (1-15)	0	\$ 160,422	\$ 77	\$ 0	\$ 166	46%	46%
	1	133,308	12	0	70	17	17
	2-4	212,528	123	0	109	112	112
	5-9	399,831	381	0	247	154	154
	10-14	584,571	391	0	526	74	74
	15-19	1,535,220	1,811	0	1,648	109	109
	20-24	7,531,441	6,632	10	6,852	96	96
	25-29	18,251,752	17,875	0	18,199	98	98
	30-34	26,012,490	32,546	0	40,710	79	79
	35-39	26,647,933	58,116	0	68,373	84	84
	40-44	22,725,587	70,664	0	95,080	74	74
	45-49	15,997,933	76,581	0	96,643	79	79
	50-54	9,125,252	65,218	0	78,962	82	82
	55-59	4,076,167	38,379	0	48,285	79	79
	60-64	1,443,228	19,822	0	25,390	78	78
	65-69	377,067	7,289	0	9,364	77	77
70 and over	74,987	2,642	0	2,928	90	90	
	All ages	\$135,289,726	\$398,559	\$ 10	\$493,552	81%	81%

TABLE D—Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1961-75
 FEMALE LIVES
 EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961 (15)	0	\$ 2,440	\$ 0	\$ 1	0%
	1	7,631	0	3	0
	2-4	5,893	0	3	0
	5-9	9,100	0	5	0
	10-14	8,362	0	5	0
	15-19	10,898	0	7	0
	20-24	17,453	11	18	61
	25-29	20,859	6	37	16
	30-34	42,798	94	116	81
	35-39	67,200	174	270	64
	40-44	83,908	421	475	88
	45-49	59,301	465	501	92
	50-54	33,279	227	417	54
	55-59	19,534	302	337	89
	60-64	7,076	125	178	70
	65-69	2,259	46	75	61
70 and over	433	36	50	71	
	All ages	\$ 398,431	\$ 1,907	\$ 2,498	76%
1962 (14)	0	\$ 2,543	\$ 5	\$ 1	499%
	1	7,557	0	2	0
	2-4	6,294	0	3	0
	5-9	9,132	0	5	0
	10-14	9,443	5	5	99
	15-19	13,227	2	9	22
	20-24	20,945	7	19	36
	25-29	26,825	19	43	44
	30-34	45,239	38	113	33
	35-39	73,749	298	271	109
	40-44	94,739	365	489	74
	45-49	66,206	408	472	86
	50-54	37,980	366	419	87
	55-59	17,401	272	274	99
	60-64	10,380	121	238	50
	65-69	2,190	119	68	174
70 and over	498	15	53	28	
	All ages	\$ 444,354	\$ 2,040	\$ 2,484	82%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963 (13)	0	\$ 3,374	\$ 0	\$ 1	0%
	1	5,320	2	2	99
	2-4	4,402	1	2	49
	5-9	8,876	0	5	0
	10-14	8,518	100	5	1999
	15-19	12,319	11	8	137
	20-24	22,056	6	19	31
	25-29	27,524	12	41	29
	30-34	53,574	169	123	137
	35-39	87,008	217	296	73
	40-44	114,133	494	530	93
	45-49	87,303	441	571	77
	50-54	46,796	990	464	213
	55-59	23,087	187	330	56
	60-64	13,199	268	273	98
	65-69	4,086	125	119	105
70 and over	477	15	46	32	
	All ages	\$ 522,060	\$ 3,038	\$ 2,835	107%
1964 (12)	0	\$ 4,465	\$ 0	\$ 1	0%
	1	2,043	0	1	0
	2-4	4,298	0	1	0
	5-9	8,581	0	5	0
	10-14	8,661	0	5	0
	15-19	14,610	3	9	33
	20-24	22,893	34	18	188
	25-29	34,336	48	46	104
	30-34	59,003	126	124	101
	35-39	98,085	182	305	59
	40-44	123,054	330	493	66
	45-49	90,965	485	520	93
	50-54	55,549	380	482	78
	55-59	26,258	159	314	50
	60-64	15,071	141	273	51
	65-69	4,146	40	111	36
70 and over	1,019	120	99	121	
	All ages	\$ 573,044	\$ 2,048	\$ 2,807	73%
1965 (11)	0	\$ 4,185	\$ 1	\$ 1	99%
	1	2,385	0	1	0
	2-4	4,076	2	1	199
	5-9	9,430	50	4	1249
	10-14	8,320	0	5	0
	15-19	17,023	19	10	189
	20-24	27,465	122	20	609
	25-29	38,815	121	46	263
	30-34	64,773	65	125	51
	35-39	110,111	229	315	72
	40-44	135,162	536	508	105
	45-49	102,259	475	539	88
	50-54	59,721	349	468	74
