

TRANSACTIONS

1972 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORT OF THE COMMITTEE ON ORDINARY INSURANCE AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1970 AND 1971 ANNIVERSARIES

ABSTRACT

This is the latest in a series of annual reports on intercompany mortality experience under Standard Ordinary life insurance policies. Each of the tables included in this report shows amount exposed to risk, actual death claim amounts, expected death claim amounts, and mortality ratios of actual to expected deaths. The expected death claims were based on the 1955-60 Basic Tables, all other data being based on the contributions of nineteen large life insurance companies. The tables are based on either select (first fifteen policy years) or ultimate experience.

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

General Mortality

The over-all medical mortality ratio in the select period declined by 2.0 percentage points from last year's study.

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

The over-all mortality ratio in the ultimate period declined by 1.7 percentage points from last year's study.

Each of the three aggregate mortality ratios was lower between 1970 and 1971 anniversaries than for any other period studied in the last eight years.

Medical versus Nonmedical Mortality

In the select period, nonmedical mortality continued to be higher than medical mortality at issue ages 10 and over, and lower under age 10.

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

For males, nonmedical mortality in the select period exceeded medical mortality for issue ages 10 and over.

For females, nonmedical mortality in the select period exceeded medical mortality for issue ages 9 and under and 35 and over.

Premium-paying versus Paid-up Mortality

Overall, premium-paying mortality continued to exceed paid-up mortality by about 6 percentage points. However, for attained ages 20-24 and 30-54 the mortality ratios are higher for paid-up.

Male versus Female Mortality

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

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INTRODUCTION

THIS report covers the intercompany mortality experience under Standard Ordinary insurance issues between 1970 and 1971 anniversaries, and also for the period between 1966 and 1971 anniversaries where the volume of data over one year's exposure was insufficient. It reviews in turn the mortality experience under:

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

A summary of aggregate mortality ratios for each major category of experience is as follows:

	EXPERIENCE BETWEEN ANNIVERSARIES			
	Excluding War Deaths		Including War Deaths	
	1969-70	1970-71	1969-70	1970-71
Medical select	92.7%	90.7%	93.1%	90.9%
Nonmedical select	110.1	105.9	118.6	109.8
Ultimate	90.3	88.6	90.3	88.7

Because of the significance of war deaths (see definition in Appendix II), all tables have been adjusted to exclude or to show separately the war deaths incurred during the exposure period. The following tabulation

shows the war deaths by amount and the ratio of war deaths to total deaths experienced between 1966 and 1971 anniversaries.

WAR DEATHS AND THE RATIO OF WAR DEATHS
TO TOTAL DEATHS EXPERIENCED BETWEEN 1966 AND
1971 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		
1966-67	\$ 2,774	0.7%	\$ 9,268	10.8%	\$ 439	0.1%
1967-68	3,526	1.0	12,831	14.3	750	0.1
1968-69	2,702	0.7	12,653	12.2	570	0.1
1969-70	2,081	0.5	7,401	7.2	395	§
1970-71	930	0.2	3,690	3.6	262	§
Total	\$12,013	0.6%	\$45,843	9.4%	\$2,416	0.1%

* Female war deaths of \$5,000 for 1968-69 and \$10,000 for 1969-70 are included.

† Female war deaths of \$18,500 for 1966-67, \$2,000 for 1967-68, \$13,000 for 1968-69, and \$5,000 for 1970-71 are included.

‡ Female war deaths of \$1,000 for 1966-67, \$2,000 for 1968-69, and \$5,100 for 1970-71 are included.

§ Less than 0.05 per cent.

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

EXPERIENCE UNDER STANDARD ISSUES DURING THE
FIRST FIFTEEN YEARS OF INSURANCE

Medically Examined Issues

The current experience during the first fifteen policy years is based on an exposure of \$130 billion and actual claims of \$426 million. This represents an increase in the exposure from the preceding year of 2.5 per cent. Not included in the claim total were 73 policies, representing \$930,000 in claims resulting from operations of war and reported as deaths between 1970 and 1971 anniversaries.

The 1955-60 Male, Female, and Male and Female Combined Select Basic Tables (*TSA, 1962 Reports*, p. 44, and *1963 Reports*, p. 40) were used to calculate expected deaths separately for the male experience,

female experience, and experience reported without subdivision by sex. The expected deaths for these three classes of experience were combined, and mortality ratios were calculated excluding and including war deaths.

The results by age group at issue are shown in Table 1 for the first fifteen policy years combined. The experience by year of issue is presented

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1956-70
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
		Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
0.....	\$ 218,504	\$ 224	\$ 0	\$ 127	176.4%	176.4%
1.....	237,422	74	0	96	77.1	77.1
2-4.....	300,071	367	0	121	303.3	303.3
5-9.....	563,411	518	14	273	189.7	194.9
10-14.....	831,458	867	35	676	128.3	133.4
15-19.....	2,114,906	2,317	91	2,049	113.1	117.5
20-24.....	8,598,319	6,162	321	7,957	77.4	81.5
25-29.....	17,406,527	18,546	136	19,115	97.0	97.7
30-34.....	24,452,192	40,821	25	42,611	95.8	95.9
35-39.....	26,454,757	66,992	244	73,583	91.0	91.4
40-44.....	22,228,144	87,779	64	94,286	93.1	93.2
45-49.....	14,339,109	78,191	0	88,747	88.1	88.1
50-54.....	7,521,789	58,081	0	68,136	85.2	85.2
55-59.....	3,310,135	38,739	0	42,125	92.0	92.0
60-64.....	1,120,373	17,751	0	20,379	87.1	87.1
65-69.....	282,038	7,013	0	7,236	96.9	96.9
70 and over.....	58,432	1,702	0	2,082	81.7	81.7
All ages.....	\$130,037,589	\$426,144	\$930	\$469,599	90.7%	90.9%

in Table 2. The detailed experience by age group at issue for each year of issue is set forth in Table B of Appendix I.

The aggregate mortality ratio, excluding war deaths, for the period from 1970 to 1971 anniversaries was 90.7 per cent. The following tabulation shows how this result compares with previous studies based on the 1955-60 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1961-62.....	98.5%
1962-63.....	97.7
1963-64.....	101.0
1964-65.....	96.0
1965-66.....	95.1
1966-67.....	93.2
1967-68.....	94.2
1968-69.....	94.8
1969-70.....	92.7
1970-71.....	90.7

As seen in Table 1, there were five issue age groups which showed mortality ratios of greater than 100.0 per cent: ages 0, 2-4, 5-9, 10-14, and 15-19. Each of these age groupings was strongly influenced by one or two large claims of at least \$100,000 which distorted the ratios. The following tabulation shows what the mortality ratios, excluding war deaths, would have been, had these claims been omitted from the study.

AGE AT ISSUE	LARGE CLAIMS (\$100,000 OR MORE)		MORTALITY RATIO	MORTALITY RATIO EXCLUDING LARGE CLAIMS
	No.	Amount		
0.....	1	\$100,000	176.4%	97.6%
2-4.....	1	100,000	303.3	220.7
5-9.....	1	100,000	189.7	153.1
10-14.....	2	200,000	128.3	98.7
15-19.....	2	200,000	113.1	103.3

Even after excluding the large claims of at least \$100,000, issue age groups 2-4 and 5-9 still showed relatively high mortality ratios. It should be noted that the ratios for these issue age groups usually fluctuate considerably from year to year because of the small exposures in each group.

War deaths increased the mortality ratio for issue age group 5-9 by 5.2 percentage points and for issue age groups 10-14, 15-19, 20-24, and 25-29 by 5.1, 4.4, 4.1, and 0.7 percentage points, respectively. War deaths caused an increase of 0.2 percentage points in the all-ages mortality ratio, compared with an increase of 0.4 percentage points in last year's study and 0.6 percentage points two years ago.

As seen in Table 2, mortality ratios by year of issue, excluding war deaths, ranged from 79.9 per cent for 1963 (policy year 8) to 98.8 per cent for 1960 (policy year 11).

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1956-70
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1956.....	15	\$ 5,078,986	\$ 34,694	\$ 10	\$ 39,564	87.7%	87.7%
1957.....	14	5,878,916	35,995	15	39,113	92.0	92.1
1958.....	13	6,160,251	36,277	2	38,244	94.9	94.9
1959.....	12	6,383,341	32,599	67	36,332	89.7	89.9
1960.....	11	5,637,657	30,152	69	30,509	98.8	99.1
1961.....	10	5,980,663	28,069	41	29,984	93.6	93.8
1962.....	9	6,186,398	25,679	51	28,285	90.8	91.0
1963.....	8	7,414,871	25,369	51	31,737	79.9	80.1
1964.....	7	8,232,654	30,589	73	31,452	97.3	97.5
1965.....	6	9,280,105	27,065	70	30,836	87.6	87.9
1966.....	5	10,220,078	24,148	22	29,958	80.6	80.7
1967.....	4	10,776,592	26,314	35	28,903	91.0	91.2
1968.....	3	11,717,205	24,750	85	27,224	90.9	91.2
1969.....	2	14,295,285	23,886	181	25,677	93.0	93.7
1970.....	1	16,794,587	20,558	158	21,731	94.6	95.3
All years of issue.....		\$130,037,589	\$426,144	\$930	\$469,599	90.7%	90.9%

The following tabulation indicates the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 90.7 per cent. War deaths were excluded in determining these ratios.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10-20.....	7	31.0%
5-10.....	3	6.0
0-5.....	2	6.4
Percentage points above average:		
0-5.....	1	5.3
5-10.....	3	40.9
10-20.....	3	10.4

Nonmedical Issues

The current experience during the first fifteen policy years is based on an exposure of \$88 billion and actual claims of \$100 million. This represents an increase in the exposure from the preceding year of 7.8 per cent. Not included in the claim total were 428 policies, representing \$3,690,000 in claims resulting from operations of war and reported as deaths between 1970 and 1971 anniversaries.

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

For all age groups combined, nonmedical business now comprises 40.3 per cent of the total experience on recent Ordinary issues, measured by the exposures during the first fifteen policy years, as compared with 39.1 per cent last year. For all age groups combined, the proportion of nonmedical issues in the first policy year for 1970-71 was 46.5 per cent, compared with 45.1 per cent in last year's report. The following tabulation shows nonmedical exposures as a percentage of total exposures, by age group at issue, for experience between 1970 and 1971 anniversaries.

NONMEDICAL EXPOSURES AS PERCENTAGE
OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1-15
0-9.....	89.8%	85.1%
10-19.....	90.9	84.8
20-29.....	70.4	64.6
30-39.....	25.9	23.0
40-49.....	4.3	2.9
50 and over.....	0.3	0.2
All ages.....	46.5%	40.3%

The mortality ratios for nonmedical issues are presented in Table 3 by age group at issue for the first fifteen policy years combined. The aggregate mortality ratios, excluding war deaths, for the period from 1970 to 1971 anniversaries was 105.9 per cent. The following tabulation shows how this result compares with previous studies based on the 1955-60 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1961-62.....	105.8%
1962-63.....	106.3
1963-64.....	109.5
1964-65.....	108.5
1965-66.....	107.8
1966-67.....	107.0
1967-68.....	109.9
1968-69.....	112.8
1969-70.....	110.1
1970-71.....	105.9

In the current study, although the mortality ratio for issue age group 15-19 declined 7.9 percentage points from last year's study, it still continues to be high (114.2 per cent), even when war deaths are excluded. Exclusion of war deaths has a greater effect on nonmedical issues than on medical issues. Issue age group 15-19 and the all-ages nonmedical mortality ratio are increased by 11.7 and 3.9 percentage points, respectively, if war deaths are included. War deaths increased the all-ages nonmedical mortality ratio in last year's report by 8.5 percentage points.

The mortality ratios in Table 3 understate somewhat the death rates for nonmedical business because, in calculating the expected deaths, no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for issue age groups 35-39, 40-44, 45-49, and 50 and over are younger than the average ages of the exposures for these age groups in the medical experience entering into the Basic Tables. This situation arises because the maximum age at which nonmedical business is issued by the various contributing companies falls at 35, 40, 45, or 50. Thus the nonmedical exposures beyond these ages tend to fall off sharply. It is likely that a further understatement arises from the general practice of reducing nonmedical amount limits in steps of \$5,000 or \$10,000 beyond ages such as 35 and 40.

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

MORTALITY RATIOS ON NONMEDICAL ISSUES
OF 1956-70
EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
(Expected Deaths on 1955-60 Select Basic Tables)

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35-39.....	107.7%	107.7%
40-44.....	98.5	110.2
45-49.....	70.7	76.5
50 and over.....	137.8	139.2
Ages 35 and over.....	105.3%	107.9%

TABLE 3
STANDARD NONMEDICAL ISSUES OF 1956-70
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

AGE AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS*	MORTALITY RATIO	
		Excluding War Deaths	War Deaths		Excluding War Deaths*	Including War Deaths*
0.....	\$ 2,849,075	\$ 1,248	\$ 0	\$ 1,672	74.6%	74.6%
1.....	1,096,813	396	0	487	81.4	81.4
2-4.....	1,483,511	568	0	595	95.4	95.4
5-9.....	2,123,754	1,204	36	892	135.0	139.0
10-14.....	3,139,994	2,257	114	2,292	98.5	103.4
15-19.....	13,354,988	13,631	1,392	11,937	114.2	125.9
20-24.....	26,791,426	23,643	1,570	22,072	107.1	114.2
25-29.....	20,565,273	20,904	474	20,348	102.7	105.1
30-34.....	10,568,446	18,644	100	17,481	106.7	107.2
35-39.....	4,600,203	13,480	5	12,522	107.7	107.7
40-44.....	996,324	3,485	0	3,538	98.5	98.5
45-49.....	81,769	260	0	368	70.7	70.7
50 and over.....	20,652	282	0	205	137.8	137.8
All ages.....	\$87,672,227	\$100,003	\$3,690	\$94,408	105.9%	109.8%

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

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree at ages 40-44. Except for one company, whose limit for nonmedical issues was age 50 until 1959, nonmedical issues at ages 45-49 and especially at ages 50 and over are largely business issued under special circumstances (such as pension trust and salary allotment plans), which do not appreciably affect the distribution of exposures by age within each five-year age group at issue. So-called "policyholder's nonmedical," issued on the basis of a previous medical examination within six or twelve months, is also included for some companies; other include it in their medical issues. Policies issued under any "special" approach for obtaining medical evidence of insurability (e.g., paramedical) have been either excluded from the study or included in the recent medical issues by the contributing companies.

The nonmedical mortality ratios by year of issue for all ages at issue combined during the period from 1970 to 1971 anniversaries are presented in Table 4 on an unadjusted basis. The highest mortality ratio by year of issue, excluding war deaths, was 126.8 per cent for issue year 1970 (policy year 1). Mortality ratios for policy year 1 have tended to be high for the last eight experience years.

War deaths have had their greatest impact on nonmedical experience during the very recent years of issue. This continues to be true when the data by year of issue are analyzed to compare only the ages where most of the exposure to war occurs, approximately attained ages 18-35.

