

TRANSACTIONS OF SOCIETY OF ACTUARIES 1979 REPORTS

II. MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1977 AND 1978 ANNIVERSARIES

ABSTRACT

This is the latest in a series of annual reports on intercompany mortality experience under Standard Ordinary life insurance policies. Each of the tables included in this report (with some minor exceptions) shows amounts exposed to risk, actual amounts of death claims, expected amounts of death claims, and mortality ratios of actual to expected death claims. The expected death claims are based on the 1965-70 Basic Tables. All of the 1977-78 experience is derived from the contributions of twenty large life insurance companies. However, not all of the companies contributed to all aspects of the study. Each of the tables is based on either select (first fifteen policy years) or ultimate (policy years 16 and subsequent) experience.

There are certain differences between this current report and similar reports that have been published in prior years. The major such differences are listed below.

Because of the declining proportion of total deaths represented by war deaths and their minor effect on the mortality ratios, the handling of war deaths has been changed. The table showing "Amounts of War Deaths and the Ratio of War Deaths to Total Deaths" experienced in the recent five years has been discontinued. The columns of Appendix I have been changed to show actual deaths without a split of war deaths; there is now only one mortality ratio, which includes all deaths. Similarly, all of the numbered tables report actual deaths and mortality ratios including war deaths. In prior reports, these tables excluded war deaths.

The table comparing unadjusted and adjusted mortality ratios on nonmedical issues by issue-age groups during the recent year of experience is not shown.

Also, Tables 5 and 11 are shown without the adjustment that had been made in the past. A short paragraph is included in the text on page 10, noting what the magnitude of such an adjustment might be.

The detailed Tables B and C of Appendix I in prior reports, which gave data only for males and females combined, have been discontinued, and the detailed tables that give data for males and females separately, previously labeled D and E, are now labeled B and C.

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

General Mortality between 1977 and 1978 Anniversaries

The overall medical mortality ratio in the select period declined by 0.5 of a percentage point from last year's study.

The overall nonmedical mortality ratio in the select period declined by 2.0 percentage points from last year's study.

On the basis of limited data in the select period, the overall paramedical mortality ratio increased by 2.5 percentage points from last year's study.

The overall mortality ratio in the ultimate period declined by 1.5 percentage points from last year's study.

Medical versus Nonmedical Mortality between 1973 and 1978 Anniversaries

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

In the ultimate period, nonmedical mortality exceeded medical mortality for each of the attained-age groups except 15-19, 25-29, and 35-39 (Table 7).

For males in the select period for all policy years combined, nonmedical mortality exceeded medical mortality at issue ages 20-24 and 30-44 (Table 11).

For females in the select period for all policy years combined, nonmedical mortality exceeded medical mortality at issue ages 35 and over (Table 11).

Premium-paying versus Fully Paid-up Mortality in the Ultimate Period, between 1973 and 1978 Anniversaries

Overall, mortality on premium-paying insurance exceeded that on fully paid-up insurance by 1.1 percentage points. However, for attained ages 15-19, 30-64, and 90-95, the mortality ratios were higher for paid-up insurance (Table 8).

Male versus Female Mortality between 1973 and 1978 Anniversaries

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

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Table	Exposure Period	Policy Years	Medical or Nonmedical	Male and Female	Mortality Ratios by
1.....	1977-78	1-15	Medical	Combined	Ages at issue
2.....	1977-78	1-15	Medical	Combined	Year of issue
3.....	1977-78	1-15	Nonmedical	Combined	Ages at issue
4.....	1977-78	1-15	Nonmedical	Combined	Year of issue
5.....	1973-78	1-15	Medical and nonmedical	Combined	Age group at issue and policy year
6.....	1977-78	16 and later	Combined	Combined	Attained ages
7.....	1973-78	16 and later	Medical and nonmedical	Combined	Attained ages
8.....	1973-78	16 and later	Combined	Combined	Attained ages; premium paying and paid-up
9.....	1973-78	1-15	Medical	Separate	Ages at issue
10.....	1973-78	1-15	Nonmedical	Separate	Ages at issue
11.....	1973-78	1-15	Medical and nonmedical	Separate	Age group at issue and policy year
12.....	1973-78	16 and later	Combined	Separate	Attained ages
Appendix I:					
A.....	Names of the contributing companies, and proportion of total 1977-78 exposures contributed by each company				
B.....	1977-78	1-15	Medical	Separate	Year of issue and ages at issue
C.....	1977-78	1-15	Nonmedical	Separate	Year of issue and ages at issue

INTRODUCTION

THIS report covers the intercompany mortality experience under Standard Ordinary insurance issues between 1977 and 1978 policy anniversaries, and also for the period between 1973 and 1978 policy anniversaries where one year's exposure generally provided an insufficient volume of data. It reviews the mortality experience under the following:

1. Standard Ordinary insurance issued subject to a medical examination, observed during each of the first fifteen policy years;
2. Standard Ordinary insurance issued without a medical or paramedical examination, observed during each of the first fifteen policy years;
3. Standard Ordinary insurance issued subject to a paramedical examination, observed during each of the first eight policy years; and
4. Standard Ordinary insurance observed during the sixteenth and subsequent policy years. As in previous reports, this ultimate experience is shown for medical and nonmedical issues combined, with a portion of it also shown for medical and nonmedical issues separately. A table

comparing the ultimate experience under premium-paying and fully paid-up (excluding reduced paid-up) policies has also been included.