	55-59	26,842	214	272	78
	60-64	12,206	229	196	116
	65-69	4,825	24	120	19
70 and over	1,265	13	95	13	
	All ages	\$ 628,870	\$ 2,449	\$ 2,726	90%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1966 (10)	0	\$ 4,778	\$ 1	\$ 1	99%
	1	2,836	0	1	0
	2-4	3,646	0	1	0
	5-9	11,023	0	5	0
	10-14	10,691	0	6	0
	15-19	19,474	10	11	90
	20-24	31,071	8	21	38
	25-29	41,317	20	43	46
	30-34	71,260	203	127	159
	35-39	109,290	159	290	54
	40-44	140,905	293	496	59
	45-49	115,634	911	556	163
	50-54	62,765	398	425	93
	55-59	32,197	225	267	84
	60-64	12,656	197	184	107
	65-69	5,290	37	125	29
70 and over	1,703	12	102	11	
	All ages	\$ 676,543	\$ 2,474	\$ 2,661	93%
1967 (9)	0	\$ 4,375	\$ 2	\$ 1	199%
	1	2,462	0	1	0
	2-4	5,342	0	1	0
	5-9	11,844	15	4	374
	10-14	10,543	0	6	0
	15-19	17,284	20	9	222
	20-24	30,973	0	21	0
	25-29	41,976	23	39	58
	30-34	69,936	124	113	109
	35-39	111,363	542	271	199
	40-44	140,709	471	457	103
	45-49	122,880	475	542	87
	50-54	72,673	740	474	156
	55-59	36,355	481	256	187
	60-64	15,162	100	205	48
	65-69	5,240	20	110	18
70 and over	1,257	6	71	8	
	All ages	\$ 700,381	\$ 3,019	\$ 2,581	117%
1968 (8)	0	\$ 3,836	\$ 3	\$ 1	299%
	1	2,505	0	1	0
	2-4	3,695	0	1	0
	5-9	10,749	0	4	0
	10-14	12,085	0	7	0
	15-19	16,694	10	9	111
	20-24	27,155	2	17	11
	25-29	42,989	0	36	0
	30-34	68,904	57	101	56
	35-39	108,000	162	239	67
	40-44	141,366	384	423	90
	45-49	125,486	440	505	87
	50-54	80,820	704	489	143
	55-59	40,021	145	253	57
	60-64	17,281	107	217	49
	65-69	4,476	22	86	25
70 and over	1,328	70	61	114	
	All ages	\$ 707,401	\$ 2,106	\$ 2,450	86%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1969 (7)	0	\$ 4,664	\$ 0	\$ 2	0%
	1	2,985	0	1	0
	2-4	6,050	0	2	0
	5-9	10,702	0	3	0
	10-14	13,789	0	7	0
	15-19	16,905	0	9	0
	20-24	31,981	26	19	136
	25-29	49,749	17	38	44
	30-34	89,580	93	119	78
	35-39	122,537	287	246	116
	40-44	148,327	432	408	105
	45-49	143,437	395	526	75
	50-54	89,360	203	500	40
	55-59	48,556	139	279	49
	60-64	18,961	69	221	31
	65-69	5,809	32	242	13
70 and over	2,201	17	95	17	
	All ages	\$ 805,602	\$ 1,710	\$ 2,717	63%
1970 (6)	0	\$ 5,908	\$ 0	\$ 2	0%
	1	3,345	0	1	0
	2-4	6,695	0	2	0
	5-9	13,046	0	4	0
	10-14	13,028	0	6	0
	15-19	17,786	10	10	99
	20-24	37,167	127	21	604
	25-29	59,666	19	42	45
	30-34	94,531	54	111	48
	35-39	139,176	42	251	16
	40-44	161,548	194	397	48
	45-49	158,403	448	513	87
	50-54	100,596	439	506	86
	55-59	52,894	590	273	216
	60-64	23,660	279	240	116
	65-69	8,275	58	125	46
70 and over	2,445	9	73	12	
	All ages	\$ 898,174	\$ 2,269	\$ 2,577	88%
1971 (5)	0	\$ 4,982	\$ 0	\$ 2	0%
	1	3,806	0	2	0
	2-4	7,431	0	2	0
	5-9	15,473	0	4	0
	10-14	15,672	45	6	749
	15-19	19,506	0	10	0
	20-24	42,317	3	23	13
	25-29	82,951	28	56	49
	30-34	131,566	82	136	60
	35-39	170,859	229	271	84
	40-44	191,362	332	409	81
	45-49	181,786	493	520	94
	50-54	123,144	401	567	70
	55-59	63,228	208	303	68
	60-64	29,138	212	241	87
	65-69	7,740	27	102	26
70 and over	2,120	28	46	60	
	All ages	\$ 1,093,091	\$ 2,088	\$ 2,700	77%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972 (4)	0	\$ 5,244	\$ 0	\$ 3	0%