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 mortality ratios of the contributing companies from the all-company average of 105.9 per cent. War deaths were excluded in determining these ratios.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20.....	3	2.1%
10-20.....	4	7.2
5-10.....	2	8.4
0-5.....	3	5.9
Percentage points above average:		
0-5.....	1	2.1
5-10.....	5	68.1
10-20.....	1	6.2

TABLE 4
 STANDARD NONMEDICAL ISSUES OF 1956-70
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
 BY YEAR OF ISSUE
 ALL AGES COMBINED
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

YEAR OF ISSUE	POLICY YEAR	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS*	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths*	Including War Deaths*
1956	15	\$ 2,218,387	\$ 5,630	\$ 39	\$ 5,811	96.9%	97.6%
1957	14	3,455,666	8,278	60	8,291	99.8	100.6
1958	13	3,438,319	6,657	83	6,715	99.1	100.4
1959	12	3,497,489	5,500	66	5,862	93.8	94.9
1960	11	3,568,335	5,238	61	5,402	97.0	98.1
1961	10	3,917,886	5,511	83	5,372	102.6	104.1
1962	9	3,919,903	4,985	101	4,826	103.3	105.4
1963	8	4,657,775	5,277	162	5,205	101.4	104.5
1964	7	5,303,249	5,580	145	5,399	103.4	106.0
1965	6	5,972,627	6,264	223	5,617	111.5	115.5
1966	5	6,149,751	5,834	343	5,443	107.2	113.5
1967	4	7,344,134	6,425	378	6,339	101.4	107.3
1968	3	9,027,790	8,207	712	7,436	110.4	119.9
1969	2	10,603,885	8,988	748	7,523	119.5	129.4
1970	1	14,597,033	11,627	486	9,166	126.8	132.2
All years of issue		\$87,672,227	\$100,003	\$3,690	\$94,408	105.9%	109.8%

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

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available.¹ Table 5 presents side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1966 to 1971 anniversar-

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

saries. The 1955-60 Male, Female, and Male and Female Combined Select Basic Tables, respectively, were used to calculate expected deaths for the male experience, female experience, and experience reported without subdivision by sex. War deaths have been excluded from the 1966-71 experience.

TABLE 5
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
BETWEEN 1966 AND 1971 ANNIVERSARIES
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 1955-60 Select Basic Table									
	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.....	145	81	104	74	120	87	232	105	148	85
1-9.....	161	77	146	105	122	115	144	127	141	107
10-19.....	152	133	133	130	109	110	102	95	116	118
20-24.....	98	134	103	111	91	101	91	90	95	111
25-29.....	112	124	91	103	99	102	91	99	96	105
30-34.....	116	130	110	116	96	105	90	100	97	107
35-39.....	98	129†	97	124†	95	108†	90	106†	93	111†
40-44.....	93	128†	93	107†	94	118†	93	118†	94	118†
45-49.....	90	51†	91	99†	90	89†	94	135†	92	112†
50 and over	85	46†	84	98†	92	146†	96	116†	91	111†
All ages.	94	126†	92	114†	93	106†	93	101†	93	110†
Ratio of Nonmedical to Medical Mortality Ratios										
0.....	56%		72%		73%		45%		57%	
1-9.....	48		72		94		88		76	
10-19.....	87		98		101		93		101	
20-24.....	137		108		110		99		116	
25-29.....	111		113		104		108		110	
30-34.....	112		106		109		111		110	
35-39.....	131†		127†		114†		118†		119†	
40-44.....	137†		115†		125†		127†		126†	
45-49.....	56†		108†		99†		144†		122†	
50 and over	54†		117†		160†		120†		122†	

* Excluding war deaths between 1966 and 1971 anniversaries.

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

The nonmedical mortality ratios shown in Table 5 have been adjusted to reflect the approximate distribution of nonmedical exposures by age for issue age groups 35-39 and higher. The lower half of Table 5 shows that, for policy years 1-15 combined, nonmedical mortality exceeds medical mortality appreciably at issue ages 10 and over; the excess ranges from about 1 per cent at issue ages 10-19 to about 26 per cent at issue ages 40-44. Over the past few years, the trend of the ratio of non-medical to medical mortality has been to increase slightly for the important nonmedical issue age group 15-39, policy years 1-15 combined.

EXPERIENCE UNDER STANDARD ISSUES DURING THE
SIXTEENTH AND SUBSEQUENT POLICY YEARS

The current experience during the sixteenth and subsequent policy years is based on an exposure of \$57 billion and actual claims of \$938 million, excluding war deaths. This represents an increase in the exposures from the preceding year of 6.1 per cent. Deaths resulting from operations of war between 1970 and 1971 anniversaries amounted to 133 policies, representing \$262,000 in claims. While war deaths had minimal effect on the all-ages mortality ratio, a few age cells showed a rather large proportion of war deaths: the 20-24 attained age group mortality ratio was 104.4 per cent excluding war deaths and 113.7 per cent including war deaths; the 25-29 group showed 102.8 per cent excluding war deaths and 107.9 per cent including war deaths. Mortality ratios are presented in Table 6 by attained age groups based on (1) the 1955-60 Ultimate Basic Tables (Male, Female, and Male and Female Combined, respectively, for the male experience, female experience, and experience reported without subdivision by sex), (2) the Commissioners 1941 Standard Ordinary Mortality Table, and (3) the Commissioners 1958 Standard Ordinary Mortality Table. The aggregate mortality ratio, excluding war deaths, on the 1955-60 Ultimate Basic Tables for the period from 1970 to 1971 anniversaries was 88.6 per cent.

The following tabulation shows how this result compares with previous studies based on the 1955-60 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1961-62.....	96.8%
1962-63.....	98.6
1963-64.....	98.1
1964-65.....	95.4
1965-66.....	94.9
1966-67.....	94.3
1967-68.....	95.5
1968-69.....	93.4
1969-70.....	90.3
1970-71.....	88.6

TABLE 6

STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
 BY ATTAINED AGE
 ALL POLICY YEARS COMBINED
 (Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS		1955-60 ULTIMATE BASIC TABLE			MORTALITY RATIO*	
		Exclud- ing War Deaths	War Deaths	Expected Deaths	Mortality Ratio		1941 CSO Table	1958 CSO Table
					Exclud- ing War Deaths	Includ- ing War Deaths		
15-19.....	\$ 1,230,045	\$ 1,028	\$ 10	\$ 931	110.4%	111.5%	37.1%	51.8%
20-24.....	1,095,590	1,182	105	1,132	104.4	113.7	41.5	58.1
25-29.....	962,085	1,028	51	1,000	102.8	107.9	34.2	53.5
30-34.....	1,275,485	1,527	3	1,515	100.8	101.0	30.0	52.6
35-39.....	2,603,094	3,759	18	4,163	90.3	90.7	27.5	49.9
40-44.....	5,330,248	13,806	20	14,313	96.5	96.6	36.1	60.7
45-49.....	7,749,767	31,864	25	37,824	84.2	84.3	41.0	63.5
50-54.....	8,672,423	58,087	13	69,797	83.2	83.2	46.4	66.6
55-59.....	8,744,116	99,030	11	111,883	88.5	88.5	53.7	72.5
60-64.....	7,436,710	134,338	4	153,120	87.7	87.7	57.9	74.2
65-69.....	5,066,963	141,036	0	161,157	87.5	87.5	60.3	73.6
70-74.....	3,460,058	146,111	0	167,570	87.2	87.2	61.0	72.7
75-79.....	2,124,440	143,992	2	153,736	93.7	93.7	66.1	80.0
80-84.....	991,003	98,148	0	108,172	90.7	90.7	65.7	78.6
85-89.....	311,463	47,968	0	52,812	90.8	90.8	70.7	86.0
90-95.....	76,553	15,362	0	19,504	78.8	78.8	63.4	76.6
All ages.	\$57,130,042	\$938,266	\$262	\$1,058,629	88.6%	88.7%	58.0%	74.0%

* Excluding war deaths between 1970 and 1971 anniversaries.

The tabulation below indicates the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 88.6 per cent. War deaths were excluded in determining the ratios.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10-20.....	1	0.9%
5-10.....	6	15.8
0-5.....	4	30.9
Percentage points above average:		
0-5.....	5	30.2
5-10.....	3	22.2

Comparison of Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could conveniently do so. Twelve companies were able to subdivide their data in this manner. The results of this experience between 1966 and 1971 anniversaries are shown in Table 7. These data

TABLE 7
COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1966 AND 1971 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS				MORTALITY RATIO†		RATIO OF NON-MEDICAL TO MEDICAL MORTALITY RATIOS†
			Excluding War Deaths		War Deaths		Medical	Non-medical	
	Medical	Nonmedical	Medical	Non-medical	Medical	Non-medical			
15-19	\$ 442,697	\$ 1,768,028	\$ 394	\$ 1,364	\$ 11	\$ 67	112.6%	102.9%	91.4%
20-24	549,269	916,398	450	997	120	268	74.0	100.7	136.1
25-29	706,325	735,500	564	850	110	83	74.1	109.4	147.6
30-34	1,218,189	1,351,075	1,502	1,599	38	47	101.4	96.1	94.8
35-39	2,746,156	2,654,774	4,271	4,042	53	36	95.2	96.0	100.8
40-44	6,702,038	3,860,740	17,247	9,980	31	18	93.8	99.8	106.4
45-49	11,834,943	3,736,464	49,986	15,907	66	15	83.9	90.4	107.7
50-54	15,570,748	2,545,271	108,308	18,484	18	5	84.7	95.8	113.1
55-59	16,509,765	1,562,473	189,728	18,486	10	0	88.9	98.4	110.7
60-64	14,373,388	883,495	263,278	17,557	4	0	88.4	99.0	112.0
65-69	9,091,819	434,810	270,430	13,749	2	0	93.3	99.7	106.9
70-74	6,408,070	274,113	288,242	13,490	0	0	92.9	101.2	108.9
75-79	3,785,188	153,924	265,207	11,537	1	0	96.9	102.8	106.1
80-84	1,713,864	63,071	178,855	6,878	0	0	95.7	99.9	104.4
85-89	508,446	13,134	81,433	2,223	0	0	94.5	100.8	106.7
90-95	111,426	2,000	25,039	441	0	0	89.6	87.7	97.9
All ages	\$92,272,332	\$20,955,272	\$1,744,934	\$137,584	\$464	\$539	91.9%	98.1%	106.7%

* Based on data from twelve companies.

† Excluding war deaths between 1966 and 1971 anniversaries.

involve exposures which comprise 46.3 per cent of the entire ultimate experience reported for the period, as compared with 44.3 per cent for the previous study.

For practically all attained age groups the nonmedical mortality is higher than the medical. War deaths were excluded in determining the mortality ratios.

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 1966 to 1971 anniversaries is shown in Table 8 for standard medical and nonmedical

TABLE 8
COMPARISON OF MORTALITY EXPERIENCE
UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1966 AND 1971 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

AT-TAINED AGES	PREMIUM-PAYING POLICIES*				FULLY PAID-UP POLICIES†			
	Exposed to Risk	Actual Deaths		Mortality Ratio‡	Exposed to Risk	Actual Deaths		Mortality Ratio‡
		Excluding War Deaths	War Deaths			Excluding War Deaths	War Deaths	
15-19	\$ 4,603,800	\$ 3,662	\$ 201	106.5%	\$ 172,822	\$ 103	\$ 32	74.6%
20-24	2,289,267	2,509	633	106.6	1,825,760	1,942	457	108.4
25-29	2,163,128	2,261	219	99.4	1,237,790	1,213	68	98.1
30-34	4,080,541	4,854	87	99.6	893,625	1,023	14	100.9
35-39	9,564,724	14,774	132	96.2	1,599,694	2,534	26	101.1
40-44	18,422,754	48,723	95	98.2	3,156,127	7,968	8	100.3
45-49	26,025,857	112,632	87	88.3	4,423,943	18,521	0	91.9
50-54	29,728,934	212,393	21	88.1	5,385,056	38,187	1	92.4
55-59	29,465,995	348,962	36	91.8	5,928,689	67,124	2	91.6
60-64	24,351,255	460,378	2	91.2	6,003,675	103,497	2	86.0
65-69	14,894,902	449,428	2	94.0	5,472,039	145,633	1	84.8
70-74	10,329,541	471,394	0	93.8	3,851,892	158,135	0	85.5
75-79	5,944,716	424,554	0	98.5	2,425,587	154,992	1	88.6
80-84	2,641,017	280,047	0	97.1	1,230,918	122,666	0	91.4
85-89	693,373	109,060	0	92.6	474,017	72,087	0	89.4
90-95	147,303	30,204	0	81.4	137,268	27,206	0	78.2
All ages	\$185,347,107	\$2,975,835	\$1,515	93.4%	\$44,218,903	\$922,831	\$612	87.8%

* Based on data from fourteen companies.

† Based on data from twelve companies.

‡ Excluding war deaths between 1966 and 1971 anniversaries.

issues combined. Fourteen companies submitted their experience separately on premium-paying policies, and twelve companies did so on fully paid-up policies. On the basis of the experience between 1966 and 1971 anniversaries, the premium-paying data submitted constituted 75.7 per cent and the fully paid-up data 18.1 per cent of the total ultimate experience of all companies.

Mortality ratios are higher on premium-paying than on fully paid-up

policies except at attained ages 20-24 and 30-54. War deaths were excluded in determining the mortality ratios.

EXPERIENCE BY SEX

All the nineteen contributing companies submitted all or the major portion of both their medical and nonmedical select data separately for males and females. For the period from 1970 to 1971 anniversaries, the select sex-distinct data comprise 99.9 per cent of the medical exposures and 99.9 per cent of the nonmedical exposures.

The detailed select experience by sex for the period from 1970 to 1971 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 1955-60 Male Select and the 1955-60 Female Select Basic Tables.

Tables 9-12 examine the experience by sex between 1966 and 1971

TABLE 9
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1966 AND 1971 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS				MORTALITY RATIO*		RATIO* OF FEMALE TO MALE MOR- TALITY†
			Excluding War Deaths		War Deaths		Male	Female	
	Male	Female	Male	Female	Male	Male	Female		
0	\$ 723,900	\$ 332,672	\$ 739	\$ 115	\$ 0	168.3%	79.3%	35.3%	
1	773,187	378,064	408	50	0	123.3	44.2	25.9	
2-4	1,014,627	405,802	800	187	6	180.6	135.8	58.8	
5-9	2,040,985	810,844	1,796	159	248	152.6	68.5	23.7	
10-14	3,437,645	810,827	4,333	560	705	134.4	226.7	57.6	
15-19	9,593,624	1,233,958	10,737	624	2,274	107.5	133.0	46.0	
20-24	38,875,238	2,205,270	33,873	1,584	3,835	93.8	129.7	84.2	
25-29	77,853,218	3,089,684	82,080	2,706	2,398	94.5	136.0	89.1	
30-34	110,136,616	5,176,434	184,740	7,089	1,373	96.5	121.8	91.3	
35-39	116,517,863	7,675,185	300,229	12,313	773	93.2	102.6	69.5	
40-44	92,559,693	9,220,677	370,959	22,630	350	92.9	101.7	64.9	
45-49	56,708,030	7,234,801	335,951	22,246	27	91.6	90.1	54.3	
50-54	29,063,174	4,316,927	252,813	20,822	1	90.4	104.9	56.7	
55-59	12,389,696	2,144,251	152,420	12,206	0	89.5	82.3	46.8	
60-64	4,011,534	883,455	74,226	8,183	0	92.4	86.2	51.0	
65-69	962,228	278,051	27,179	3,940	0	101.4	85.4	52.0	
70 and over	167,613	64,694	5,362	1,450	0	78.4	109.7	80.1	
All ages	\$556,828,871	\$46,261,597	\$1,838,645	\$116,864	\$11,990	92.8%	97.9%	58.8%	

* Excluding war deaths between 1966 and 1971 anniversaries.