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

EXPERIENCE BETWEEN POLICY ANNIVERSARIES

	1976-77	1977-78
Medical select.....	75.5%	75.0%
Nonmedical select.....	87.9	85.9
Paramedical select.....	78.0*	80.5*
Total select.....	77.9	77.4
Ultimate.....	82.0	80.5
Select and ultimate.....	80.7	79.4

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

Because of the declining proportion of total deaths represented by war deaths and their minor effect on the mortality ratios, it is felt that the impact of war deaths can be ignored for all practical purposes. Thus, in this report war deaths have not been excluded from any of the tabular data nor from any of the comparisons with prior years' figures.

The names of the twenty companies that contributed their experience between 1977 and 1978 policy anniversaries, and their proportionate contributions to the 1977-78 exposure, are given in Table A of Appendix I. One of the regular contributors, unable to contribute its experience between 1976 and 1977 anniversaries, was able to do so this year. However, that company's contribution represents only a relatively small proportion of the total intercompany data, so this change should have relatively little effect on our comparisons of the 1977-78 findings with the findings for prior years.

EXPERIENCE UNDER STANDARD ISSUES DURING THE FIRST FIFTEEN POLICY YEARS

Medically Examined Issues

The 1977-78 experience during the first fifteen policy years is based on an exposure of \$155 billion and actual deaths of \$425 million. This represents an increase in the exposure from the preceding year of about 7.4 percent. About three-fifths of that increase is attributable to the data

submitted by one company, which was able to contribute to this current study but was unable to contribute its experience between 1976 and 1977 anniversaries.

The 1965-70 Male and the 1965-70 Female Select Basic Tables (*TSA, 1973 Reports*, p. 199, and *TSA, 1974 Reports*, p. 57) were used to calculate

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1963-77
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1965-70 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
0	\$ 260,744	\$ 33	\$ 297	11.1%
1	184,331	2	102	2.0
2-4	318,101	142	147	96.6
5-9	612,576	308	318	96.9
10-14	785,219	804	606	132.7
15-19	1,718,795	2,701	1,690	159.8
20-24	7,826,774	5,504	7,062	77.9
25-29	19,599,876	17,742	19,735	89.9
30-34	29,125,957	33,318	44,468	74.9
35-39	29,376,727	52,409	73,398	71.4
40-44	25,401,076	75,915	103,294	73.5
45-49	19,075,776	84,805	110,299	76.9
50-54	11,707,842	69,105	94,756	72.9
55-59	5,602,487	45,357	59,698	76.0
60-64	2,183,659	22,855	33,729	67.8
65-69	622,586	10,953	13,100	83.6
70 and over	133,415	3,290	4,570	72.0
All ages	\$154,535,941	\$425,243	\$567,269	75.0%

expected deaths separately for the male experience and the female experience. The expected deaths for these two classes of experience were combined in some of the tables, and the mortality ratios were calculated including war deaths.

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

COMMITTEE ON MORTALITY—ORDINARY

The aggregate medical mortality ratio for the period from 1977 to 1978 anniversaries was 75.0 percent. The following tabulation compares

Exposure Year	Aggregate Mortality Ratio
1972-73.....	92.9%
1973-74.....	88.0
1974-75.....	85.1
1975-76.....	80.9
1976-77.....	75.5
1977-78.....	75.0

this result with the results of previous studies based on the 1965-70 Basic Tables.

As seen in Table 1, there were two issue-age groups that showed medical mortality ratios greater than 100.0 percent for the 1977-78 exposure period: issue ages 10-14 and 15-19.

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1963-77
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED

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

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963.....	15	\$ 5,240,720	\$ 36,167	\$ 45,478	79.5%
1964.....	14	5,738,434	32,757	44,220	74.1
1965.....	13	6,248,421	32,005	42,973	74.5
1966.....	12	6,489,137	29,459	40,329	73.0
1967.....	11	6,439,711	30,295	36,557	82.9
1968.....	10	6,919,158	26,484	35,965	73.6
1969.....	9	7,924,061	25,432	37,198	68.4
1970.....	8	8,589,605	26,659	36,302	73.4
1971.....	7	9,636,728	28,135	36,981	76.1
1972.....	6	10,697,210	26,982	36,409	74.1
1973.....	5	12,194,708	28,241	36,667	77.0
1974.....	4	14,070,906	28,538	38,427	74.3
1975.....	3	14,893,140	26,341	35,931	73.3
1976.....	2	17,433,761	23,756	33,449	71.0
1977.....	1	22,020,241	23,992	30,383	79.0
All years of issue.....		\$154,535,941	\$425,243	\$567,269	75.0%

As seen in Table 2, medical mortality ratios by year of issue ranged from 68.4 percent for 1969 (policy year 9) to 82.9 percent for 1967 (policy year 11).