	1	5,624	0	3	0
	2-4	7,186	0	3	0
	5-9	12,442	0	3	0
	10-14	17,813	100	6	1666
	15-19	23,891	3	12	24
	20-24	50,560	4	27	14
	25-29	100,539	0	67	0
	30-34	163,825	47	153	30
	35-39	194,801	111	283	39
	40-44	212,252	223	404	55
	45-49	212,888	442	541	81
	50-54	139,784	353	581	60
	55-59	73,750	220	319	68
	60-64	30,629	210	215	97
	65-69	9,872	62	109	56
70 and over	2,374	2	42	4	
	All ages	\$ 1,263,481	\$ 1,777	\$ 2,771	64%
1973 (3)	0	\$ 6,335	\$ 0	\$ 5	0%
	1	3,984	0	2	0
	2-4	6,724	0	3	0
	5-9	15,529	0	4	0
	10-14	17,128	10	6	166
	15-19	25,055	0	13	0
	20-24	61,258	14	32	43
	25-29	126,493	11	80	13
	30-34	220,377	165	185	89
	35-39	244,078	67	297	22
	40-44	240,938	366	377	97
	45-49	245,339	915	541	169
	50-54	164,662	397	579	68
	55-59	86,363	297	323	91
	60-64	37,096	156	232	67
	65-69	13,874	46	115	39
70 and over	3,686	15	51	29	
	All ages	\$ 1,518,927	\$ 2,459	\$ 2,845	86%
1974 (2)	0	\$ 8,746	\$ 0	\$ 11	0%
	1	5,069	0	4	0
	2-4	10,378	0	5	0
	5-9	18,825	0	5	0
	10-14	19,393	0	6	0
	15-19	29,848	125	15	833
	20-24	77,152	12	42	28
	25-29	181,882	78	108	72
	30-34	296,856	10	228	4
	35-39	294,971	187	291	64
	40-44	295,867	417	357	116
	45-49	270,761	345	417	82
	50-54	202,672	256	532	48
	55-59	101,143	221	286	77
	60-64	48,519	509	217	234
	65-69	15,284	20	98	20
70 and over	5,294	10	56	17	
	All ages	\$ 1,882,667	\$ 2,190	\$ 2,678	82%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1975 (1)	0	\$ 7,616	\$ 0	\$ 36	0%
	1	5,975	0	7	0
	2-4	13,476	0	7	0
	5-9	23,894	0	8	0
	10-14	17,456	0	5	0
	15-19	27,611	0	13	0
	20-24	93,056	10	47	21
	25-29	229,057	214	125	171
	30-34	341,166	229	241	95
	35-39	350,934	81	271	29
	40-44	322,644	77	283	27
	45-49	287,612	249	328	75
	50-54	217,311	121	409	29
	55-59	118,379	77	237	32
	60-64	61,225	152	177	85
	65-69	22,828	15	94	15
70 and over	4,727	121	35	345	
	All ages	\$ 2,144,974	\$ 1,346	\$ 2,323	58%
All years (1-15)	0	\$ 73,498	\$ 12	\$ 69	17%
	1	63,533	2	32	6
	2-4	95,593	3	37	8
	5-9	188,653	65	68	95
	10-14	190,908	260	86	302
	15-19	282,137	213	154	138
	20-24	593,511	386	364	106
	25-29	1,104,983	616	847	72
	30-34	1,813,394	1,556	2,115	73
	35-39	2,282,169	2,967	4,167	71
	40-44	2,546,921	5,335	6,506	82
	45-49	2,270,266	7,387	7,592	97
	50-54	1,487,117	6,324	7,312	86
	55-59	766,015	3,737	4,323	86
	60-64	352,267	2,875	3,307	86
	65-69	116,200	693	1,699	40
70 and over	30,833	489	975	50	
	All ages	\$14,258,007	\$32,920	\$39,653	83%

TABLE E
STANDARD NONMEDICAL ISSUES OF 1961-75
MALE LIVES
EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE

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

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1961 (15)	0	\$ 79,194	\$ 25	\$ 0	\$ 42	59%	59%
	1	31,700	12	0	21	57	57
	2-4	42,634	78	0	41	190	190
	5-9	69,627	160	0	81	197	197
	10-14	112,819	61	0	121	56	50
	15-19	499,926	661	0	616	107	107
	20-24	758,703	962	0	1,147	83	83
	25-29	649,340	1,335	0	1,558	85	85
	30-34	359,830	1,121	0	1,442	77	77
	35-39	150,698	942	0	997	94	94
	40-44	25,015	241	0	263	91	91