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

anniversaries for the select and ultimate data. War deaths were excluded in determining the mortality ratios in these tables.

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1966 to 1971 anniversaries, are presented in Table 9 for standard medically examined issues and in Table 10 for standard nonmedical issues. For the purpose of

TABLE 10
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1966 AND 1971 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS				MORTALITY RATIO*†		RATIO* OF FE- MALE TO MALE MOR- TALITY‡
			Excluding War Deaths		War Deaths		Male	Female	
	Male	Female	Male	Fe- male	Male	Fe- male			
0	\$ 8,151,019	\$ 4,982,941	\$ 4,201	\$ 1,977	\$ 0	\$ 0	84.3%	85.2%	75.2%
1	3,063,153	1,813,935	1,537	411	0	0	103.1	67.5	44.5
2-4	4,150,944	2,235,009	1,813	616	0	0	97.5	88.4	61.1
5-9	6,628,495	2,808,586	3,935	865	395	1	124.2	112.2	52.2
10-14	10,977,474	3,033,535	9,878	1,122	1,969	2	105.6	139.0	43.8
15-19	50,565,175	9,727,343	60,430	4,156	19,533	15	119.4	123.4	36.4
20-24	96,306,313	13,444,296	92,253	6,916	16,554	5	111.0	104.5	54.9
25-29	78,458,649	9,126,506	82,678	6,240	5,439	2	103.9	120.7	72.9
30-34	39,723,392	6,961,319	73,277	7,389	1,624	3	107.8	103.3	70.5
35-39	15,711,508	4,793,031	51,407	8,945	238	0	109.5	120.7	69.2
40-44	2,678,399	1,297,681	12,756	2,672	30	0	102.7	100.6	57.4
45-49	208,501	94,428	1,583	228	0	0	107.7	87.0	44.0
50 and over	70,869	12,606	880	73	0	0	106.7	107.4	51.1
All ages	\$316,693,890	\$60,331,216	\$396,628	\$41,610	\$45,782	\$28	109.0%	109.7%	59.1%

* Excluding war deaths between 1966 and 1971 anniversaries.

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

‡ Female Mortality Ratios Calculated on 1955-60 Male Select Basic Table.

comparing male and female mortality, the right-hand column 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 20-34 and 70 and over for medical issues and at issue ages 0 and 30-39 for nonmedical issues. The ratios of female to male mortality are generally lower on nonmedical than on medical

TABLE 11

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1966 AND 1971 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
Male Experience—Mortality Ratios on 1955-60 Male Select Basic Table										
0.....	171	81	92	70	150	89	293	108	169	84
1-9.....	187	79	150	111	138	125	156	125	154	112
10-19.....	136	132	132	130	109	110	101	94	114	117
20-24.....	96	135	103	113	90	101	90	89	94	111
25-29.....	111	125	88	101	97	101	90	97	94	104
30-34.....	115	135	111	119	97	105	88	100	96	108
35-39.....	98	128†	98	125†	95	108†	89	104†	93	110†
40-44.....	92	132†	94	107†	94	119†	92	117†	93	118†
45-49.....	89	46†	92	100†	90	91†	94	139†	92	115†
50 and over.....	82	47†	84	98†	92	132†	98	121†	91	109†
All ages.....	93	128†	92	115†	93	106†	93	100†	93	110†
Female Experience—Mortality Ratios on 1955-60 Female Select Basic Table										
0.....	69	81	145	85	35	82	72	99	80	85
1-9.....	75	71	131	88	71	81	82	127	86	91
10-19.....	457	151	154	122	101	121	138	113	165	126
20-24.....	161	127	115	92	139	100	115	96	130	105
25-29.....	140	116	163	119	146	116	107	134	136	121
30-34.....	143	96	96	100	88	105	164	109	122	103
35-39.....	106	130†	92	121†	90	107†	128	134†	103	121†
40-44.....	123	118†	84	106†	98	115†	113	117†	102	114†
45-49.....	100	63†	88	92†	90	88†	88	113†	90	93†
50 and over.....	124	42†	87	102†	93	106†	87	130†	93	104†
All ages.....	121	113†	90	107†	94	107†	101	118†	98	111†
Male Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0.....	47%		76%		60%		37%		50%	
1-9.....	42		74		90		80		72	
10-19.....	97		99		100		93		103	
20-24.....	140		110		113		99		118	
25-29.....	112		115		104		107		110	
30-34.....	118		108		109		113		112	
35-39.....	131†		128†		114†		117†		118†	
40-44.....	144†		114†		126†		127†		127†	
45-49.....	52†		110†		101†		148†		125†	
50 and over.....	57†		117†		144†		124†		120†	
Female Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0.....	117%		59%		234%		137%		107%	
1-9.....	94		67		114		155		106	
10-19.....	33		80		119		83		76	
20-24.....	79		81		72		83		81	
25-29.....	83		73		79		126		89	
30-34.....	67		104		119		66		85	
35-39.....	123†		132†		119†		105†		117†	
40-44.....	96†		126†		117†		103†		112†	
45-49.....	63†		105†		98†		128†		103†	
50 and over.....	34†		117†		114†		150†		112†	

* Excluding war deaths between 1966 and 1971 anniversaries.

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

business at issue ages 10 and over, while at the younger ages the opposite is true.

Table 11 presents side by side the experience for the five-year period from 1966 to 1971 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 12

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1966 AND 1971 ANNIVERSARIES
BY ATTAINED AGE—ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Male Ultimate Basic Table
and 1955-60 Female Ultimate Basic Table
(Amounts Shown in \$1,000 Units)

AT- TAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS				MORTALITY RATIO†		RATIO‡ OF FEMALE TO MALE MOR- TALITY‡
			Excluding War Deaths		War Deaths		Male	Female	
	Male	Female	Male	Female	Male	Female			
15-19...	\$ 1,681,221	\$ 1,171,552	\$ 1,627	\$ 528	\$ 220	\$ 0	94.6%	120.3%	46.4%
20-24...	1,655,555	1,026,682	1,813	577	1,099	1	76.6	115.4	51.3
25-29...	1,608,718	707,408	1,700	410	307	0	88.8	83.7	54.6
30-34...	2,720,877	646,225	3,461	474	114	1	99.6	76.6	57.9
35-39...	5,461,341	1,313,863	8,837	1,467	148	1	96.8	87.3	69.3
40-44...	11,012,905	2,088,158	30,064	4,095	102	0	97.7	110.1	72.7
45-49...	16,463,654	2,513,463	72,613	7,425	114	0	85.1	101.6	67.6
50-54...	19,416,800	2,529,349	143,338	11,787	35	2	87.3	103.4	63.5
55-59...	19,606,542	2,391,334	238,711	16,357	40	0	91.1	101.8	56.2
60-64...	16,802,336	1,918,439	323,341	19,951	6	0	89.5	104.2	54.2
65-69...	11,077,846	1,237,848	339,867	17,685	3	0	93.3	84.3	46.4
70-74...	7,514,795	905,383	349,865	23,060	0	0	93.9	77.8	54.6
75-79...	4,360,466	521,027	313,935	24,324	1	1	97.2	94.0	64.8
80-84...	1,962,408	235,028	210,411	17,885	0	0	96.2	98.2	70.8
85-89...	598,507	73,101	94,701	8,828	0	0	91.6	92.5	76.1
90-95...	136,536	21,022	28,975	3,885	0	0	83.0	84.3	86.9
All ages	\$122,080,508	\$19,299,885	\$2,163,259	\$158,738	\$2,189	\$6	92.5%	93.3%	59.6%

* Based on data from twelve companies.

† Excluding war deaths between 1966 and 1971 anniversaries.

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

The nonmedical mortality ratios shown in this table have been adjusted approximately to reflect the distribution of nonmedical exposures by age for issue age groups 35-39 and over. For males the ratios of non-medical to medical mortality tend to increase with issue age and are in excess of 100 per cent at issue ages 10 and over in policy years 1-15 combined. For females the ratios exceed 100 per cent at issue ages 9 and under and 35 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 1966 to 1971 anniversaries, are presented in Table 12 for standard medical and non-medical issues combined. Again, for the purpose of comparing male and female mortality, the right-hand column of this table is based on mortality ratios for females with expected deaths calculated on the male table. Twelve of the contributing companies submitted data separately for males and females for policy years sixteen and over. The highest ratios of female to male mortality are found at attained ages 35-44 and 80-95.

APPENDIX I

TABLE A

CONTRIBUTING COMPANIES
PROPORTION OF TOTAL EXPOSURES BETWEEN 1970 AND 1971 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 and Female Lives Combined (Including Data Not Subdivided by Sex)			Male	Female	Male	Female	Male	Female
Prudential	18.2%	34.3%	17.5%	16.6%	1.6%	28.3%	6.0%	26.7%	4.6%
New York Life	11.5	12.8	11.3	10.3	1.2	10.2	2.6	15.1	2.7
Metropolitan	10.6	17.5	22.8	9.9	0.7	15.2	2.2		
Equitable, N.Y.	8.7	6.4	8.7	8.0	0.6	5.3	1.1		
Northwestern Mutual	7.7	1.8	6.8	7.0	0.6	1.3	0.5	11.2	1.0
Massachusetts Mutual	6.6	2.7	3.4	6.2	0.4	2.3	0.4		
John Hancock	5.3	6.2	5.2	4.8	0.4	5.1	1.2	7.4	1.8
New England Life	4.0	1.7	2.2	3.7	0.3	1.4	0.2	3.5	0.3
Connecticut Mutual	3.4	2.3	2.3	3.2	0.2	2.0	0.3		
Mutual Benefit	3.4	1.3	2.9	3.2	0.2	1.1	0.2	3.7	0.4
Mutual Life, N.Y.	3.1	3.6	3.9	2.9	0.3	3.0	0.6	6.0	0.9
Occidental	3.0	1.0	0.7	2.6	0.2	0.8	0.2		
Travelers	2.8	1.8	2.7	2.7	0.2	1.6	0.2	4.4	0.4
Aetna	2.7	1.4	1.8	2.5	0.2	1.2	0.3	2.9	0.4
Connecticut General	2.6	0.4	0.9	2.4	0.3	0.4	0.1	1.4	0.2
Penn Mutual	2.2	2.2	2.7	2.1	0.2	1.8	0.3		
Lincoln National	2.1	1.2	1.8	1.9	0.2	1.0	0.2	2.8	0.4
Provident Mutual	1.4	0.8	1.4	1.3	0.1	0.7	0.1		
Sun Life, Canada	0.7	0.6	1.0	0.7	0.1	0.5	0.1	1.6	0.2
Total	100.0%	100.0%	100.0%	92.0%	8.0%	83.2%	16.8%	86.7%	13.3%

NOTE.—A Comparative Mortality Study of the select experience between 1966 and 1971 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 1956-70
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE

Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1956 (15)	0	\$ 15,733	\$ 116	\$ 0	\$ 6	1,933%	1,933%
	1	15,393	13	0	8	163	163
	2-4	22,050	44	0	13	338	338
	5-9	39,699	114	10	34	335	365
	10-14	64,288	65	0	72	90	90
	15-19	121,411	84	0	141	60	60
	20-24	399,673	480	0	598	80	80
	25-29	807,021	2,049	0	1,952	105	105
	30-34	1,058,838	4,128	0	4,762	87	87
	35-39	1,006,826	5,689	0	7,146	80	80
	40-44	775,683	7,248	0	8,004	91	91
	45-49	443,089	5,875	0	7,526	78	78
	50-54	196,702	4,475	0	4,672	96	96
	55-59	78,068	2,472	0	2,827	87	87
	60-64	29,329	1,359	0	1,425	95	95
65-69	4,782	420	0	321	131	131	
70 and over	401	63	0	57	111	111	
	All ages	\$ 5,078,986	\$34,694	\$ 10	\$39,564	88 %	88%
1957 (14)	0	\$ 13,672	\$ 7	\$ 0	\$ 4	175%	175%
	1	18,301	0	0	8	0	0
	2-4	20,994	51	0	11	464	464
	5-9	36,601	94	0	30	313	313
	10-14	58,276	39	0	62	63	63
	15-19	124,522	115	10	138	83	91
	20-24	512,838	641	0	715	90	90
	25-29	946,360	1,997	0	2,052	97	97
	30-34	1,305,020	3,625	5	5,096	71	71
	35-39	1,205,735	6,527	0	7,343	89	89
	40-44	868,139	8,239	0	8,227	100	100
	45-49	452,764	6,062	0	6,771	90	90
	50-54	201,070	4,369	0	4,318	101	101
	55-59	78,962	2,260	0	2,574	88	88
	60-64	27,907	1,330	0	1,253	106	106
65-69	7,307	621	0	452	137	137	
70 and over	449	18	0	59	31	31	
	All ages	\$ 5,878,916	\$35,995	\$ 15	\$39,113	92%	92%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1958..... (13)	0	\$ 10,874	\$ 19	\$ 0	\$ 3	633%	633%
	1	20,435	9	0	7	129	129
	2-4	19,465	38	0	10	380	380
	5-9	33,906	35	0	28	125	125
	10-14	57,429	144	2	60	240	243
	15-19	123,131	126	0	132	95	95
	20-24	490,837	501	0	619	81	81
	25-29	911,974	1,136	0	1,776	64	64
	30-34	1,342,860	3,698	0	4,487	82	82
	35-39	1,308,764	5,882	0	7,001	84	84
	40-44	939,349	7,054	0	7,935	89	89
	45-49	513,852	6,804	0	6,692	102	102
	50-54	245,453	5,462	0	4,690	116	116
	55-59	100,170	3,214	0	2,880	112	112
	60-64	33,327	1,614	0	1,395	116	116
	65-69	7,784	492	0	456	108	108
70 and over	639	49	0	73	67	67	
	All ages	\$ 6,160,251	\$36,277	\$ 2	\$38,244	95%	95%
1959..... (12)	0	\$ 11,744	\$ 4	\$ 0	\$ 3	133%	133%
	1	22,675	5	0	7	71	71
	2-4	21,538	10	0	9	111	111
	5-9	40,998	4	4	29	14	28
	10-14	69,319	70	0	70	100	100
	15-19	148,401	174	0	159	109	109
	20-24	489,290	536	10	559	96	98
	25-29	884,089	1,294	37	1,519	85	88
	30-34	1,308,288	3,690	10	3,824	96	97
	35-39	1,367,560	5,294	3	6,604	80	80
	40-44	982,318	6,473	3	7,300	89	89
	45-49	589,517	6,368	0	6,623	96	96
	50-54	283,082	4,222	0	4,693	90	90
	55-59	116,279	2,620	0	2,932	89	89
	60-64	36,795	1,282	0	1,377	93	93
	65-69	10,662	496	0	541	92	92
70 and over	765	57	0	83	69	69	
	All ages	\$ 6,383,341	\$32,599	\$ 67	\$36,332	90%	90%
1960..... (11)	0	\$ 10,800	\$ 5	\$ 0	\$ 3	167%	167%
	1	21,611	0	0	6	0	0
	2-4	19,671	5	0	7	71	71
	5-9	33,195	46	0	21	219	219
	10-14	53,193	25	10	52	48	67
	15-19	121,193	142	0	129	110	110
	20-24	361,954	423	16	382	111	115
	25-29	693,738	901	35	1,034	87	91
	30-34	1,131,873	3,297	0	2,957	111	111
	35-39	1,226,597	5,628	0	5,270	107	107
	40-44	936,177	5,493	8	6,236	88	88
	45-49	572,542	5,751	0	5,683	101	101
	50-54	282,839	4,112	0	4,195	98	98
	55-59	118,760	2,306	0	2,611	88	88
	60-64	40,852	1,175	0	1,281	92	92
	65-69	11,578	786	0	539	146	146
70 and over	1,082	57	0	103	55	55	
	All ages	\$ 5,637,657	\$30,152	\$ 69	\$30,509	99%	99%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1961 (10)	0	\$ 9,309	\$ 2	\$ 0	\$ 3	67%	67%
	1	21,765	3	0	6	50	50
	2-4	18,988	0	0	6	0	0
	5-9	33,576	10	0	18	56	56
	10-14	50,792	144	11	47	306	330
	15-19	128,650	93	2	136	68	70
	20-24	375,040	283	0	373	76	76
	25-29	690,572	941	12	913	103	104
	30-34	1,143,784	2,893	0	2,636	110	110
	35-39	1,291,033	3,480	16	4,865	72	72
	40-44	1,040,347	5,335	0	6,122	87	87
	45-49	632,179	4,571	0	5,580	82	82
	50-54	339,751	4,540	0	4,573	99	99
	55-59	146,185	3,648	0	2,838	129	129
	60-64	44,234	1,385	0	1,196	116	116
	65-69	12,164	677	0	483	140	140
	70 and over	2,295	64	0	189	34	34
	All ages	\$ 5,980,663	\$28,069	\$ 41	\$29,984	94%	94%
1962 (9)	0	\$ 9,569	\$ 0	\$ 0	\$ 3	0%	0%
	1	22,723	2	0	6	33	33
	2-4	21,358	10	0	6	167	167
	5-9	35,062	43	0	17	253	253
	10-14	48,571	40	2	43	93	98
	15-19	128,172	60	27	130	46	67
	20-24	366,814	310	0	341	91	91
	25-29	702,236	735	0	821	90	90
	30-34	1,133,845	2,336	0	2,251	104	104
	35-39	1,323,742	3,925	0	4,354	90	90
	40-44	1,113,482	5,793	22	5,808	100	100
	45-49	697,994	5,000	0	5,567	90	90
	50-54	358,063	3,608	0	4,351	83	83
	55-59	151,463	2,416	0	2,608	93	93
	60-64	56,609	805	0	1,334	60	60
	65-69	14,511	536	0	495	108	108
	70 and over	2,185	60	0	150	40	40
	All ages	\$ 6,186,398	\$25,679	\$ 51	\$28,285	91%	91%
1963 (8)	0	\$ 13,076	\$ 10	\$ 0	\$ 4	250%	250%
	1	15,896	27	0	4	675	675
	2-4	18,677	1	0	5	20	20
	5-9	33,979	2	0	14	14	14
	10-14	48,622	63	10	42	150	174
	15-19	127,206	103	10	126	82	90
	20-24	429,682	209	0	383	55	55
	25-29	845,042	954	0	894	107	107
	30-34	1,337,128	2,122	10	2,320	91	92
	35-39	1,593,744	4,379	0	4,677	94	94
	40-44	1,356,761	4,867	21	6,441	76	76
	45-49	847,942	4,761	0	6,236	76	76
	50-54	446,641	3,262	0	5,054	65	65
	55-59	204,736	2,730	0	3,229	85	85
	60-64	73,315	1,281	0	1,532	84	84
	65-69	18,613	313	0	547	57	57
	70 and over	3,811	285	0	229	124	124
	All ages	\$ 7,414,871	\$25,369	\$ 51	\$31,737	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
1964 (7)	0	\$ 16,644	\$ 0	\$ 0	\$ 7	0%	0%
	1	9,482	0	0	4	0	0
	2-4	16,650	2	0	4	50	50
	5-9	31,670	15	0	12	125	125
	10-14	49,975	22	0	41	54	54
	15-19	137,198	115	20	130	88	104
	20-24	520,958	360	27	443	81	87
	25-29	1,012,973	988	26	976	101	104
	30-34	1,459,777	2,267	0	2,160	105	105
	35-39	1,729,000	3,931	0	4,509	87	87
	40-44	1,490,841	7,238	0	6,356	114	114
	45-49	917,973	4,716	0	6,093	77	77
	50-54	517,431	4,269	0	5,372	79	79
	55-59	220,883	4,159	0	3,156	132	132
	60-64	76,230	1,550	0	1,426	109	109
	65-69	20,615	722	0	556	130	130
	70 and over	4,353	235	0	207	114	114
	All ages	\$ 8,232,654	\$30,589	\$ 73	\$31,452	97%	97%
1965 (6)	0	\$ 16,200	\$ 0	\$ 0	\$ 8	0%	0%
	1	9,366	0	0	4	0	0
	2-4	19,036	0	0	5	0	0
	5-9	36,301	0	0	11	0	0
	10-14	48,001	31	0	37	84	84
	15-19	172,258	201	10	161	125	131
	20-24	642,878	243	60	533	46	57
	25-29	1,173,214	1,162	0	1,057	110	110
	30-34	1,642,001	2,041	0	2,161	94	94
	35-39	1,904,897	4,023	0	4,315	93	93
	40-44	1,640,183	6,322	0	6,266	101	101
	45-49	1,044,886	4,924	0	6,001	82	82
	50-54	578,653	4,122	0	5,159	80	80
	55-59	242,458	2,323	0	3,004	77	77
	60-64	84,284	1,136	0	1,475	77	77
	65-69	21,244	405	0	521	78	78
	70 and over	4,245	132	0	168	79	79
	All ages	\$ 9,280,105	\$27,065	\$ 70	\$30,886	88%	88%
1966 (5)	0	\$ 17,278	\$ 26	\$ 0	\$ 9	289%	289%
	1	10,651	0	0	5	0	0
	2-4	18,618	0	0	6	0	0
	5-9	36,799	5	0	10	50	50
	10-14	54,278	120	0	38	316	316
	15-19	179,568	299	7	166	180	184
	20-24	701,938	432	10	577	75	77
	25-29	1,285,665	1,085	0	1,114	97	97
	30-34	1,792,915	2,216	0	2,051	108	108
	35-39	2,074,735	4,528	5	4,110	110	110
	40-44	1,823,078	4,083	0	5,936	69	69
	45-49	1,191,862	4,833	0	5,980	81	81
	50-54	640,187	2,769	0	4,805	58	58
	55-59	273,165	2,155	0	2,946	73	73
	60-64	88,582	982	0	1,457	67	67
	65-69	25,372	323	0	573	56	56
	70 and over	5,387	292	0	175	167	167
	All ages	\$10,220,078	\$24,148	\$ 22	\$29,958	81%	81%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1967 (4)	0	\$ 16,785	\$ 0	\$ 0	\$ 10	0%	0%
	1	11,097	10	0	6	167	167
	2-4	20,266	0	0	8	0	0
	5-9	40,455	50	0	10	500	500
	10-14	51,409	56	0	31	181	181
	15-19	153,622	150	5	139	108	112
	20-24	660,436	464	15	541	86	89
	25-29	1,371,585	1,036	0	1,152	90	90
	30-34	1,888,004	2,066	0	1,978	104	104
	35-39	2,199,778	3,375	15	3,817	88	89
	40-44	1,931,539	7,030	0	5,598	126	126
	45-49	1,293,095	4,663	0	5,667	82	82
	50-54	692,780	3,471	0	4,698	74	74
	55-59	311,123	2,612	0	3,064	85	85
	60-64	103,804	1,107	0	1,562	71	71
	65-69	25,461	175	0	489	36	36
	70 and over	5,352	49	0	133	37	37
	All ages	\$10,776,592	\$26,314	\$ 35	\$28,903	91%	91%
1968 (3)	0	\$ 15,405	\$ 10	\$ 0	\$ 10	100%	100%
	1	9,734	0	0	5	0	0
	2-4	17,095	5	0	7	71	71
	5-9	37,320	0	0	10	0	0
	10-14	59,935	0	0	33	0	0
	15-19	135,710	193	0	122	158	158
	20-24	642,189	340	50	507	67	77
	25-29	1,524,195	1,270	0	1,217	104	104
	30-34	2,092,533	2,526	0	1,955	129	129
	35-39	2,342,981	3,676	25	3,496	105	106
	40-44	2,113,755	4,251	10	5,143	83	83
	45-49	1,440,352	5,507	0	5,315	104	104
	50-54	776,236	3,194	0	4,450	72	72
	55-59	361,914	2,173	0	2,960	73	73
	60-64	111,596	820	0	1,345	61	61
	65-69	27,892	554	0	466	119	119
	70 and over	8,364	231	0	183	126	126
	All ages	\$11,717,205	\$24,750	\$ 85	\$27,224	91%	91%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1969 (2)	0	\$ 19,748	\$ 0	\$ 0	\$ 15	0	0%
	1	13,158	5	0	9	56	56
	2-4	20,513	5	0	10	50	50
	5-9	45,465	100	0	13	769	769
	10-14	62,103	0	0	27	0	0
	15-19	149,662	247	0	124	199	199
	20-24	810,995	311	105	587	53	71
	25-29	1,963,360	1,470	26	1,279	115	117
	30-34	2,622,494	2,135	0	1,995	107	107
	35-39	2,795,421	3,521	50	3,280	107	109
	40-44	2,473,528	4,130	0	4,896	84	84
	45-49	1,762,747	5,163	0	5,017	103	103
	50-54	942,976	2,863	0	4,037	71	71
	55-59	428,441	2,263	0	2,547	89	89
	60-64	143,297	1,305	0	1,272	103	103
	65-69	32,184	282	0	418	67	67
70 and over	9,195	86	0	151	57	57	
	All ages	\$14,295,285	\$23,886	\$181	\$25,677	93%	94%
1970 (1)	0	\$ 21,668	\$ 25	\$ 0	\$ 39	64%	64%
	1	15,134	0	0	11	0	0
	2-4	25,132	196	0	14	1,400	1,400
	5-9	48,386	0	0	16	0	0
	10-14	55,267	48	0	21	229	229
	15-19	164,202	215	0	116	185	185
	20-24	1,192,796	629	28	799	79	82
	25-29	2,594,504	1,528	0	1,359	112	112
	30-34	3,192,833	1,781	0	1,978	90	90
	35-39	3,083,943	3,131	130	2,796	112	117
	40-44	2,742,965	4,223	0	4,018	105	105
	45-49	1,938,315	3,193	0	3,996	80	80
	50-54	1,019,925	3,343	0	3,069	109	109
	55-59	477,527	1,388	0	1,949	71	71
	60-64	170,212	620	0	1,049	59	59
	65-69	41,868	211	0	379	56	56
70 and over	9,911	24	0	122	20	20	
	All ages	\$16,794,587	\$20,558	\$158	\$21,731	95%	95%