The following tabulation indicates the variation in the 1977-78 aggre-

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 15.....	1	1.4%
10-15.....	2	8.1
5-10.....	3	22.4
0-5.....	6	19.4
Percentage points above average:		
0-5.....	3	16.8
5-10.....	2	2.4
10-15.....	3	29.5

gate medical mortality ratios for the contributing companies from the 1977-78 all-company average of 75.0 percent.

Nonmedical Issues

The 1977-78 experience during the first fifteen policy years is based on an exposure of \$136 billion and actual deaths of \$119 million. This represents an increase in the exposure from the preceding year of about 8.3 percent. About one-sixth of that increase is attributable to the data submitted by one company, which was able to contribute to this current study but was unable to contribute its experience between 1976 and 1977 anniversaries.

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

For all age groups combined, nonmedical business now comprises 40.6 percent of the total experience (medical, nonmedical, and paramedical combined) on recent Ordinary issues, measured by the exposures during the first fifteen policy years, as compared with 42.0 percent last year. For all age groups combined, the proportion of nonmedical issues in the first policy year for 1977-78 was 36.4 percent, compared with 39.9 percent in last year's report. The following tabulation shows nonmedical exposures as a percentage of total medical, nonmedical, and paramedical exposures, by age group at issue, for the experience between 1977 and 1978 anniversaries.

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NONMEDICAL EXPOSURES AS PERCENTAGE
OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1-15
0-9.....	92.4%	90.7%
10-19.....	88.7	88.8
20-29.....	59.9	64.9
30-39.....	17.4	21.0
40-49.....	2.9	3.6
50 and over.....	0.8	0.7
All Ages.....	36.4%	40.6%

TABLE 3

STANDARD NONMEDICAL ISSUES OF 1963-77
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINEDExpected Deaths on 1965-70 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Age at Issue	Exposed to Risk	Actual Deaths	Expected Deaths*	Mortality Ratio*
0.....	\$ 5,009,356	\$ 2,200	\$ 6,750	32.6%
1.....	1,877,973	679	1,118	60.7
2-4.....	3,121,501	873	1,393	62.7
5-9.....	4,427,703	1,559	1,985	78.5
10-14.....	5,539,476	3,673	3,834	95.8
15-19.....	18,206,947	16,754	16,536	101.3
20-24.....	40,790,325	29,404	33,008	89.1
25-29.....	34,150,252	26,067	30,939	84.3
30-34.....	15,240,660	17,957	21,699	82.8
35-39.....	5,640,716	12,374	13,161	94.0
40-44.....	1,697,001	5,293	5,375	98.5
45-49.....	306,644	1,168	1,215	96.1
50 and over.....	150,393	606	1,035	58.6
All ages.....	\$136,158,947	\$118,607	\$138,048	85.9%

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

The mortality ratios for nonmedical issues are presented in Table 3 by age group at issue for the first fifteen policy years combined. The aggregate mortality ratio for the period from 1977 to 1978 anniversaries was 85.9 percent. The following tabulation compares this result with the results of the previous studies based on the 1965-70 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1972-73.....	102.6%
1973-74.....	99.1
1974-75.....	94.9
1975-76.....	88.5
1976-77.....	87.9
1977-78.....	85.9

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

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1963-77
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED
Expected Deaths on 1965-70 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths*	Mortality Ratio*
1963.....	15	\$ 3,521,952	\$ 6,404	\$ 7,554	84.8%
1964.....	14	3,945,990	6,305	7,468	84.4
1965.....	13	4,327,588	5,978	7,171	83.4
1966.....	12	4,343,377	5,004	6,495	77.0
1967.....	11	4,976,452	5,959	6,881	86.6
1968.....	10	5,815,169	6,657	7,599	87.6
1969.....	9	6,209,665	6,723	7,419	90.6
1970.....	8	7,152,358	7,386	7,777	95.0
1971.....	7	8,149,538	7,304	8,177	89.3
1972.....	6	9,691,290	8,141	8,953	90.9
1973.....	5	11,326,576	9,197	9,907	92.8
1974.....	4	12,494,197	9,643	10,414	92.6
1975.....	3	13,804,120	10,313	10,962	94.1
1976.....	2	17,304,123	9,960	12,600	79.0
1977.....	1	23,096,552	13,633	18,671	73.0
All years of issue.....		\$136,158,947	\$118,607	\$138,048	85.9%

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

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

An attempt was made to estimate the extent to which Table 3 understates the true mortality on nonmedical business. This was done by calculating mortality ratios based on an adjusted distribution of exposures by age within each five-year age group at issue. The adjusted distribution of exposures takes into consideration the nonmedical age limits of the contributing companies; the reductions in amount limits mentioned above were not considered.