	45-49	1,284	33	0	21	157	157
	50 and over	332	60	0	9	666	666
	All ages	\$ 2,781,115	\$ 5,691	\$ 0	\$ 6,359	89%	89%
	1962 (14)	0	\$ 76,749	\$ 37	\$ 0	\$ 33	112%
1		32,429	24	0	17	141	141
2-4		43,472	22	0	35	62	62
5-9		66,422	72	0	79	91	91
10-14		109,061	104	0	118	88	88
15-19		475,093	410	0	563	72	72
20-24		758,437	849	0	1,041	81	81
25-29		645,684	1,165	0	1,359	85	85
30-34		335,091	1,057	0	1,175	89	89
35-39		142,333	946	0	814	116	116
40-44		22,313	126	0	208	60	60
45-49		1,495	11	0	22	49	49
50 and over		315	0	0	9	0	0
All ages		\$ 2,708,900	\$ 4,823	\$ 0	\$ 5,473	88%	88%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Includ- ing War Deaths
1963 (13)	0	\$ 95,288	\$ 28	\$ 0	\$ 34	82%	82%
	1	35,417	20	0	15	133	133
	2-4	54,370	32	0	38	84	84
	5-9	88,686	102	0	104	98	98
	10-14	147,013	227	0	161	140	140
	15-19	525,244	581	0	603	96	96
	20-24	904,567	984	0	1,131	87	87
	25-29	743,430	1,037	0	1,410	73	73
	30-34	369,040	987	0	1,158	85	85
	35-39	155,346	772	0	796	96	96
	40-44	24,493	194	0	203	95	95
	45-49	2,101	12	0	27	44	44
	50 and over	698	30	0	27	111	111
All ages	\$ 3,145,697	\$ 5,006	\$ 0	\$ 5,707	88%	88%	
1964 (12)	0	\$ 100,607	\$ 14	\$ 0	\$ 32	43%	43%
	1	37,589	12	0	13	92	92
	2-4	59,613	20	0	33	60	60
	5-9	97,590	108	0	106	101	101
	10-14	159,160	203	0	177	114	114
	15-19	586,636	595	0	647	91	91
	20-24	1,044,866	996	0	1,186	83	83
	25-29	822,890	1,227	0	1,383	88	88
	30-34	394,261	1,027	0	1,113	92	92
	35-39	162,326	803	0	753	106	106
	40-44	26,053	133	0	191	69	69
	45-49	2,273	19	0	25	75	75
	50 and over	442	0	0	16	0	0
All ages	\$ 3,494,312	\$ 5,157	\$ 0	\$ 5,675	91%	91%	
1965 (11)	0	\$ 103,474	\$ 19	\$ 0	\$ 32	59%	59%
	1	39,713	40	0	12	333	333
	2-4	62,696	5	0	27	18	18
	5-9	103,892	141	0	101	139	139
	10-14	172,029	251	0	194	129	129
	15-19	746,265	760	0	790	96	96
	20-24	1,160,495	949	3	1,194	79	79
	25-29	869,544	1,112	0	1,269	87	87
	30-34	403,152	930	0	1,022	90	90
	35-39	154,306	574	0	640	89	89
	40-44	25,636	112	0	169	66	66
	45-49	2,485	48	0	24	199	199
	50 and over	578	3	0	9	33	33
All ages	\$ 3,844,269	\$ 4,944	\$ 3	\$ 5,483	90%	90%	

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1966 (10)	0	\$ 107,653	\$ 24	\$ 0	\$ 34	70%	70%
	1	41,357	0	0	13	0	0
	2-4	65,341	18	0	23	78	78
	5-9	109,073	73	0	91	80	80
	10-14	175,487	224	10	203	110	115
	15-19	672,540	613	0	709	86	86
	20-24	1,149,030	1,126	0	1,107	101	101
	25-29	931,510	978	0	1,188	82	82
	30-34	413,165	823	0	917	89	89
	35-39	152,225	502	0	556	90	90
	40-44	26,545	242	0	156	155	155
	45-49	2,687	33	0	23	143	143
	50 and over	753	3	0	12	24	24
	All ages	\$ 3,847,371	\$ 4,659	\$ 10	\$ 5,032	93%	93%
1967 (9)	0	\$ 113,479	\$ 31	\$ 0	\$ 39	79%	79%
	1	43,632	5	0	14	35	35
	2-4	68,792	29	0	22	131	131
	5-9	111,755	108	0	77	140	140
	10-14	175,933	199	0	209	95	95
	15-19	689,874	869	0	731	118	118
	20-24	1,395,789	1,068	11	1,269	84	85
	25-29	1,099,286	1,017	0	1,266	80	80
	30-34	499,544	995	0	981	101	101
	35-39	180,917	581	0	581	99	99
	40-44	36,005	152	0	191	79	79
	45-49	3,205	8	0	25	31	31