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1956-70
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1956. (15)	0	\$ 177,362	\$ 91	\$ 0	\$ 71	128%	128%
	1	67,564	22	0	31	71	71
	2-4	68,721	49	0	40	123	123
	5-9	84,417	127	14	69	184	204
	10-14	93,187	93	0	99	94	94
	15-19	208,405	163	5	232	70	72
	20-24	404,841	395	20	590	67	70
	25-29	471,600	1,148	0	1,118	103	103
	30-34	394,095	1,678	0	1,737	97	97
	35-39	211,679	1,456	0	1,429	102	102
	40-44	33,421	296	0	329	90	90
	45-49	2,101	41	0	34	121	121
	50 and over	994	70	0	30	233	233
	All ages	\$ 2,218,387	\$ 5,629	\$ 39	\$ 5,809	97%	98%
1957. (14)	0	\$ 166,296	\$ 67	\$ 0	\$ 56	120%	120%
	1	63,114	24	0	24	100	100
	2-4	64,954	26	0	34	76	76
	5-9	78,956	56	6	65	86	95
	10-14	110,176	89	15	116	77	90
	15-19	350,320	457	0	380	120	120
	20-24	788,292	993	18	1,084	92	93
	25-29	853,958	1,891	20	1,830	103	104
	30-34	617,878	2,310	0	2,378	97	97
	35-39	310,308	1,854	0	1,828	101	101
	40-44	48,622	477	0	444	107	107
	45-49	1,911	22	0	27	81	81
	50 and over	881	13	0	23	57	57
	All ages	\$ 3,455,666	\$ 8,279	\$ 59	\$ 8,289	100%	101%
1958. (13)	0	\$ 160,535	\$ 61	\$ 0	\$ 47	130%	130%
	1	65,302	10	0	22	45	45
	2-4	67,122	41	0	32	128	128
	5-9	83,154	80	5	66	121	129
	10-14	132,183	171	17	136	126	138
	15-19	428,531	395	5	457	86	88
	20-24	864,116	902	6	1,077	84	84
	25-29	829,504	1,514	35	1,592	95	97
	30-34	523,420	1,825	15	1,710	107	108
	35-39	242,692	1,322	0	1,226	108	108
	40-44	38,999	243	0	312	78	78
	45-49	2,222	61	0	27	226	226
	50 and over	538	29	0	12	242	242
	All ages	\$ 3,438,319	\$ 6,654	\$ 83	\$ 6,716	99%	100%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1959 (12)	0	\$ 153,803	\$ 28	\$ 0	\$ 41	68%	68%
	1	62,291	24	0	19	126	126
	2-4	68,793	34	0	28	121	121
	5-9	89,767	86	2	64	134	138
	10-14	150,222	137	3	150	91	93
	15-19	552,327	493	21	586	84	88
	20-24	901,874	958	20	1,019	94	96
	25-29	782,130	1,276	20	1,323	96	98
	30-34	479,694	1,359	0	1,370	99	99
	35-39	220,350	919	0	997	92	92
	40-44	33,076	178	0	227	78	78
	45-49	2,474	6	0	25	24	24
	50 and over	689	0	0	15	0	0
	All ages	\$ 3,497,489	\$ 5,498	\$ 66	\$5,864	94%	95%
1960 (11)	0	\$ 129,060	\$ 39	\$ 0	\$ 33	118%	118%
	1	52,331	18	0	14	129	129
	2-4	64,960	15	0	23	65	65
	5-9	97,948	164	0	62	265	265
	10-14	160,046	176	12	158	111	119
	15-19	630,264	621	12	662	94	96
	20-24	911,822	804	5	954	84	85
	25-29	805,548	1,126	27	1,192	94	97
	30-34	460,845	1,256	5	1,176	107	107
	35-39	215,744	779	0	870	90	90
	40-44	37,105	197	0	229	86	86
	45-49	2,092	19	0	19	100	100
	50 and over	571	22	0	10	220	220
	All ages	\$ 3,568,335	\$ 5,236	\$ 61	\$5,402	97%	98%
1961 (10)	0	\$ 132,296	\$ 24	\$ 0	\$ 34	71%	71%
	1	52,810	11	0	13	85	85
	2-4	69,300	11	0	21	52	52
	5-9	104,256	86	8	58	148	162
	10-14	171,618	189	5	162	117	120
	15-19	730,630	743	15	766	97	99
	20-24	1,025,221	1,231	14	1,009	122	123
	25-29	863,350	1,118	31	1,132	99	102
	30-34	497,142	1,107	10	1,124	98	99
	35-39	229,704	815	0	819	100	100
	40-44	39,578	169	0	217	78	78
	45-49	1,703	0	0	14	0	0
	50 and over	278	5	0	3	167	167
	All ages	\$ 3,917,886	\$ 5,509	\$ 83	\$5,372	103%	104%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1962 (9)	0	\$ 129,878	\$ 9	\$ 0	\$ 38	24%	24%
	1	53,792	12	0	13	92	92
	2-4	70,222	18	0	19	95	95
	5-9	101,846	55	0	51	108	108
	10-14	161,547	173	10	150	115	122
	15-19	715,654	838	65	720	116	125
	20-24	1,060,602	981	15	976	101	102
	25-29	879,407	841	0	1,021	82	82
	30-34	483,824	1,114	10	942	118	119
	35-39	224,181	688	1	699	98	99
	40-44	36,637	193	0	176	110	110
	45-49	1,811	13	0	14	93	93
	50 and over	501	51	0	8	638	638
	All ages	\$ 3,919,903	\$ 4,986	\$ 101	\$ 4,827	103%	105%
	1963 (8)	0	\$ 163,700	\$ 36	\$ 0	\$ 53	68%
1		59,663	29	0	17	171	171
2-4		89,076	30	0	23	130	130
5-9		137,196	104	0	59	176	176
10-14		218,130	173	7	190	91	95
15-19		805,343	820	43	779	105	111
20-24		1,296,451	1,066	73	1,137	94	100
25-29		1,043,088	1,183	35	1,098	108	111
30-34		548,136	865	0	936	92	92
35-39		252,835	764	4	706	108	109
40-44		41,250	188	0	181	104	104
45-49		2,201	6	0	15	40	40
50 and over		706	9	0	9	100	100
All ages		\$ 4,657,775	\$ 5,273	\$ 162	\$ 5,203	101%	104%
1964 (7)		0	\$ 176,798	\$ 43	\$ 0	\$ 68	63%
	1	64,866	5	0	22	23	23
	2-4	98,221	52	0	25	208	208
	5-9	152,711	46	0	55	84	84
	10-14	235,875	279	14	192	145	153
	15-19	928,514	1,054	65	866	122	129
	20-24	1,541,549	1,241	56	1,282	97	101
	25-29	1,180,758	1,269	10	1,126	113	114
	30-34	603,571	822	0	882	93	93
	35-39	271,104	592	0	676	88	88
	40-44	45,542	165	0	179	92	92
	45-49	3,094	7	0	19	37	37
	50 and over	646	3	0	6	50	50
	All ages	\$ 5,303,249	\$ 5,578	\$ 145	\$ 5,398	103%	106%

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
1965 (6)	0	\$ 184,742	\$ 53	\$ 0	\$ 79	67%	67%
	1	70,424	15	0	27	56	56
	2-4	105,317	26	0	30	87	87
	5-9	164,404	59	0	50	118	118
	10-14	252,785	179	15	190	94	102
	15-19	1,196,170	1,224	119	1,096	112	123
	20-24	1,762,571	1,562	79	1,429	109	115
	25-29	1,287,783	1,355	10	1,142	119	120
	30-34	633,209	890	0	821	108	108
	35-39	265,190	703	0	569	124	124
	40-44	46,053	185	0	160	116	116
	45-49	3,337	10	0	18	56	56
	50 and over	640	2	0	5	40	40
	All ages	\$ 5,972,627	\$ 6,263	\$ 223	\$5,616	112%	115%
1966 (5)	0	\$ 195,876	\$ 95	\$ 0	\$ 93	102%	102%
	1	74,027	7	0	32	22	22
	2-4	113,313	40	0	38	105	105
	5-9	172,589	97	0	48	202	202
	10-14	258,798	195	5	180	108	111
	15-19	1,121,431	1,277	158	1,000	128	144
	20-24	1,817,632	1,294	140	1,449	89	99
	25-29	1,415,693	1,180	40	1,197	99	102
	30-34	661,211	954	0	744	128	128
	35-39	267,599	546	0	498	110	110
	40-44	46,782	127	0	139	91	91
	45-49	3,672	10	0	17	59	59
	50 and over	1,129	10	0	11	91	91
	All ages	\$ 6,149,751	\$ 5,832	\$ 343	\$5,446	107%	113%
1967 (4)	0	\$ 213,107	\$ 84	\$ 0	\$ 115	73%	73%
	1	78,729	56	0	38	147	147
	2-4	121,702	19	0	47	40	40
	5-9	180,865	86	0	47	183	183
	10-14	263,910	116	0	162	72	72
	15-19	1,174,032	1,297	219	1,023	127	148
	20-24	2,300,794	1,685	140	1,824	92	100
	25-29	1,752,184	1,115	20	1,433	78	79
	30-34	837,599	1,017	0	865	118	118
	35-39	332,804	718	0	544	132	132
	40-44	80,233	201	0	206	98	98
	45-49	6,759	12	0	26	46	46
	50 and over	1,417	15	0	11	136	136
	All ages	\$ 7,344,134	\$ 6,421	\$ 379	\$6,341	101%	107%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1968. (3)	0	\$ 234,640	\$ 89	\$ 0	\$ 147	61%	61%
	1	88,565	24	0	48	50	50
	2-4	131,255	41	0	57	72	72
	5-9	194,008	59	0	50	118	118
	10-14	281,069	109	0	152	72	72
	15-19	1,261,283	1,351	352	1,083	125	157
	20-24	2,972,067	2,492	292	2,265	110	123
	25-29	2,228,463	1,737	58	1,720	101	104
	30-34	1,056,263	1,166	10	973	120	121
	35-39	436,379	821	0	610	135	135
	40-44	128,479	267	0	273	98	98
	45-49	12,497	29	0	40	73	73
	50 and over	2,821	20	0	19	105	105
	All ages	\$ 9,027,790	\$ 8,205	\$ 712	\$7,437	110%	120%
	1969. (2)	0	\$ 275,334	\$ 152	\$ 0	\$ 195	78%
1		102,199	46	0	64	72	72
2-4		149,012	77	0	72	107	107
5-9		212,060	35	0	61	57	57
10-14		299,061	96	10	131	73	81
15-19		1,401,203	1,444	209	1,080	134	153
20-24		3,675,071	3,074	357	2,538	121	135
25-29		2,629,426	2,009	143	1,650	122	130
30-34		1,199,498	1,037	30	890	117	120
35-39		492,699	670	0	539	124	124
40-44		147,711	315	0	243	130	130
45-49		16,632	12	0	40	30	30
50 and over		3,979	18	0	22	82	82
All ages		\$10,603,885	\$ 8,985	\$ 749	\$7,525	119%	129%
1970. (1)		0	\$ 355,651	\$ 371	\$ 0	\$ 606	61%
	1	141,137	89	0	101	88	88
	2-4	201,542	85	0	110	77	77
	5-9	269,576	60	0	89	67	67
	10-14	351,387	81	0	127	64	64
	15-19	1,850,882	1,452	105	1,206	120	129
	20-24	5,468,525	4,963	336	3,438	144	154
	25-29	3,542,381	2,143	25	1,770	121	122
	30-34	1,572,061	1,242	20	935	133	135
	35-39	626,934	835	0	512	163	163
	40-44	192,835	283	0	222	127	127
	45-49	19,262	10	0	32	31	31
	50 and over	4,861	12	0	16	75	75
	All ages	\$14,597,033	\$11,626	\$ 486	\$9,164	127%	132%

TABLE D
 STANDARD MEDICALLY EXAMINED ISSUES OF 1956-70
 MALE LIVES
 EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Male Select Basic Table
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Includ- ing War Deaths
1956... (15)	0	\$ 9,552	\$ 114	\$ 0	\$ 4	2,850%	2,850%
	1	9,933	12	0	6	200	200
	2-4	15,396	41	0	11	373	373
	5-9	29,811	114	10	30	380	413
	10-14	54,960	63	0	67	94	94
	15-19	109,980	82	0	134	61	61
	20-24	379,482	466	0	577	81	81
	25-29	776,810	1,963	0	1,903	103	103
	30-34	1,013,689	3,965	0	4,622	86	86
	35-39	953,450	5,550	0	6,922	80	80
	40-44	710,621	6,749	0	7,568	89	89
	45-49	395,139	5,342	0	7,041	76	76
	50-54	169,178	4,091	0	4,243	96	96
	55-59	65,648	2,251	0	2,535	89	89
	60-64	24,551	1,140	0	1,279	89	89
65-69	3,473	184	0	257	72	72	
70 and over	295	50	0	43	116	116	
	All ages	\$ 4,721,968	\$ 32,177	\$ 10	\$ 37,242	86%	86%
1957... (14)	0	\$ 8,091	\$ 7	\$ 0	\$ 3	233%	233%
	1	12,061	0	0	6	0	0
	2-4	14,629	51	0	9	567	567
	5-9	25,941	94	0	26	362	362
	10-14	48,661	39	0	57	68	68
	15-19	114,572	114	10	132	86	94
	20-24	494,488	604	0	697	87	87
	25-29	918,760	1,971	0	2,012	98	98
	30-34	1,256,093	3,504	5	4,962	71	71
	35-39	1,144,152	6,349	0	7,117	89	89
	40-44	800,574	7,720	0	7,822	99	99
	45-49	405,597	5,777	0	6,368	91	91
	50-54	172,478	4,187	0	3,946	106	106
	55-59	67,166	2,068	0	2,341	88	88
	60-64	22,307	1,262	0	1,100	115	115
65-69	5,655	515	0	385	134	134	
70 and over	391	10	0	53	19	19	
	All ages	\$ 5,511,617	\$ 34,272	\$ 15	\$ 37,036	93%	93%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1958... (13)	0	\$ 7,310	\$ 17	\$ 0	\$ 2	850%	850%
	1	13,520	6	0	5	120	120
	2-4	13,679	28	0	8	350	350
	5-9	24,994	35	0	25	140	140
	10-14	48,074	142	2	56	254	257
	15-19	112,340	120	0	127	94	94
	20-24	472,731	480	0	605	79	79
	25-29	888,191	1,105	0	1,750	63	63
	30-34	1,301,265	3,621	0	4,398	82	82
	35-39	1,253,914	5,599	0	6,846	82	82
	40-44	872,157	6,764	0	7,623	89	89
	45-49	462,454	6,533	0	6,336	103	103
	50-54	217,556	5,051	0	4,403	115	115
	55-59	86,448	3,113	0	2,650	117	117
	60-64	27,477	1,481	0	1,265	117	117
	65-69	6,565	475	0	414	115	115
70 and over	428	47	0	55	85	85	
	All ages	\$ 5,809,103	\$ 34,617	\$ 2	\$ 36,568	95%	95%
1959... (12)	0	\$ 8,173	\$ 4	\$ 0	\$ 2	200%	200%
	1	14,977	5	0	5	100	100
	2-4	16,137	10	0	7	143	143
	5-9	29,423	4	4	25	16	32
	10-14	57,834	66	0	65	102	102
	15-19	136,655	148	0	153	97	97
	20-24	468,035	502	10	543	92	94
	25-29	857,904	1,278	37	1,493	86	88
	30-34	1,260,599	3,589	10	3,731	96	96
	35-39	1,299,418	5,102	3	6,419	79	80
	40-44	906,349	5,924	3	6,997	85	85
	45-49	527,534	6,050	0	6,246	97	97
	50-54	247,186	3,954	0	4,375	90	90
	55-59	98,384	2,243	0	2,677	84	84
	60-64	29,977	1,122	0	1,243	90	90
	65-69	7,775	462	0	451	102	102
70 and over	608	52	0	71	73	73	
	All ages	\$ 5,966,969	\$ 30,515	\$ 67	\$ 34,503	88%	89%
1960... (11)	0	\$ 7,418	\$ 5	\$ 0	\$ 2	250%	250%
	1	14,046	0	0	4	0	0
	2-4	13,968	5	0	5	100	100
	5-9	24,845	46	0	18	256	256
	10-14	43,769	5	10	48	10	31
	15-19	110,369	142	0	124	115	115
	20-24	343,720	396	16	369	107	112
	25-29	670,729	869	35	1,013	86	89
	30-34	1,086,835	3,114	0	2,877	108	108
	35-39	1,157,845	5,382	0	5,090	106	106
	40-44	849,656	5,112	8	5,909	87	87
	45-49	505,748	5,141	0	5,306	97	97
	50-54	245,132	3,930	0	3,897	101	101
	55-59	98,478	1,984	0	2,358	84	84
	60-64	32,549	1,063	0	1,136	94	94
	65-69	9,041	625	0	464	135	135
70 and over	858	53	0	88	60	60	
	All ages	\$ 5,215,006	\$ 27,872	\$ 69	\$ 28,708	97%	97%