Although the adjustment is not precise, it is estimated that the unadjusted mortality ratios understate the true mortality experience on nonmedical business to a significant degree (about 14 percent) at issue ages 40-44 and to a lesser degree (about 5½ percent) at issue ages 45-49. Nonmedical issues at ages 50 and over arise largely from business issued under special circumstances (such as pension trust and salary allotment plans) and do not affect appreciably the distribution of exposures by age within each five-year age group at issue. So-called policyholder's non-medical, issued on the basis of a previous medical examination within six or twelve months, is also included for some companies; others include it in their medical issues.

The nonmedical mortality ratios by calendar year of issue for all ages at issue combined during the period from 1977 to 1978 anniversaries are presented in Table 4 on an unadjusted basis. The mortality ratios ranged from 73.0 percent for issue year 1977 (policy year 1) to 95.0 percent for issue year 1970 (policy year 8).

The details of the unadjusted nonmedical experience by age groups at issue for each year of issue, for male and female lives separately, are set forth in Table C of Appendix I.

The following tabulation indicates the variation in the 1977-78 aggre-

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 15.....	5	8.6%
10-15.....	2	3.0
5-10.....	2	4.5
0-5.....	6	26.6
Percentage points above average:		
0-5.....	2	47.9
5-10.....	0	0.0
10-15.....	1	6.2
More than 15.....	2	3.2

gate nonmedical mortality ratios of the contributing companies from the 1977-78 all-company average of 85.9 percent.

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with the experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available.¹ Table 5 presents side by side the experience on medical and nonmedical select issues as reported to the Committee for the five-year period from 1973 to 1978 anniversaries. The 1965-70 Male, Female, and Male and Female Combined Select Basic Tables, respectively, were used to calculate expected deaths for the male experience, the female experience, and the experience reported without subdivision by sex.

The nonmedical mortality ratios shown in Table 5 have *not* been adjusted to reflect the approximate distribution of nonmedical exposures by age for issue-age groups 40-44 and higher. The lower half of Table 5 indicates that, for policy years 1-15 combined, nonmedical mortality exceeded medical mortality appreciably at issue ages 20-24 and 30-49; the excess ranged from about 7 percent at issue ages 20-24 to about 30 percent at issue ages 40-44. It is to be noted that this 30 percent excess at issue ages 40-44 is based on unadjusted exposures. If the actual distribution of nonmedical exposures had been available and had been used, the excess would have been much greater.

Paramedically Examined Issues

Companies were asked to submit their data on paramedically examined business separately. Eighteen companies were able to comply. Of the approximately \$45 billion of paramedical exposure submitted for 1977-78, about 67 percent was concentrated in the first two policy years, and almost all of the paramedical exposure was concentrated in the first eight policy years. The approximately \$18 billion of paramedical exposure in the first policy year (year of issue 1977) was about 83 percent of the medically examined exposure in the first policy year and was about 80

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

TABLE 5
 COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 BETWEEN 1973 AND 1978 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND POLICY-YEAR GROUP (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 1965-70 Select Basic Table									
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
0.....	54	27	88	60	41	78	106	89	62	38
1-9.....	38	53	133	69	75	89	101	101	88	75
10-19.....	123	100	109	107	111	103	120	94	115	102
20-24.....	100	95	91	95	81	94	85	86	87	93
25-29.....	134	94	98	95	91	92	77	80	94	90
30-34.....	79	81	83	96	80	91	81	89	81	90
35-39.....	75	108	90	104	86	97	80	98	83	100
40-44.....	85	117	81	109	76	104	79	90	79	103
45-49.....	86	68	83	103	81	73	82	82	82	83
50 and over	75	76	73	82	78	72	82	67	78	76
All ages	82	83	81	94	80	95	81	89	81	91
Ratio of Nonmedical to Medical Mortality Ratios										
0.....	50%		68%		190%		84%		61%	
1-9.....	139		52		119		100		85	
10-19.....	81		98		93		78		89	
20-24.....	95		104		116		101		107	
25-29.....	70		97		101		104		96	
30-34.....	103		116		114		110		111	
35-39.....	144		116		113		123		120	
40-44.....	138		135		137		114		130	
45-49.....	79		124		90		100		101	
50 and over	101		112		92		82		97	

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

percent of the nonmedical exposure in the first policy year. The 1977-78 paramedical data for each year of issue since 1970, along with the corresponding mortality ratios for medical and nonmedical business, were as follows for males and females combined:

Year of Issue	Policy Year	Paramedical Exposed to Risk in \$1,000's	Actual Paramedical Deaths in \$1,000's	Paramedical Mortality Ratio	Medical Mortality Ratio	Nonmedical Mortality Ratio
1970	8	\$ 41,676	\$ 71	69.6%	73.4%	95.0%
1971	7	255,783	254	37.1	76.1	89.3
1972	6	843,370	1,799	88.1	74.1	90.9
1973	5	2,272,206	3,502	71.2	77.0	92.8
1974	4	4,347,245	6,613	81.2	74.3	92.6
1975	3	7,265,743	9,265	77.1	73.3	94.1
1976	2	11,520,076	12,344	84.0	71.0	79.0
1977	1	18,378,403	14,734	83.0	79.0	73.0
Total		\$44,924,502	\$48,582	80.5%*	74.7%*	86.4%*

* These figures are for policy years 1-8 only. Note that the distribution of exposures by policy year for the medical and nonmedical data (Tables 2 and 4) is quite different from the distribution shown in the above table for the paramedical data.

EXPERIENCE UNDER STANDARD ISSUES DURING THE SIXTEENTH AND SUBSEQUENT POLICY YEARS

The current experience during the sixteenth and subsequent policy years is based on an exposure of \$88 billion and actual deaths of \$1,134 million. This represents an increase in the exposures from the preceding year of about 4.6 percent. About one-fourth of that increase is attributable to the data submitted by one company, which was able to contribute to this current study but was unable to contribute its experience between 1976 and 1977 anniversaries.

Mortality ratios are presented in Table 6 by attained-age groups based on (1) the 1965-70 Ultimate Basic Tables (Male, Female, and Male and Female Combined, respectively, for the male experience, the female experience, and the experience reported without subdivision by sex); (2) the Commissioners 1941 Standard Ordinary Mortality Table; and (3) the Commissioners 1958 Standard Ordinary Mortality Table. The aggregate mortality ratio on the 1965-70 Ultimate Basic Tables for the period from 1977 to 1978 anniversaries was 80.5 percent.

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TABLE 6

STANDARD ISSUES OF 1962 AND PRIOR*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
 BY ATTAINED AGE
 POLICY YEARS 16 AND OVER COMBINED
 (Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS	1965-70 ULTIMATE BASIC TABLE		MORTALITY RATIO	
			Expected Deaths	Mortality Ratio	1941 CSO Table	1958 CSO Table
15-19	\$ 1,151,680	\$ 1,043	\$ 937	111.3%	39.9%	55.3%
20-24	1,778,244	1,913	1,740	109.9	41.4	57.9
25-29	1,662,294	1,601	1,610	99.4	30.8	48.2
30-34	2,794,144	2,882	3,301	87.3	25.8	45.2
35-39	5,782,482	7,832	9,457	82.8	25.8	47.0
40-44	8,961,179	18,488	23,901	77.4	29.0	48.8
45-49	11,636,138	41,836	51,491	81.2	35.8	55.5
50-54	13,794,991	78,122	100,764	77.5	39.3	56.4
55-59	13,144,356	113,403	155,761	72.8	41.0	55.4
60-64	10,484,168	155,139	197,238	78.7	47.5	61.0
65-69	6,780,942	159,006	200,311	79.4	50.7	61.8
70-74	4,728,968	172,279	211,537	81.4	52.7	62.8
75-79	2,772,416	157,309	193,060	81.5	55.3	66.9
80-84	1,449,347	132,920	153,061	86.8	60.7	72.6
85-89	490,273	64,737	76,729	84.4	60.3	73.4
90-95	126,304	25,202	27,058	93.1	63.1	76.2
All ages	\$87,537,926	\$1,133,712	\$1,407,956	80.5%	48.7%	62.5%

* Based on data from twenty companies.

The following tabulation compares this result, with the results of previous studies based on the 1965-70 Basic Tables:

Exposure Year	Aggregate Mortality Ratio
1972-73	93.8%
1973-74	93.4
1974-75	87.1
1975-76	85.0
1976-77	82.0
1977-78	80.5

The following tabulation indicates the variation in the 1977-78 aggregate mortality ratios of the contributing companies from the 1977-78 all-company average of 80.5 percent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 15.....	1	1.9%
10-15.....	1	1.5
5-10.....	4	14.0
0-5.....	6	23.2
Percentage points above average:		
0-5.....	7	41.7
5-10.....	1	17.7

Comparison of Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could do so conveniently. Fourteen companies were able to subdivide their data (in whole or in part) in this manner. The results of this experience between 1973 and 1978 anniversaries are shown in Table 7. These data involve exposures that comprise 51.4