	50 and over	689	2	0	10	19	19
	All ages	\$ 4,418,906	\$ 5,064	\$ 11	\$ 5,415	94%	94%
1968 (8)	0	\$ 122,100	\$ 53	\$ 0	\$ 46	115%	115%
	1	46,356	12	0	16	74	74
	2-4	71,114	14	0	22	63	63
	5-9	112,880	81	0	61	132	132
	10-14	180,463	235	0	211	111	111
	15-19	711,653	692	0	761	90	90
	20-24	1,704,642	1,164	0	1,474	78	78
	25-29	1,310,672	1,167	0	1,348	86	86
	30-34	596,524	744	0	1,028	72	72
	35-39	227,757	611	0	648	94	94
	40-44	54,730	228	0	260	87	87
	45-49	5,706	4	0	41	9	9
	50 and over	1,779	23	0	24	95	95
	All ages	\$ 5,146,383	\$ 5,028	\$ 0	\$ 5,940	85%	85%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1969 (7)	0	\$ 136,677	\$ 66	\$ 0	\$ 57	115%	115%
	1	51,429	26	0	20	129	129
	2-4	75,632	13	0	24	54	54
	5-9	115,808	55	0	50	109	109
	10-14	184,703	227	0	201	112	112
	15-19	728,070	940	0	781	120	120
	20-24	1,879,485	1,483	0	1,569	94	94
	25-29	1,389,675	1,181	0	1,300	90	90
	30-34	615,791	779	0	924	84	84
	35-39	239,651	536	0	606	88	88
	40-44	55,801	258	0	237	108	108
	45-49	5,875	40	0	38	105	105
	50 and over	1,747	12	0	22	54	54
	All ages	\$ 5,480,349	\$ 5,616	\$ 0	\$ 5,829	96%	96%
1970 (6)	0	\$ 159,288	\$ 42	\$ 0	\$ 74	56%	56%
	1	62,819	9	0	26	34	34
	2-4	88,086	12	0	31	38	38
	5-9	127,920	22	0	44	49	49
	10-14	194,493	317	0	189	167	167
	15-19	821,737	1,002	5	890	112	113
	20-24	2,281,143	1,653	5	1,871	88	88
	25-29	1,533,841	1,356	0	1,321	102	102
	30-34	658,662	940	0	898	104	104
	35-39	258,339	498	0	574	86	86
	40-44	60,862	282	0	229	123	123
	45-49	7,030	29	0	39	74	74
	50 and over	2,270	14	0	23	60	60
	All ages	\$ 6,256,496	\$ 6,176	\$ 10	\$ 6,209	99%	100%
1971 (5)	0	\$ 184,329	\$ 47	\$ 0	\$ 96	48%	48%
	1	75,751	17	0	36	47	47
	2-4	112,342	35	0	43	81	81
	5-9	158,426	23	0	50	45	45
	10-14	232,831	166	0	196	84	84
	15-19	908,303	1,063	0	992	107	107
	20-24	2,594,986	1,843	10	2,154	85	86
	25-29	1,811,091	1,656	0	1,481	111	111
	30-34	754,118	736	0	920	79	79
	35-39	280,562	538	0	548	98	98
	40-44	66,179	221	0	211	104	104
	45-49	10,554	47	0	51	92	92
	50 and over	3,909	14	0	34	41	41
	All ages	\$ 7,193,387	\$ 6,406	\$ 10	\$ 6,812	94%	94%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1972..... (4)	0	\$ 213,168	\$ 97	\$ 0	\$ 132	73%	73%
	1	95,909	52	0	50	103	103
	2-4	162,717	53	0	68	77	77
	5-9	222,828	60	0	69	86	86
	10-14	325,923	165	0	232	71	71
	15-19	1,124,403	1,293	0	1,189	108	108
	20-24	2,882,644	2,251	10	2,407	93	93
	25-29	2,166,922	1,445	0	1,698	85	85
	30-34	852,032	1,063	0	959	110	110
	35-39	300,862	610	0	514	118	118
	40-44	73,555	152	0	210	72	72
	45-49	12,861	26	0	55	47	47
	50 and over	4,977	125	0	40	312	312
	All ages	\$ 8,438,807	\$ 7,392	\$ 10	\$ 7,623	97%	97%
1973..... (3)	0	\$ 263,342	\$ 115	\$ 0	\$ 207	55%	55%
	1	106,194	75	0	66	113	113
	2-4	206,255	55	0	96	57	57
	5-9	273,347	76	0	87	87	87
	10-14	389,401	178	0	222	80	80
	15-19	1,374,108	1,630	10	1,397	116	117
	20-24	3,195,824	2,713	0	2,572	105	105
	25-29	2,519,284	2,055	0	1,913	107	107
	30-34	994,729	946	0	992	95	95
	35-39	327,336	704	0	474	148	148