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
1961 . . . (10)	0	\$ 6,630	\$ 2	\$ 0	\$ 2	100%	100%
	1	13,565	2	0	4	50	50
	2-4	12,913	0	0	4	0	0
	5-9	23,565	10	0	15	67	67
	10-14	40,980	142	11	43	330	356
	15-19	116,052	93	2	130	72	73
	20-24	354,879	283	0	360	79	79
	25-29	666,012	892	12	892	100	101
	30-34	1,092,951	2,744	0	2,553	107	107
	35-39	1,209,717	3,355	16	4,665	72	72
	40-44	939,848	4,964	0	5,766	86	86
	45-49	559,202	4,251	0	5,202	82	82
	50-54	294,335	4,373	0	4,269	102	102
	55-59	122,074	3,292	0	2,590	127	127
	60-64	35,985	1,278	0	1,065	120	120
	65-69	9,451	635	0	408	156	156
70 and over	1,773	60	0	160	38	38	
	All ages	\$ 5,499,934	\$ 26,376	\$ 41	\$ 28,128	94%	94%
1962 . . . (9)	0	\$ 6,707	\$ 0	\$ 0	\$ 2	0%	0%
	1	14,766	2	0	4	50	50
	2-4	14,686	10	0	4	250	250
	5-9	24,472	38	0	14	271	271
	10-14	37,777	35	2	39	90	95
	15-19	112,803	60	27	123	49	71
	20-24	342,273	297	0	326	91	91
	25-29	670,793	727	0	796	91	91
	30-34	1,078,491	2,296	0	2,170	106	106
	35-39	1,232,603	3,728	0	4,144	90	90
	40-44	1,000,524	5,575	22	5,435	103	103
	45-49	617,394	4,508	0	5,184	87	87
	50-54	306,582	3,252	0	4,024	81	81
	55-59	128,185	2,287	0	2,402	95	95
	60-64	45,185	764	0	1,165	66	66
	65-69	11,744	491	0	426	115	115
70 and over	1,528	56	0	119	47	47	
	All ages	\$ 5,646,513	\$ 24,126	\$ 51	\$ 26,377	91%	92%
1963 . . . (8)	0	\$ 9,179	\$ 10	\$ 0	\$ 3	333%	333%
	1	10,251	25	0	3	833	833
	2-4	13,679	0	0	4	0	0
	5-9	23,831	0	0	11	0	0
	10-14	38,282	60	10	38	158	184
	15-19	111,873	101	10	119	85	93
	20-24	403,326	186	0	367	51	51
	25-29	810,794	949	0	869	109	109
	30-34	1,268,016	2,044	10	2,227	92	92
	35-39	1,483,897	4,107	0	4,443	92	92
	40-44	1,217,788	4,590	21	6,011	76	77
	45-49	742,896	4,362	0	5,776	76	76
	50-54	383,830	2,787	0	4,688	59	59
	55-59	172,806	2,531	0	2,973	85	85
	60-64	57,623	1,093	0	1,314	83	83
	65-69	13,607	236	0	433	55	55
70 and over	2,971	98	0	196	50	50	
	All ages	\$ 6,764,649	\$ 23,179	\$ 51	\$ 29,475	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	Including War Deaths
1964... (7)	0	\$ 11,679	\$ 0	\$ 0	\$ 5	0%	0%
	1	7,228	0	0	3	0	0
	2-4	12,054	0	0	3	0	0
	5-9	22,389	15	0	9	167	167
	10-14	40,286	22	0	38	58	58
	15-19	119,669	112	20	123	91	107
	20-24	492,661	352	27	426	83	89
	25-29	968,726	977	26	946	103	106
	30-34	1,381,459	2,248	0	2,066	109	109
	35-39	1,602,041	3,674	0	4,263	86	86
	40-44	1,336,346	6,754	0	5,916	114	114
	45-49	804,806	4,190	0	5,641	74	74
	50-54	446,322	3,914	0	4,989	78	78
	55-59	184,594	3,725	0	2,888	129	129
	60-64	58,557	1,441	0	1,198	120	120
	65-69	14,982	499	0	440	113	113
	70 and over	2,812	166	0	157	106	106
	All ages	\$ 7,506,611	\$ 28,089	\$ 73	\$ 29,111	96%	97%
1965... (6)	0	\$ 11,357	\$ 0	\$ 0	\$ 6	0%	0%
	1	6,405	0	0	3	0	0
	2-4	14,618	0	0	4	0	0
	5-9	25,540	0	0	8	0	0
	10-14	38,297	31	0	34	91	91
	15-19	150,454	160	10	152	105	112
	20-24	607,648	237	60	513	46	58
	25-29	1,122,420	1,088	0	1,025	106	106
	30-34	1,555,289	1,927	0	2,069	93	93
	35-39	1,761,624	3,844	0	4,081	94	94
	40-44	1,470,296	5,807	0	5,834	100	100
	45-49	915,381	4,427	0	5,546	80	80
	50-54	502,222	3,807	0	4,805	79	79
	55-59	206,466	2,134	0	2,767	77	77
	60-64	69,021	916	0	1,299	71	71
	65-69	15,667	385	0	419	92	92
	70 and over	2,871	125	0	132	95	95
	All ages	\$ 8,475,577	\$ 24,888	\$ 70	\$ 28,66	87%	87%
1966... (5)	0	\$ 12,213	\$ 26	\$ 0	\$ 7	371%	371%
	1	7,558	0	0	4	0	0
	2-4	14,317	0	0	5	0	0
	5-9	24,712	5	0	7	71	71
	10-14	41,997	120	0	35	343	343
	15-19	154,555	295	7	156	189	194
	20-24	660,618	419	10	555	75	77
	25-29	1,229,029	1,051	0	1,081	97	97
	30-34	1,698,032	2,126	0	1,961	108	108
	35-39	1,928,747	4,271	5	3,902	109	110
	40-44	1,647,136	3,859	0	5,544	70	70
	45-49	1,048,191	4,470	0	5,539	81	81
	50-54	561,261	2,622	0	4,481	59	59
	55-59	230,081	1,840	0	2,682	69	69
	60-64	72,661	891	0	1,294	69	69
	65-69	19,346	289	0	476	61	61
	70 and over	3,868	213	0	144	148	148
	All ages	\$ 9,354,322	\$ 22,497	\$ 22	\$ 27,873	81%	81%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1967... (4)	0	\$ 12,036	\$ 0	\$ 0	\$ 8	0%	0%
	1	8,386	10	0	5	200	200
	2-4	13,831	0	0	6	0	0
	5-9	27,645	50	0	7	714	714
	10-14	38,824	56	0	28	200	200
	15-19	129,525	145	5	130	112	115
	20-24	618,388	438	15	519	84	87
	25-29	1,303,912	871	0	1,116	78	78
	30-34	1,788,521	2,014	0	1,891	107	107
	35-39	2,049,844	3,288	15	3,626	91	91
	40-44	1,746,817	6,805	0	5,234	130	130
	45-49	1,132,945	4,282	0	5,235	82	82
	50-54	599,887	3,051	0	4,366	70	70
	55-59	265,067	2,405	0	2,809	86	86
	60-64	84,818	1,029	0	1,392	74	74
	65-69	18,550	66	0	396	42	42
70 and over	3,570	37	0	105	35	35	
	All ages	\$ 9,842,567	\$ 24,647	\$ 35	\$ 26,873	92%	92%
1968... (3)	0	\$ 11,120	\$ 0	\$ 0	\$ 8	0%	0%
	1	6,712	0	0	4	0	0
	2-4	13,050	5	0	6	83	83
	5-9	25,716	0	0	7	0	0
	10-14	46,095	0	0	30	0	0
	15-19	114,437	193	0	115	168	168
	20-24	602,388	335	50	488	69	79
	25-29	1,459,874	1,244	0	1,186	105	105
	30-34	1,983,885	2,389	0	1,873	128	128
	35-39	2,187,150	3,591	25	3,336	108	108
	40-44	1,914,867	3,867	10	4,827	80	80
	45-49	1,273,216	5,114	0	4,931	104	104
	50-54	669,001	2,985	0	4,140	72	72
	55-59	307,778	2,000	0	2,709	74	74
	60-64	90,001	799	0	1,188	67	67
	65-69	22,733	532	0	413	129	129
70 and over	6,584	197	0	160	123	123	
	All ages	\$ 10,734,607	\$ 23,251	\$ 85	\$ 25,421	91%	92%
1969... (2).....	0	\$ 14,378	\$ 0	\$ 0	\$ 12	0%	0%
	1	9,451	5	0	7	71	71
	2-4	13,758	5	0	7	71	71
	5-9	32,613	100	0	10	1,000	1,000
	10-14	46,632	0	0	25	0	0
	15-19	126,833	247	0	118	209	209
	20-24	761,060	301	105	568	53	71
	25-29	1,879,049	1,403	26	1,245	113	115
	30-34	2,485,401	1,878	0	1,913	98	98
	35-39	2,606,790	3,386	50	3,134	108	110
	40-44	2,252,199	3,806	0	4,643	82	82
	45-49	1,562,217	4,727	0	4,698	101	101
	50-54	819,489	2,612	0	3,786	69	69
	55-59	364,693	2,147	0	2,334	92	92
	60-64	119,732	1,248	0	1,154	108	108
	65-69	25,621	226	0	366	62	62
70 and over	6,170	77	0	121	64	64	
	All ages	\$ 13,126,087	\$ 22,168	\$ 181	\$ 24,141	92%	93%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1970... (1)	0	\$ 14,182	\$ 25	\$ 0	\$ 26	96%	96%
	1	9,352	0	0	8	0	0
	2-4	17,542	196	0	11	1,782	1,782
	5-9	32,416	0	0	12	0	0
	10-14	41,260	43	0	19	226	226
	15-19	138,978	200	0	111	180	180
	20-24	1,124,555	617	28	778	79	83
	25-29	2,481,995	1,496	0	1,323	113	113
	30-34	3,032,235	1,726	0	1,905	91	91
	35-39	2,862,821	3,082	130	2,682	115	120
	40-44	2,494,896	3,946	0	3,834	103	103
	45-49	1,708,343	2,995	0	3,725	80	80
	50-54	880,542	3,013	0	2,869	105	105
	55-59	407,857	1,319	0	1,792	74	74
	60-64	140,210	588	0	951	62	62
	65-69	32,002	197	0	328	60	60
70 and over	6,558	24	0	97	25	25	
	All ages	\$ 15,425,743	\$ 19,467	\$ 158	\$ 20,471	95%	96%
All years (1-15)	0	\$ 150,026	\$ 210	\$ 0	\$ 92	228%	228%
	1	158,211	67	0	71	94	94
	2-4	214,257	351	0	94	373	373
	5-9	397,914	511	14	224	228	234
	10-14	663,727	824	35	622	132	138
	15-19	1,859,094	2,212	91	1,947	114	118
	20-24	8,126,252	5,913	321	7,691	77	81
	25-29	16,704,998	17,884	136	18,650	96	97
	30-34	23,282,761	39,185	25	41,218	95	95
	35-39	24,734,014	64,308	244	70,670	91	91
	40-44	20,160,075	82,242	64	88,963	92	93
	45-49	12,661,064	72,169	0	82,774	87	87
	50-54	6,515,003	53,629	0	63,281	85	85
	55-59	2,805,724	35,339	0	38,507	92	92
	60-64	910,654	16,115	0	18,043	89	89
	65-69	216,211	5,917	0	6,076	97	97
70 and over	41,285	1,265	0	1,701	74	74	
	All ages	\$119,601,272	\$398,141	\$930	\$440,624	90%	91%

TABLE D—Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1956-70
 FEMALE LIVES
 EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1956 (15)	0	\$ 5,773	\$ 2	\$ 2	100%
	1	5,012	1	2	50
	2-4	6,100	1	2	50
	5-9	9,110	0	3	0
	10-14	8,606	2	4	50
	15-19	10,470	2	6	33
	20-24	17,081	9	17	53
	25-29	22,596	12	31	39
	30-34	32,065	140	85	165
	35-39	39,882	114	128	89
	40-44	52,625	343	305	112
	45-49	40,924	389	364	107
	50-54	22,211	326	297	110
	55-59	10,087	121	203	60
	60-64	4,053	171	109	157
	65-69	926	128	36	356
70 and over	37	6	4	150	
	All ages	\$ 287,555	\$ 1,767	\$ 1,598	111%
1957 (14)	0	\$ 5,085	\$ 0	\$ 1	0%
	1	5,931	0	2	0
	2-4	5,885	0	2	0
	5-9	9,834	0	3	0
	10-14	8,745	0	4	0
	15-19	8,810	1	5	20
	20-24	15,206	7	14	50
	25-29	20,976	16	26	62
	30-34	35,559	56	84	67
	35-39	47,634	109	140	78
	40-44	56,389	310	296	105
	45-49	41,194	229	312	73
	50-54	25,036	141	292	48
	55-59	10,757	173	197	88
	60-64	4,881	65	119	55
	65-69	1,446	78	53	147
70 and over	40	7	4	175	
	All ages	\$ 303,408	\$ 1,192	\$ 1,554	77