TABLE 7

COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 STANDARD ISSUES OF 1962 AND PRIOR
 EXPERIENCE BETWEEN 1973 AND 1978 ANNIVERSARIES
 BY ATTAINED AGE
 POLICY YEARS 16 AND OVER COMBINED
 Expected Deaths on 1965-70 Ultimate Basic Tables
 (Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF NONMEDICAL TO MEDICAL MORTALITY RATIOS
	Medical	Nonmedical	Medical	Non-medical	Medical	Non-medical	
15-19.....	\$ 1,067,453	\$ 2,863,814	\$ 1,113	\$ 2,666	124.4%	117.0%	94.1%
20-24.....	935,816	2,440,945	1,042	2,756	111.9	114.4	102.2
25-29.....	1,145,217	2,052,685	1,223	2,168	108.3	108.0	99.7
30-34.....	2,403,189	4,703,130	2,546	5,086	88.5	89.5	101.1
35-39.....	6,166,283	10,002,655	8,453	12,983	82.6	78.9	95.5
40-44.....	10,977,884	12,145,593	22,732	25,352	75.6	78.7	104.1
45-49.....	19,974,657	11,018,633	69,895	41,912	77.5	88.4	114.1
50-54.....	26,315,765	7,936,754	150,258	51,903	77.0	92.6	120.3
55-59.....	25,769,639	4,180,698	240,090	44,207	77.3	94.5	122.3
60-64.....	20,954,223	1,372,877	318,791	22,612	80.3	92.4	115.1
65-69.....	12,576,017	593,415	305,879	16,732	81.6	96.9	118.8
70-74.....	8,380,794	377,060	326,961	15,336	86.7	90.3	104.2
75-79.....	4,919,554	207,819	305,472	13,431	88.5	91.1	102.9
80-84.....	2,446,720	101,817	233,309	10,347	90.0	95.0	105.6
85-89.....	796,920	32,369	115,710	5,047	92.1	98.4	106.8
90-95.....	193,971	5,218	39,675	1,206	95.8	108.6	113.4
All ages.....	\$145,024,102	\$60,035,482	\$2,143,149	\$273,744	83.6%	90.7%	108.5%

* Based on data from fourteen companies.

percent of the entire ultimate experience reported for the period as compared with 49.9 percent for the previous study.

For all attained-age groups except 15-19, 25-29, and 35-39, the non-medical mortality is higher than the medical mortality.

Comparison of Premium-paying and Fully Paid-up Experience

A comparison of the mortality on premium-paying and fully paid-up (excluding reduced paid-up) policies for the period from 1973 to 1978 anniversaries is shown in Table 8 for standard medical and nonmedical issues combined. Seventeen companies submitted their experience separately on premium-paying policies, and fifteen companies did so on fully paid-up policies. On the basis of the experience between 1973 and 1978 anniversaries, data identified as premium-paying constituted 79.9 percent, and data identified as fully paid-up constituted 13.2 percent of the total ultimate experience of all companies.

TABLE 8
COMPARISON OF MORTALITY EXPERIENCE
UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
STANDARD ISSUES OF 1962 AND PRIOR
EXPERIENCE BETWEEN 1973 AND 1978 ANNIVERSARIES
BY ATTAINED AGE
POLICY YEARS 16 AND OVER COMBINED
Expected Deaths on 1965-70 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	PREMIUM-PAYING POLICIES*			FULLY PAID-UP POLICIES†			RATIO OF PREMIUM-PAYING TO PAID-UP MORTALITY RATIOS
	Exposed to Risk	Actual Deaths	Mortality Ratio	Exposed to Risk	Actual Deaths	Mortality Ratio	
15-19	\$ 5,449,886	\$ 5,046	114.9%	\$ 146,361	\$ 297	253.8%	45.3%
20-24	4,753,909	5,438	114.9	2,072,294	1,971	101.7	113.0
25-29	4,558,748	4,910	108.8	2,025,912	1,838	99.6	109.2
30-34	9,084,757	9,738	89.1	1,659,441	1,842	104.1	85.6
35-39	21,485,514	28,281	80.0	1,433,371	2,447	113.5	70.5
40-44	36,176,544	76,848	79.4	2,433,033	5,778	94.3	84.2
45-49	48,036,975	177,203	83.3	6,503,702	14,128	89.2	93.4
50-54	53,589,026	316,493	80.6	5,093,812	28,877	83.9	96.1
55-59	48,090,713	465,114	81.2	6,107,192	57,958	84.9	95.6
60-64	36,894,527	578,547	83.5	6,709,286	101,266	83.8	99.6
65-69	21,867,911	556,514	85.6	7,180,819	169,588	82.8	103.4
70-74	14,609,429	578,021	87.9	5,304,657	189,810	81.6	107.7
75-79	8,566,583	536,480	89.2	3,303,514	187,549	82.4	108.3
80-84	4,208,707	401,098	90.0	1,822,876	165,667	86.5	104.0
85-89	1,186,954	170,752	91.4	801,827	110,269	88.3	103.5
90-95	264,975	53,614	94.7	250,885	51,052	95.2	99.5
All ages	\$318,825,158	\$3,964,097	85.7%	\$52,848,982	\$1,090,337	84.6%	101.3%

* Based on data from seventeen companies.