	40-44	80,779	172	0	194	88	88
	45-49	18,663	54	0	66	81	81
	50 and over	7,597	71	0	51	139	139
	All ages	\$ 9,756,865	\$ 8,844	\$ 10	\$ 8,337	106%	106%
1974..... (2)	0	\$ 303,764	\$ 169	\$ 0	\$ 363	46%	46%
	1	119,409	72	0	96	74	74
	2-4	226,952	52	0	118	44	44
	5-9	294,402	57	0	102	55	55
	10-14	384,210	76	0	173	43	43
	15-19	1,473,113	1,166	0	1,439	81	81
	20-24	3,610,523	2,589	0	2,653	97	97
	25-29	3,007,464	1,651	0	1,922	85	85
	30-34	1,139,388	989	0	1,000	98	98
	35-39	351,904	392	0	402	97	97
	40-44	93,686	291	0	180	161	161
	45-49	29,484	28	0	80	34	34
	50 and over	15,984	28	0	75	37	37
	All ages	\$11,050,290	\$ 7,560	\$ 0	\$ 8,603	88%	88%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1975 (1)	0	\$ 368,765	\$ 597	\$ 0	\$ 2,002	29%	29%
	1	138,297	80	0	172	46	46
	2-4	244,282	117	0	152	76	76
	5-9	330,371	61	0	126	48	48
	10-14	381,665	111	0	136	81	81
	15-19	1,538,821	1,366	0	1,396	97	97
	20-24	4,303,578	2,742	0	2,947	93	93
	25-29	3,987,202	2,509	0	2,307	108	108
	30-34	1,549,743	967	11	1,168	82	83
	35-39	467,653	483	0	411	117	117
	40-44	113,860	134	0	157	85	85
	45-49	34,541	62	0	67	92	92
	50 and over	23,059	5	0	69	7	7
	All ages	\$13,481,843	\$ 9,234	\$ 11	\$11,110	83%	83%
All years (1-15)	0	\$ 2,427,885	\$ 1,364	\$ 0	\$ 3,223	42%	42%
	1	958,007	456	0	587	77	77
	2-4	1,584,305	555	0	773	71	71
	5-9	2,283,033	1,199	0	1,228	97	97
	10-14	3,325,198	2,744	10	2,743	100	100
	15-19	12,875,794	13,641	15	13,504	101	101
	20-24	29,624,719	23,372	39	25,722	90	91
	25-29	23,487,848	20,891	0	22,723	91	91
	30-34	9,935,077	14,104	11	15,697	89	89
	35-39	3,552,222	9,492	0	9,314	101	101
	40-44	785,518	2,938	0	3,059	96	96
	45-49	140,253	454	0	604	75	75
	50 and over	65,135	390	0	430	90	90
	All ages	\$91,044,998	\$91,600	\$ 75	\$99,607	92%	92%

TABLE E—Continued
 STANDARD NONMEDICAL ISSUES OF 1961-75
 FEMALE LIVES
 EXPERIENCE BETWEEN 1975 AND 1976 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961 (15)	0	\$ 43,134	\$ 13	\$ 14	92%
	1	17,228	10	6	166
	2-4	20,328	12	10	119
	5-9	21,583	8	13	61
	10-14	23,120	13	13	99
	15-19	63,996	18	42	42
	20-24	78,133	53	80	66
	25-29	58,608	68	104	65
	30-34	56,738	132	154	85
	35-39	45,812	205	184	111
	40-44	9,383	41	53	77
	45-49	408	1	3	33
	50 and over	28	0	0	0
		All ages	\$ 438,504	\$ 574	\$ 676
1962 (14)	0	\$ 42,771	\$ 6	\$ 12	49%
	1	17,248	12	6	199
	2-4	20,774	2	9	22
	5-9	22,928	8	14	57
	10-14	22,571	7	12	58
	15-19	73,508	34	47	72
	20-24	94,270	57	87	65
	25-29	65,227	68	105	64
	30-34	63,974	177	159	111
	35-39	50,042	136	184	73
	40-44	10,017	42	52	80
	45-49	384	5	3	166
	50 and over	27	0	0	0
		All ages	\$ 483,749	\$ 554	\$ 690
1963 (13)	0	\$ 52,985	\$ 27	\$ 15	179%
	1	19,262	2	6	33
	2-4	27,022	18	10	179
	5-9	33,545	10	19	52
	10-14	36,152	20	20	99
	15-19	93,011	31	60	51
	20-24	120,904	97	103	94
	25-29	84,361	115	125	91
	30-34	76,727	176	177	99
	35-39	59,356	141	203	69
	40-44	11,711	34	54	62
	45-49	472	0	3	0
	50 and over	50	0	0	0
		All ages	\$ 615,564	\$ 671	\$ 795

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1964 (12)	0	\$ 58,246	\$ 9	\$ 15	59%