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 (13)	0	\$ 3,565	\$ 2	\$ 1	200%
	1	6,916	3	2	150
	2-4	5,786	10	2	500
	5-9	8,913	0	3	0
	10-14	9,355	2	4	50
	15-19	10,791	6	5	120
	20-24	18,106	21	14	150
	25-29	23,784	31	26	119
	30-34	41,595	77	89	87
	35-39	54,850	283	155	183
	40-44	67,192	290	312	93
	45-49	51,398	271	356	76
	50-54	27,897	411	287	143
	55-59	13,722	101	230	44
	60-64	5,850	133	130	102
	65-69	1,220	17	42	40
70 and over	211	2	18	11	
	All ages	\$ 351,148	\$ 1,660	\$ 1,676	99%
1959 (12)	0	\$ 3,571	\$ 0	\$ 1	0%
	1	7,698	0	2	0
	2-4	5,422	0	2	0
	5-9	11,575	0	4	0
	10-14	11,484	4	5	80
	15-19	11,746	26	6	433
	20-24	21,255	34	16	213
	25-29	26,185	16	26	62
	30-34	47,689	101	93	109
	35-39	68,142	192	185	104
	40-44	75,969	549	303	181
	45-49	61,983	318	377	84
	50-54	35,895	268	318	84
	55-59	17,895	377	255	148
	60-64	6,818	160	134	119
	65-69	2,887	34	90	38
70 and over	157	5	12	42	
	All ages	\$ 416,373	\$ 2,084	\$ 1,829	114%
1960 (11)	0	\$ 3,382	\$ 0	\$ 1	0%
	1	7,566	0	2	0
	2-4	5,704	0	2	0
	5-9	8,350	0	3	0
	10-14	9,424	20	4	500
	15-19	10,825	0	5	0
	20-24	18,234	27	13	208
	25-39	23,009	32	21	152
	30-34	45,038	183	80	229
	35-39	68,752	246	180	137
	40-44	86,521	381	327	117
	45-49	66,794	610	377	162
	50-54	37,707	182	298	61
	55-59	20,282	322	253	127
	60-64	8,303	112	145	77
	65-69	2,537	161	75	215
70 and over	224	4	15	27	
	All ages	\$ 422,651	\$ 2,280	\$ 1,801	127%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961 (10)	0	\$ 2,679	\$ 0	\$ 1	0%
	1	8,201	1	2	50
	2-4	6,075	0	2	0
	5-9	10,011	0	3	0
	10-14	9,811	2	4	50
	15-19	12,598	0	6	0
	20-24	20,160	0	13	0
	25-29	24,560	49	21	233
	30-34	50,833	149	83	180
	35-39	81,316	125	200	63
	40-44	100,499	371	356	104
	45-49	72,977	320	378	85
	50-54	45,416	167	304	55
	55-59	24,111	356	248	144
	60-64	8,248	107	131	82
	65-69	2,713	42	75	56
	70 and over	521	4	29	14
	All ages	\$ 480,729	\$ 1,693	\$ 1,856	91%
1962 (9)	0	\$ 2,862	\$ 0	\$ 1	0%
	1	7,957	0	2	0
	2-4	6,671	0	2	0
	5-9	10,590	5	3	167
	10-14	10,795	5	4	125
	15-19	15,369	0	7	0
	20-24	24,541	13	15	87
	25-29	31,443	8	25	32
	30-34	55,354	40	81	49
	35-39	91,139	197	210	94
	40-44	112,958	218	373	58
	45-49	80,600	492	383	128
	50-54	51,481	356	327	109
	55-59	23,278	129	206	63
	60-64	11,425	41	169	24
	65-69	2,767	45	69	65
	70 and over	657	4	31	13
	All ages	\$ 539,886	\$ 1,553	\$ 1,908	81%
1963 (8)	0	\$ 3,896	\$ 0	\$ 1	0
	1	5,644	2	1	200%
	2-4	4,998	1	1	100
	5-9	10,147	2	3	67
	10-14	10,340	3	4	75
	15-19	15,333	2	7	29
	20-24	26,357	23	16	144
	25-29	34,247	5	25	20
	30-34	69,112	78	93	84
	35-39	109,848	272	234	116
	40-44	138,973	277	430	64
	45-49	105,046	399	460	87
	50-54	62,811	475	366	130
	55-59	31,931	199	256	78
	60-64	15,693	188	218	86
	65-69	5,006	77	114	68
	70 and over	840	187	33	567
	All ages	\$ 650,222	\$ 2,190	\$ 2,262	97%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1964. (7)	0	\$ 4,965	\$ 0	\$ 2	0%
	1	2,254	0	1	0
	2-4	4,596	2	1	200
	5-9	9,280	0	3	0
	10-14	9,689	0	3	0
	15-19	17,529	3	7	43
	20-24	28,297	8	17	47
	25-29	44,247	11	30	37
	30-34	78,318	19	94	20
	35-39	126,959	257	246	104
	40-44	154,495	484	440	110
	45-49	113,166	526	452	116
	50-54	71,109	355	383	93
	55-59	36,290	434	268	162
	60-64	17,674	109	228	48
	65-69	5,633	223	116	192
70 and over	1,541	69	50	138	
	All ages	\$ 726,043	\$ 2,500	\$ 2,341	107%
1965. (6)	0	\$ 4,843	\$ 0	\$ 2	0%
	1	2,961	0	1	0
	2-4	4,417	0	1	0
	5-9	10,761	0	3	0
	10-14	9,705	0	3	0
	15-19	21,805	41	9	456
	20-24	35,230	6	20	30
	25-29	50,793	74	32	231
	30-34	86,712	114	92	124
	35-39	143,273	179	234	76
	40-44	169,887	515	432	119
	45-49	129,505	497	455	109
	50-54	76,431	315	354	89
	55-59	35,992	189	237	80
	60-64	15,263	220	176	125
	65-69	5,578	20	102	20
70 and over	1,374	7	36	19	
	All ages	\$ 804,528	\$ 2,177	\$ 2,189	99%
1966. (5)	0	\$ 5,065	\$ 0	\$ 2	0%
	1	3,093	0	1	0
	2-4	4,300	0	1	0
	5-9	12,087	0	3	0
	10-14	12,281	0	3	0
	15-19	25,013	4	10	40
	20-24	41,320	13	22	59
	25-29	56,636	34	33	103
	30-34	94,883	90	90	100
	35-39	145,988	257	208	124
	40-44	175,941	224	392	57
	45-49	143,671	363	441	82
	50-54	78,927	147	324	45
	55-59	43,085	315	264	119
	60-64	15,921	91	163	56
	65-69	6,026	34	97	35
70 and over	1,518	79	31	255	
	All ages	\$ 865,756	\$ 1,651	\$ 2,085	79%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1967 (4)	0	\$ 4,749	\$ 0	\$ 2	0%
	1	2,711	0	1	0
	2-4	6,435	0	2	0
	5-9	12,810	0	3	0
	10-14	12,585	0	3	0
	15-19	24,097	5	9	56
	20-24	42,048	26	22	118
	25-29	67,673	165	36	458
	30-34	99,483	52	87	60
	35-39	149,935	87	191	46
	40-44	184,722	225	364	62
	45-49	160,150	381	432	88
	50-54	92,893	420	332	127
	55-59	46,056	207	255	81
	60-64	18,985	78	170	46
	65-69	6,911	9	93	10
70 and over	1,782	12	28	43	
	All ages	\$ 934,024	\$ 1,667	\$ 2,030	82%
1968 (3)	0	\$ 4,285	\$ 10	\$ 2	500%
	1	3,022	0	1	0
	2-4	4,045	0	1	0
	5-9	11,604	0	3	0
	10-14	13,840	0	3	0
	15-19	21,273	0	7	0
	20-24	39,800	5	19	26
	25-29	64,321	26	31	84
	30-34	108,648	137	82	167
	35-39	155,830	85	160	53
	40-44	198,888	384	316	122
	45-49	167,136	393	384	102
	50-54	107,235	209	310	67
	55-59	54,137	173	251	69
	60-64	21,595	21	157	13
	65-69	5,159	22	53	42
70 and over	1,779	34	23	148	
	All ages	\$ 982,598	\$ 1,499	\$ 1,803	83%
1969 (2)	0	\$ 5,370	\$ 0	\$ 3	0%
	1	3,707	0	2	0
	2-4	6,754	0	3	0
	5-9	12,851	0	3	0
	10-14	15,471	0	2	0
	15-19	22,829	0	6	0
	20-24	49,935	10	19	53
	25-29	84,310	67	34	197
	30-34	137,092	257	82	313
	35-39	188,631	135	146	92
	40-44	221,329	324	253	128
	45-49	200,531	436	319	137
	50-54	123,487	251	251	100
	55-59	63,748	116	213	54
	60-64	23,565	57	118	48
	65-69	6,563	56	52	108
70 and over	3,024	9	30	30	
	All ages	\$ 1,169,198	\$ 1,718	\$ 1,536	112%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1970 (1)	0	\$ 7,485	\$ 0	\$ 13	0%
	1	5,782	0	3	0
	2-4	7,590	0	3	0
	5-9	15,970	0	4	0
	10-14	14,007	5	2	250
	15-19	25,224	15	5	300
	20-24	68,242	12	21	57
	25-29	112,509	32	36	89
	30-34	160,598	55	73	75
	35-39	221,122	52	114	46
	40-44	248,068	277	184	151
	45-49	229,972	198	271	73
	50-54	139,383	330	200	165
	55-59	69,670	69	157	44
	60-64	30,002	32	98	33
	65-69	9,867	14	51	27
70 and over	3,353	0	25	0	
	All ages	\$ 1,368,844	\$ 1,091	\$ 1,260	87%
All years . . . (1-15)	0	\$ 67,575	\$ 14	\$ 35	40%
	1	78,453	7	25	28
	2-4	84,778	14	27	52
	5-9	163,893	7	47	15
	10-14	166,139	43	52	83
	15-19	253,711	105	100	105
	20-24	465,813	214	258	83
	25-29	687,289	578	433	133
	30-34	1,142,980	1,548	1,288	120
	35-39	1,693,299	2,590	2,731	95
	40-44	2,044,455	5,172	5,083	102
	45-49	1,665,047	5,822	5,761	101
	50-54	997,917	4,353	4,643	94
	55-59	501,040	3,281	3,493	94
	60-64	208,276	1,585	2,265	70
	65-69	65,238	960	1,118	86
70 and over	17,060	429	369	116	
	All ages	\$10,302,963	\$26,722	\$27,728	96%

TABLE E
 STANDARD NONMEDICAL ISSUES OF 1956-70
 MALE LIVES
 EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Male Select Basic Table
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1956 (15)	0	\$ 105,544	\$ 59	\$ 0	\$ 49	120%	120%
	1	40,013	15	0	22	68	68
	2-4	42,631	41	0	31	132	132
	5-9	58,615	106	14	59	180	203
	10-14	73,809	89	0	89	100	100
	15-19	173,185	155	5	211	73	76
	20-24	353,327	338	20	537	63	67
	25-29	434,461	1,063	0	1,064	100	100
	30-34	359,434	1,548	0	1,639	94	94
	35-39	183,494	1,319	0	1,332	99	99
	40-44	27,733	261	0	295	88	88
	45-49	1,747	37	0	31	119	119
	50 and over	961	65	0	30	217	217
	All ages	\$ 1,854,953	\$ 5,096	\$ 39	\$ 5,389	95%	95%
	1957 (14)	0	\$ 98,608	\$ 47	\$ 0	\$ 37	127%
1		37,739	12	0	17	71	71
2-4		40,031	15	0	25	60	60
5-9		54,559	42	6	56	75	86
10-14		89,618	72	15	106	68	82
15-19		312,312	416	0	359	116	116
20-24		732,042	964	18	1,032	93	95
25-29		809,352	1,810	20	1,772	102	103
30-34		574,910	2,202	0	2,271	97	97
35-39		277,175	1,691	0	1,724	98	98
40-44		41,612	411	0	407	101	101
45-49		1,599	19	0	25	76	76
50 and over		614	13	0	18	72	72
All ages		\$ 3,070,172	\$ 7,714	\$ 59	\$ 7,849	98%	99%

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
1958. (13)	0	\$ 96,558	\$ 49	\$ 0	\$ 31	158%	158%
	1	39,803	5	0	15	33	33
	2-4	42,112	35	0	24	146	146
	5-9	58,694	74	5	58	128	136
	10-14	108,810	167	17	126	133	146
	15-19	386,778	385	5	437	88	89
	20-24	802,090	852	6	1,027	83	84
	25-29	781,169	1,451	35	1,539	94	97
	30-34	475,857	1,720	15	1,608	107	108
	35-39	205,113	1,190	0	1,120	106	106
	40-44	31,754	221	0	278	79	79
	45-49	1,785	60	0	24	250	250
	50 and over	486	29	0	11	264	264
All ages	\$ 3,031,010	\$ 6,238	\$ 83	\$ 6,298	99%	100%	
1959. (12)	0	\$ 94,574	\$ 14	\$ 0	\$ 27	52%	52%
	1	39,108	19	0	13	146	146
	2-4	44,993	30	0	21	143	143
	5-9	65,504	67	2	56	120	123
	10-14	124,204	130	3	139	94	96
	15-19	502,457	467	21	563	83	87
	20-24	836,558	887	20	970	91	94
	25-29	731,532	1,215	20	1,273	95	97
	30-34	429,562	1,246	0	1,272	98	98
	35-39	179,185	786	0	885	89	89
	40-44	25,487	163	0	197	83	83
	45-49	1,745	1	0	21	5	5
	50 and over	591	0	0	14	0	0
All ages	\$ 3,075,500	\$ 5,025	\$ 66	\$ 5,451	92%	93%	
1960. (11)	0	\$ 83,636	\$ 17	\$ 0	\$ 23	74%	74%
	1	33,757	16	0	10	160	160
	2-4	44,442	15	0	17	88	88
	5-9	73,756	134	0	54	248	248
	10-14	134,175	172	12	148	116	124
	15-19	564,637	571	12	632	90	92
	20-24	837,072	749	5	902	83	84
	25-29	748,615	1,068	27	1,139	94	96
	30-34	404,510	1,111	5	1,076	103	104
	35-39	169,937	611	0	750	81	81
	40-44	27,891	151	0	194	78	78
	45-49	1,575	19	0	16	119	119
	50 and over	503	22	0	9	244	244
All ages	\$ 3,124,506	\$ 4,656	\$ 61	\$ 4,970	94%	95%	

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
1961. (10)	0	\$ 85,892	\$ 16	\$ 0	\$ 23	70%	70%
	1	34,369	7	0	9	78	78
	2-4	46,801	13	0	15	87	87
	5-9	78,537	73	8	50	146	162
	10-14	142,093	165	5	151	109	113
	15-19	653,474	690	15	731	94	96
	20-24	935,514	1,186	14	951	125	126
	25-29	794,986	1,091	31	1,074	102	104
	30-34	431,571	1,018	10	1,017	100	101
	35-39	177,796	653	0	691	95	95
	40-44	28,989	154	0	179	86	86
	45-49	1,251	0	0	12	0	0
	50 and over	220	5	0	3	167	167
	All ages	\$ 3,411,494	\$ 5,071	\$ 83	\$ 4,906	103%	105%
1962. (9)	0	\$ 83,680	\$ 6	\$ 0	\$ 26	23%	23%
	1	35,196	9	0	9	100	100
	2-4	47,629	18	0	14	129	129
	5-9	74,936	53	0	42	126	126
	10-14	133,150	152	10	139	109	117
	15-19	625,130	766	65	680	113	122
	20-24	950,461	932	15	907	103	104
	25-29	803,028	800	0	961	83	83
	30-34	409,261	975	10	832	117	118
	35-39	167,639	562	1	569	99	99
	40-44	25,638	150	0	140	107	107
	45-49	1,400	9	0	12	75	75
	50 and over	450	51	0	8	637	637
	All ages	\$ 3,357,597	\$ 4,483	\$ 101	\$ 4,339	103%	106%
1963. (8)	0	\$ 105,472	\$ 23	\$ 0	\$ 37	62%	62%
	1	38,607	23	0	12	192	192
	2-4	59,575	23	0	16	144	144
	5-9	98,739	91	0	47	194	194
	10-14	174,642	153	7	174	88	92
	15-19	690,078	762	43	729	105	110
	20-24	1,153,512	1,008	73	1,051	96	103
	25-29	942,874	1,118	35	1,024	109	113
	30-34	458,270	716	0	814	88	88
	35-39	185,259	617	4	561	110	111
	40-44	28,186	132	0	140	94	94
	45-49	1,695	5	0	13	38	38
	50 and over	634	9	0	9	100	100
	All ages	\$ 3,937,544	\$ 4,680	\$ 162	\$ 4,627	101%	105%