† Based on data from fifteen companies.

At the higher attained ages, mortality ratios were consistently higher on premium-paying than on fully paid-up policies. For all attained ages combined, the mortality ratio on premium-paying policies exceeded the mortality ratio on fully paid-up policies by 1.1 percentage points.

EXPERIENCE BY SEX

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

The detailed select experience by sex for the period from 1977 to 1978 policy anniversaries by age group at issue for each year of issue is presented in Table B of Appendix I for medical issues and in Table C of Appendix I for nonmedical issues. Expected deaths were calculated on the 1965-70 Male Select Basic Table for male lives and on the 1965-70 Female Select Basic Table for female lives.

Tables 9-11 examine the experience by sex between 1973 and 1978 policy anniversaries for the select data, and Table 12 does the same for the ultimate data.

TABLE 9
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1973 AND 1978 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1965-70 Male Select Basic Table
and 1965-70 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY*
	Male	Female	Male	Female	Male	Female	
0	\$ 800,365	\$ 371,760	\$ 578	\$ 172	68.8%	46.6%	56.5%
1	665,048	317,147	105	113	28.5	76.4	214.4
2-4	1,051,571	468,208	825	41	156.0	23.0	11.1
5-9	1,977,118	928,624	1,025	337	84.4	100.3	73.6
10-14	2,913,191	958,946	2,961	588	113.0	138.0	65.0
15-19	7,642,814	1,408,316	9,563	724	116.5	95.1	41.5
20-24	37,446,639	2,936,388	29,969	1,495	87.6	83.0	66.1
25-29	89,692,431	5,401,967	83,662	5,327	92.6	127.9	118.4
30-34	127,760,805	8,930,059	160,581	10,364	79.7	99.1	103.8
35-39	130,294,334	11,148,371	279,295	16,861	82.9	82.8	76.5
40-44	110,706,523	12,313,748	364,586	26,047	78.5	82.5	64.5
45-49	77,532,868	10,961,671	385,135	32,932	81.7	89.2	60.7
50-54	44,172,070	7,138,815	291,274	30,544	75.8	86.5	64.9
55-59	19,938,830	3,732,315	186,983	20,060	79.1	95.2	56.1
60-64	7,078,885	1,709,402	93,059	11,888	74.8	74.3	50.9
65-69	1,839,164	563,203	36,694	6,531	80.3	82.9	55.3
70 and over	369,692	150,415	11,450	2,526	81.7	54.5	54.1
All ages	\$661,882,348	\$69,439,355	\$1,937,745	\$166,550	80.2%	86.6%	63.5%

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

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1973 to 1978 anniversaries, are presented in Table 9 for standard medically examined issues and in Table 10 for standard nonmedical issues. For the purpose of comparing male and female mortality, the right-hand column of each

TABLE 10
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1973 AND 1978 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1965-70 Male Select Basic Table
and 1965-70 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO*		RATIO* OF FEMALE TO MALE MOR- TALITY †
	Male	Female	Male	Female	Male	Female	
0	\$ 12,352,286	\$ 8,239,364	\$ 6,582	\$ 3,522	39.57%	34.57%	68.9%
1	4,841,784	3,060,543	1,944	814	64.9	48.3	61.2
2-4	7,946,759	5,044,996	2,813	1,210	72.5	60.4	66.5
5-9	11,552,156	6,620,196	5,930	1,491	95.7	69.1	49.7
10-14	16,687,727	7,390,449	14,480	2,361	105.1	79.0	43.0
15-19	64,648,303	20,806,592	71,092	8,856	104.9	81.8	39.2
20-24	149,299,661	35,819,349	124,966	14,319	96.5	69.6	50.6
25-29	117,888,077	29,501,209	106,824	14,530	93.5	69.6	65.1
30-34	49,752,581	17,178,337	73,234	14,640	92.8	76.4	70.2
35-39	17,631,521	8,704,320	48,190	13,811	103.2	89.1	67.1
40-44	3,869,421	3,581,943	15,763	7,947	102.7	102.8	64.6
45-49	682,794	390,284	2,337	1,039	76.4	102.6	78.1
50 and over	363,961	67,125	1,930	248	73.5	97.3	73.9
All ages	\$457,517,031	\$146,404,707	\$476,085	\$84,788	94.9%	73.7%	56.8%

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

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

of these tables was based on mortality ratios for females with expected deaths calculated on the male table. The highest ratios of female to male mortality were found at issue ages 1 and 25-34 for medical issues and at issue ages 30-34 and 45 and over for nonmedical issues. For all issue ages combined, the ratio of female to male mortality was 63.5 percent for medical issues and 56.8 percent for nonmedical issues.