	1	20,739	0	6	0
	2-4	30,343	10	10	99
	5-9	38,157	2	20	9
	10-14	42,682	24	23	104
	15-19	113,556	45	69	65
	20-24	149,905	101	117	86
	25-29	104,390	147	140	104
	30-34	87,142	179	184	97
	35-39	64,016	229	200	114
	40-44	13,940	78	56	139
	45-49	763	3	4	74
	50 and over	97	0	1	0
	All ages	\$ 723,983	\$ 827	\$ 845	98%
1965 (11)	0	\$ 60,437	\$ 8	\$ 15	53%
	1	22,752	0	6	0
	2-4	31,972	18	9	199
	5-9	43,616	20	21	95
	10-14	47,165	36	26	138
	15-19	139,484	125	81	154
	20-24	172,482	123	123	99
	25-29	117,949	138	141	97
	30-34	93,439	143	181	79
	35-39	64,979	184	186	98
	40-44	14,516	59	55	107
	45-49	922	0	5	0
	50 and over	96	0	1	0
	All ages	\$ 809,814	\$ 854	\$ 850	100%
1966 (10)	0	\$ 63,644	\$ 1	\$ 17	5%
	1	22,579	0	6	0
	2-4	34,947	0	10	0
	5-9	45,785	17	19	89
	10-14	51,610	15	30	49
	15-19	161,270	124	89	139
	20-24	202,798	151	138	109
	25-29	141,531	121	148	81
	30-34	102,268	197	183	107
	35-39	68,316	172	181	95
	40-44	14,289	53	50	105
	45-49	968	0	5	0
	50 and over	156	0	1	0
	All ages	\$ 910,168	\$ 851	\$ 877	97%
1967 (9)	0	\$ 69,278	\$ 5	\$ 20	24%
	1	24,641	0	7	0
	2-4	36,450	0	10	0
	5-9	49,869	3	18	16
	10-14	56,304	32	33	96
	15-19	174,201	62	93	66
	20-24	254,780	108	169	63
	25-29	172,949	129	162	79
	30-34	122,444	185	200	92
	35-39	81,964	167	200	83
	40-44	30,102	104	99	105
	45-49	2,403	13	11	118
	50 and over	281	0	1	0
	All ages	\$ 1,075,670	\$ 808	\$ 1,023	79%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1968 (8)	0	\$ 74,259	\$ 23	\$ 24	95%
	1	26,430	1	8	12
	2-4	39,055	5	10	49
	5-9	53,646	5	18	27
	10-14	63,253	19	36	52
	15-19	191,310	63	103	61
	20-24	301,923	138	193	71
	25-29	212,699	168	181	92
	30-34	149,078	154	221	69
	35-39	98,802	240	220	109
	40-44	47,866	132	145	91
	45-49	4,574	15	18	83
	50 and over	532	7	3	233
	All ages	\$ 1,263,435	\$ 970	\$ 1,180	82%
1969 (7)	0	\$ 84,161	\$ 30	\$ 30	99%
	1	30,541	9	10	89
	2-4	41,787	-4	11	-36
	5-9	57,213	11	17	64
	10-14	67,015	25	36	69
	15-19	217,964	68	120	56
	20-24	356,562	138	217	63
	25-29	248,155	210	193	108
	30-34	163,203	201	219	91
	35-39	105,125	177	213	83
	40-44	53,892	158	150	105
	45-49	5,389	14	20	69
	50 and over	331	0	2	0
	All ages	\$ 1,431,342	\$ 1,037	\$ 1,238	84%
1970 (6)	0	\$ 103,071	\$ 17	\$ 42	40%
	1	36,783	1	13	7
	2-4	50,972	25	15	166
	5-9	66,192	10	18	55
	10-14	76,972	19	37	51
	15-19	258,766	168	145	115
	20-24	450,589	143	261	54
	25-29	322,566	177	230	76
	30-34	204,774	218	244	89
	35-39	121,237	164	220	74
	40-44	63,956	152	159	95
	45-49	6,424	23	21	109
	50 and over	641	3	3	99
	All ages	\$ 1,762,947	\$ 1,120	\$ 1,408	80%
1971 (5)	0	\$ 120,970	\$ 31	\$ 56	55%
	1	47,055	6	19	31
	2-4	68,365	19	22	86
	5-9	86,160	20	23	86
	10-14	103,528	52	44	118
	15-19	307,223	101	163	61
	20-24	542,230	362	298	121
	25-29	409,562	225	278	80
	30-34	251,394	227	264	85
	35-39	138,737	239	222	107
	40-44	72,878	167	158	105
	45-49	7,886	19	23	82
	50 and over	627	3	3	99
	All ages	\$ 2,156,621	\$ 1,471	\$ 1,573	94%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972..... (4)	0	\$ 145,025	\$ 84	\$ 77	109%