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
1964 (7)	0	\$ 112,349	\$ 34	\$ 0	\$ 48	71%	71%
	1	41,137	4	0	15	27	27
	2-4	65,806	45	0	18	250	250
	5-9	109,069	34	0	43	79	79
	10-14	184,757	266	14	175	152	160
	15-19	784,201	975	65	805	121	129
	20-24	1,358,094	1,132	56	1,175	96	101
	25-29	1,053,263	1,173	10	1,038	113	114
	30-34	498,379	669	0	755	89	89
	35-39	197,191	451	0	532	85	85
	40-44	30,260	126	0	135	93	93
	45-49	2,381	7	0	16	44	44
	50 and over	542	3	0	6	50	50
	All ages	\$ 4,437,428	\$ 4,919	\$ 145	\$ 4,761	103%	106%
	1965 (6)	0	\$ 117,162	\$ 44	\$ 0	\$ 56	79%
1		44,080	13	0	19	68	68
2-4		70,503	19	0	21	90	90
5-9		115,238	54	0	38	142	142
10-14		195,925	145	15	173	84	92
15-19		1,015,683	1,129	119	1,023	110	122
20-24		1,546,312	1,468	79	1,307	112	118
25-29		1,139,834	1,264	10	1,048	121	122
30-34		518,973	805	0	699	115	115
35-39		189,715	537	0	445	121	121
40-44		29,885	137	0	119	115	115
45-49		2,429	8	0	15	53	53
50 and over		505	2	0	5	40	40
All ages		\$ 4,986,245	\$ 5,625	\$ 223	\$ 4,968	113%	118%
1966 (5)		0	\$ 123,477	\$ 80	\$ 0	\$ 65	123%
	1	47,012	5	0	23	22	22
	2-4	73,772	29	0	27	107	107
	5-9	120,810	92	0	36	256	256
	10-14	197,425	181	5	164	110	113
	15-19	908,511	1,214	158	916	133	150
	20-24	1,558,494	1,234	140	1,309	94	105
	25-29	1,237,883	1,028	40	1,093	94	98
	30-34	535,248	817	0	624	131	131
	35-39	188,054	399	0	384	104	104
	40-44	30,522	92	0	103	89	89
	45-49	2,680	10	0	14	71	71
	50 and over	966	10	0	10	100	100
	All ages	\$ 5,024,854	\$ 5,191	\$ 343	\$ 4,768	109%	116%

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
1967. (4)	0	\$ 132,266	\$ 65	\$ 0	\$ 81	80%	80%
	1	50,516	42	0	27	156	156
	2-4	79,295	17	0	34	50	50
	5-9	124,435	45	0	34	132	132
	10-14	197,422	78	0	147	53	53
	15-19	935,903	1,213	219	934	130	153
	20-24	1,960,385	1,518	135	1,647	92	100
	25-29	1,526,463	993	20	1,311	76	77
	30-34	681,013	957	0	728	131	131
	35-39	232,735	578	0	416	139	139
	40-44	44,187	136	0	134	101	101
	45-49	3,843	12	0	18	67	67
	50 and over	1,078	15	0	10	150	150
	All ages	\$ 5,969,541	\$ 5,669	\$ 374	\$ 5,521	103%	109%
1968. (3)	0	\$ 146,376	\$ 48	\$ 0	\$ 105	46%	46%
	1	55,337	22	0	34	65	65
	2-4	84,863	31	0	41	76	76
	5-9	130,517	44	0	35	126	126
	10-14	205,771	83	0	137	61	61
	15-19	990,555	1,214	352	989	123	158
	20-24	2,540,748	2,289	292	2,058	111	125
	25-29	1,933,665	1,560	58	1,575	99	103
	30-34	856,408	999	10	820	122	123
	35-39	309,043	631	0	478	132	132
	40-44	70,123	165	0	179	92	92
	45-49	6,935	24	0	27	89	89
	50 and over	2,264	17	0	17	100	100
	All ages	\$ 7,332,606	\$ 7,127	\$ 712	\$ 6,495	110%	121%
1969. (2)	0	\$ 170,084	\$ 104	\$ 0	\$ 141	74%	74%
	1	64,077	44	0	46	96	96
	2-4	95,164	56	0	51	110	110
	5-9	141,056	33	0	43	77	77
	10-14	216,137	86	10	118	73	81
	15-19	1,074,053	1,253	209	996	126	147
	20-24	3,113,900	2,857	357	2,319	123	139
	25-29	2,248,156	1,885	143	1,494	126	136
	30-34	960,161	887	30	747	119	123
	35-39	349,505	527	0	427	123	123
	40-44	76,430	188	0	160	117	117
	45-49	9,234	7	0	28	25	25
	50 and over	3,312	15	0	19	79	79
	All ages	\$ 8,521,271	\$ 7,942	\$ 749	\$ 6,589	121%	132%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1970 (1)	0	\$ 215,888	\$ 246	\$ 0	\$ 383	64%	64%
	1	86,549	87	0	73	119	119
	2-4	126,881	60	0	78	77	77
	5-9	174,198	25	0	63	40	40
	10-14	246,809	79	0	115	69	69
	15-19	1,396,326	1,333	105	1,108	120	130
	20-24	4,592,021	4,539	336	3,166	143	154
	25-29	2,955,223	1,975	25	1,580	125	127
	30-34	1,227,850	1,064	20	778	137	139
	35-39	434,135	631	0	412	153	153
	40-44	96,206	221	0	149	148	148
	45-49	9,835	0	0	21	0	0
	50 and over	4,003	12	0	15	80	80
		All ages	\$11,565,923	\$10,272	\$ 486	\$ 7,941	129%
All years . . . (1-15)	0	\$ 1,771,567	\$ 852	\$ 0	\$ 1,132	75%	75%
	1	687,300	323	0	344	94	94
	2-4	964,499	447	0	433	103	103
	5-9	1,478,664	967	35	714	135	140
	10-14	2,424,748	2,018	113	2,101	96	101
	15-19	11,013,281	12,543	1,393	11,113	113	125
	20-24	23,270,529	21,953	1,566	20,358	108	116
	25-29	18,140,504	19,494	474	18,985	103	105
	30-34	8,821,406	16,734	100	15,680	107	107
	35-39	3,445,978	11,183	5	10,726	104	104
	40-44	614,903	2,708	0	2,809	96	96
	45-49	50,135	218	0	293	74	74
	50 and over	17,129	268	0	184	146	146
		All ages	\$72,700,642	\$89,708	\$3,686	\$84,872	106%

TABLE E—Continued
 STANDARD NONMEDICAL ISSUES OF 1956-70
 FEMALE LIVES
 EXPERIENCE BETWEEN 1970 AND 1971 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1956 (15)	0	\$ 70,282	\$ 32	\$ 21	152%
	1	26,307	7	8	87
	2-4	25,085	8	8	100
	5-9	23,775	21	8	262
	10-14	18,272	4	9	44
	15-19	33,289	8	19	42
	20-24	48,375	46	49	94
	25-29	33,148	82	45	182
	30-34	30,929	90	82	110
	35-39	26,322	132	84	157
	40-44	5,513	32	32	100
	45-49	328	4	3	133
	50 and over	34	5	0	0
	All ages	\$ 341,658	\$ 471	\$ 368	128%
1957 (14)	0	\$ 65,769	\$ 19	\$ 18	106%
	1	24,395	12	7	171
	2-4	23,915	6	8	75
	5-9	23,064	13	8	162
	10-14	19,196	16	9	178
	15-19	35,477	35	18	194
	20-24	51,467	29	46	63
	25-29	40,231	69	49	141
	30-34	39,007	94	92	102
	35-39	31,248	158	92	172
	40-44	6,758	60	35	171
	45-49	306	3	2	150
	50 and over	267	0	5	0
	All ages	\$ 361,100	\$ 514	\$ 389	132%
1958 (13)	0	\$ 63,977	\$ 12	\$ 16	75%
	1	25,499	5	7	71
	2-4	25,010	6	8	75
	5-9	24,460	6	8	75
	10-14	23,372	4	10	40
	15-19	41,753	10	20	50
	20-24	62,025	50	50	100
	25-29	48,336	63	53	119
	30-34	47,564	105	102	103
	35-39	37,579	132	106	125
	40-44	7,245	22	34	65
	45-49	437	1	3	33
	50 and over	52	0	1	0
	All ages	\$ 407,309	\$ 416	\$ 418	100%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1959..... (12)	0	\$ 59,228	\$ 14	\$ 14	100%
	1	23,183	5	6	83
	2-4	23,800	4	7	57
	5-9	24,263	19	8	237
	10-14	26,018	7	11	64
	15-19	49,870	26	23	113
	20-24	65,317	71	49	145
	25-29	50,598	61	50	122
	30-34	50,132	113	98	115
	35-39	41,164	133	112	119
	40-44	7,589	15	30	50
	45-49	729	5	4	125
	50 and over	98	0	1	0
	All ages	\$ 421,989	\$ 473	\$ 413	115%
1960..... (11)	0	\$ 45,424	\$ 22	\$ 10	220%
	1	18,573	2	4	50
	2-4	20,519	0	6	0
	5-9	24,192	30	8	375
	10-14	25,871	4	10	40
	15-19	65,627	50	30	167
	20-24	74,750	55	52	106
	25-29	56,933	58	53	109
	30-34	56,335	145	100	145
	35-39	45,806	168	120	140
	40-44	9,214	46	35	131
	45-49	517	0	3	0
	50 and over	67	0	1	0
	All ages	\$ 443,829	\$ 580	\$ 432	134%
1961..... (10)	0	\$ 46,404	\$ 8	\$ 11	73%
	1	18,441	4	4	100
	2-4	22,498	2	6	33
	5-9	25,718	13	8	162
	10-14	29,525	24	11	218
	15-19	77,156	53	35	151
	20-24	89,706	45	58	78
	25-29	68,364	27	58	47
	30-34	65,571	89	107	83
	35-39	51,908	162	128	127
	40-44	10,589	15	38	39
	45-49	453	0	2	0
	50 and over	58	0	0	0
	All ages	\$ 506,392	\$ 442	\$ 466	95%
1962..... (9)	0	\$ 46,197	\$ 3	\$ 12	25%
	1	18,596	3	4	75
	2-4	22,594	0	5	0
	5-9	26,910	2	9	22
	10-14	28,397	21	11	191
	15-19	90,524	72	40	180
	20-24	110,141	49	69	71
	25-29	76,379	41	60	68
	30-34	74,564	139	110	126
	35-39	56,542	126	130	97
	40-44	10,999	43	36	119
	45-49	411	4	2	200
	50 and over	51	0	0	0
	All ages	\$ 562,306	\$ 503	\$ 488	103%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963 (8)	0	\$ 58,228	\$ 13	\$ 16	81%
	1	21,056	6	5	120
	2-4	29,501	7	7	100
	5-9	38,458	13	12	108
	10-14	43,488	20	16	125
	15-19	115,265	58	50	116
	20-24	142,939	58	86	67
	25-29	100,213	65	74	88
	30-34	89,866	149	122	122
	35-39	67,576	147	145	101
	40-44	13,063	56	41	137
	45-49	506	1	2	50
	50 and over	72	0	0	0
	All ages	\$ 720,232	\$ 593	\$ 576	103%
1964 (7)	0	\$ 64,448	\$ 9	\$ 20	45%
	1	23,729	1	7	14
	2-4	32,416	7	7	100
	5-9	43,642	12	12	100
	10-14	51,118	13	17	76
	15-19	144,313	79	61	130
	20-24	183,454	109	107	102
	25-29	127,495	96	88	109
	30-34	105,193	153	127	120
	35-39	73,913	141	144	98
	40-44	15,281	39	44	89
	45-49	713	0	3	0
	50 and over	105	0	0	0
	All ages	\$ 865,821	\$ 659	\$ 637	103%
1965 (6)	0	\$ 67,580	\$ 9	\$ 23	39%
	1	26,344	2	8	25
	2-4	34,814	7	9	78
	5-9	49,166	5	12	42
	10-14	56,860	34	17	200
	15-19	180,487	95	73	130
	20-24	216,259	94	122	77
	25-29	147,950	91	94	97
	30-34	114,235	85	122	70
	35-39	75,475	166	124	134
	40-44	16,169	48	41	117
	45-49	908	2	3	67
	50 and over	135	0	0	0
	All ages	\$ 986,383	\$ 638	\$ 648	98%
1966 (5)	0	\$ 72,399	\$ 15	\$ 28	54%
	1	27,015	2	9	22
	2-4	39,541	11	11	100
	5-9	51,780	5	12	42
	10-14	61,372	14	16	87
	15-19	212,920	63	84	75
	20-24	259,138	60	140	43
	25-29	177,810	152	104	146
	30-34	125,963	137	120	114
	35-39	79,545	147	114	129
	40-44	16,261	35	36	97
	45-49	992	0	3	0
	50 and over	162	0	1	0
	All ages	\$ 1,124,897	\$ 641	\$ 678	95%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1967..... (4)	0	\$ 80,841	\$ 19	\$ 34	56%
	1	28,213	14	11	127
	2-4	42,406	2	13	15
	5-9	56,430	41	13	315
	10-14	66,488	38	15	253
	15-19	238,130	84	89	94
	20-24	340,409	172*	177	97
	25-29	225,720	122	122	100
	30-34	156,586	60	137	44
	35-39	100,068	140	128	109
	40-44	36,046	65	72	90
	45-49	2,916	0	8	0
	50 and over	339	0	1	0
	All ages	\$ 1,374,593	\$ 757	\$ 820	92%
1968..... (3)	0	\$ 88,264	\$ 41	\$ 42	98%
	1	33,228	2	14	14
	2-4	46,392	10	16	62
	5-9	63,491	15	15	100
	10-14	75,298	26	15	173
	15-19	270,728	137	94	146
	20-24	431,318	203	207	98
	25-29	294,798	177	145	122
	30-34	199,855	167	153	109
	35-39	127,336	190	132	144
	40-44	58,357	102	94	109
	45-49	5,563	5	13	38
	50 and over	557	3	2	150
	All ages	\$ 1,695,184	\$ 1,078	\$ 942	114%
1969..... (2)	0	\$ 105,249	\$ 48	\$ 54	89%
	1	38,121	2	18	11
	2-4	53,848	21	21	100
	5-9	71,004	2	18	11
	10-14	82,924	10	13	77
	15-19	327,150	191	84	227
	20-24	561,171	217	219	99
	25-29	381,270	124	156	79
	30-34	239,337	150	143	105
	35-39	143,193	143	112	128
	40-44	71,281	127	83	153
	45-49	7,398	5	12	42
	50 and over	667	3	3	100
	All ages	\$ 2,082,614	\$ 1,043	\$ 936	111%
1970..... (1)	0	\$ 139,763	\$ 125	\$ 223	56%
	1	54,588	2	28	7
	2-4	74,661	25	32	78
	5-9	95,377	35	26	135
	10-14	104,578	2	12	17
	15-19	454,556	119	98	121
	20-24	876,504	424	272	156
	25-29	587,158	168	190	88
	30-34	344,211	178	157	113
	35-39	192,799	204	100	204
	40-44	96,629	62	73	85
	45-49	9,427	10	11	91
	50 and over	858	0	1	0
	All ages	\$ 3,031,110	\$ 1,354	\$1,223	111%

* One female war death for \$5,000 is included.

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
All years...	0	\$ 1,074,054	\$ 389	\$ 542	72%
(1-15)	1	407,288	69	140	49
	2-4	516,999	112	164	68
	5-9	641,731	232	177	131
	10-14	712,779	237	192	123
	15-19	2,337,247	1,080	818	132
	20-24	3,512,973	1,682*	1,703	99
	25-29	2,416,403	1,396	1,341	104
	30-34	1,739,346	1,854	1,772	105
	35-39	1,150,476	2,289	1,771	129
	40-44	380,995	767	724	106
	45-49	31,603	40	74	54
	50 and over	3,523	11	16	69
	All ages	\$14,925,416	\$10,158	\$9,434	108%

* One female war death for \$5,000 is included.

APPENDIX II

DEFINITION OF "WAR DEATHS"

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

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

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