	1	61,599	13	29	44
	2-4	105,393	18	38	47
	5-9	141,146	12	36	33
	10-14	170,826	58	65	89
	15-19	418,990	159	214	74
	20-24	663,290	255	355	71
	25-29	530,906	258	353	73
	30-34	303,116	251	285	88
	35-39	155,981	193	228	84
	40-44	79,798	137	154	88
	45-49	10,278	70	26	269
	50 and over	955	1	4	24
	All ages	\$ 2,787,310	\$ 1,509	\$ 1,864	81%
1973..... (3)	0	\$ 189,499	\$ 99	\$ 127	77%
	1	71,624	18	38	47
	2-4	139,420	60	57	105
	5-9	181,008	15	48	31
	10-14	219,401	45	75	59
	15-19	545,953	171	273	62
	20-24	876,963	316	461	68
	25-29	727,036	317	464	68
	30-34	406,075	214	346	61
	35-39	188,160	205	230	89
	40-44	92,485	156	147	106
	45-49	12,122	15	27	55
	50 and over	1,156	0	4	0
	All ages	\$ 3,650,907	\$ 1,631	\$ 2,297	71%
1974..... (2)	0	\$ 225,026	\$ 152	\$ 243	62%
	1	82,795	25	57	43
	2-4	168,045	45	78	57
	5-9	214,455	17	61	27
	10-14	237,712	31	72	43
	15-19	635,758	185	316	58
	20-24	1,185,430	313	646	48
	25-29	1,071,310	295	641	46
	30-34	565,098	176	439	40
	35-39	220,147	134	218	61
	40-44	89,246	98	109	89
	45-49	10,552	10	16	62
	50 and over	3,815	4	11	36
	All ages	\$ 4,709,396	\$ 1,485	\$ 2,907	51%
1975..... (1)	0	\$ 279,462	\$ 232	\$ 1,255	18%
	1	99,861	18	112	16
	2-4	189,505	46	102	45
	5-9	246,025	63	79	79
	10-14	250,113	43	69	62
	15-19	749,972	369	342	107
	20-24	1,675,749	626	838	74
	25-29	1,610,682	475	883	53
	30-34	798,479	236	569	41
	35-39	294,177	109	228	47
	40-44	120,000	125	107	116
	45-49	18,621	28	21	133
	50 and over	3,151	15	6	249
	All ages	\$ 6,335,805	\$ 2,385	\$ 4,611	52%

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
All years (1-15)	0	\$ 1,611,975	\$ 737	\$ 1,962	37%
	1	601,145	115	329	34
	2-4	1,004,384	274	401	68
	5-9	1,301,336	221	424	52
	10-14	1,468,432	439	591	74
	15-19	4,144,969	1,723	2,157	79
	20-24	7,126,015	2,981	4,086	72
	25-29	5,877,938	2,911	4,148	70
	30-34	3,443,957	2,866	3,825	74
	35-39	1,756,858	2,695	3,117	86
	40-44	724,086	1,536	1,548	99
	45-49	82,174	216	206	104
	50 and over	11,950	33	40	82
	All ages	\$29,155,224	\$16,747	\$22,834	73%

APPENDIX II

DEFINITION OF "WAR DEATHS"

War deaths are identified by the 1970 Committee Code 99. In coding for war deaths, some companies may refer to the Report of Casualty form furnished by the various armed forces. Item 2 of this form has two boxes to indicate whether death arose in "battle" or "non-battle." In addition to all "battle" deaths, it should be noted that many (but not all) "non-battle" deaths should be coded 99. For example, a death arising after battle but due to burns received in battle may be coded by the government as a "non-battle" death. In cases like this, a review of the comments given in item 2 is necessary to determine the full facts and whether death was due to the operations of war and hence should be coded 99.

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

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

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