Table 11 presents side by side the experience for the five-year period from 1973 to 1978 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 11

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1973 AND 1978 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND POLICY YEAR GROUP (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
Male Experience—Mortality Ratios on 1965-70 Male Select Basic Table										
0.....	78	27	17	65	46	84	122	91	69	39
1-9.....	11	57	184	75	63	94	108	106	93	82
10-19.....	126	105	111	113	113	106	117	95	116	105
20-24.....	102	104	94	99	79	96	85	86	88	96
25-29.....	137	107	92	100	89	94	76	81	93	93
30-34.....	81	94	81	101	80	93	78	88	80	93
35-39.....	78	128	90	110	86	100	79	98	83	103
40-44.....	86	121	80	111	76	106	78	90	79	103
45-49.....	88	59	82	103	80	57	81	84	82	76
50 and over.....	76	72	73	85	77	66	80	66	77	74
All ages.....	84	93	80	102	79	97	80	88	80	95
Female Experience—Mortality Ratios on 1965-70 Female Select Basic Table										
0.....	5	27	255	51	30	66	54	85	47	35
1-9.....	94	47	8	59	114	75	71	83	74	60
10-19.....	107	79	96	77	93	82	145	92	111	81
20-24.....	79	59	35	72	119	76	90	84	83	70
25-29.....	94	55	203	72	122	85	96	75	128	69
30-34.....	54	51	123	80	70	83	144	94	99	76
35-39.....	51	73	84	91	88	89	89	95	83	89
40-44.....	72	111	88	107	79	101	86	92	83	103
45-49.....	67	98	90	105	93	110	91	72	89	103
50 and over.....	65	111	72	99	87	72	97	57	84	88
All ages.....	65	55	85	78	87	84	95	88	87	74
Male Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0.....	35%		382%		183%		75%		57%	
1-9.....	518		41		149		98		88	
10-19.....	83		102		94		81		91	
20-24.....	102		105		122		101		109	
25-29.....	78		109		106		107		100	
30-34.....	116		125		116		113		116	
35-39.....	164		122		116		124		124	
40-44.....	141		139		139		115		130	
45-49.....	67		126		71		104		93	
50 and over.....	95		116		86		83		96	
Female Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0.....	540%		20%		220%		157%		74%	
1-9.....	50		738		66		117		81	
10-19.....	74		80		88		63		73	
20-24.....	75		206		64		93		84	
25-29.....	59		35		70		78		54	
30-34.....	94		65		119		65		77	
35-39.....	143		108		101		107		107	
40-44.....	154		122		128		107		124	
45-49.....	146		117		118		79		116	
50 and over.....	171		138		83		59		105	

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

The nonmedical mortality ratios shown in Table 11 have *not* been adjusted to reflect the distribution of nonmedical exposures by age for issue-age groups 40-44 and over. For males, the ratios of the nonmedical to the medical mortality ratios exceeded 100 percent at issue ages 20-24 and 30-44 in policy years 1-15 combined. For females, the ratios exceeded 100 percent for issue ages 35 and over in policy years 1-15 combined.

TABLE 12
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD ISSUES OF 1962 AND PRIOR
EXPERIENCE BETWEEN 1973 AND 1978 ANNIVERSARIES
BY ATTAINED AGE—POLICY YEARS 16 AND OVER COMBINED
Expected Deaths on 1965-70 Male Ultimate Basic Table
and 1965-70 Female Ultimate Basic Table
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY†
	Male	Female	Male	Female	Male	Female	
15-19	\$ 3,092,838	\$ 1,750,784	\$ 3,861	\$ 884	128.8%	104.5%	40.8%
20-24	3,826,948	1,881,286	5,387	951	123.6	89.4	36.1
25-29	3,944,615	1,545,158	4,960	819	116.1	92.4	42.6
30-34	7,474,245	1,571,709	8,342	1,178	87.8	102.4	68.6
35-39	16,646,178	2,095,412	23,130	1,960	81.6	79.1	69.5
40-44	26,973,543	2,481,180	57,551	4,128	77.6	85.9	79.4
45-49	37,290,289	3,376,321	136,584	9,457	80.6	94.1	77.3
50-54	42,535,315	4,156,689	254,362	16,054	79.0	87.2	65.1
55-59	38,632,243	4,093,126	375,911	25,110	78.5	94.1	63.4
60-64	30,194,302	3,404,865	478,672	31,585	80.5	92.6	58.9
65-69	19,581,532	2,454,146	501,812	33,396	82.3	91.6	53.6
70-74	12,982,791	1,735,282	521,740	36,600	85.5	81.0	52.9
75-79	7,454,066	1,101,833	475,201	42,385	87.6	79.6	60.7
80-84	3,685,473	577,987	363,100	36,943	90.2	81.9	65.3
85-89	1,227,495	190,640	179,647	20,139	90.8	86.4	72.6
90-95	313,373	51,107	64,100	9,639	93.7	95.3	92.4
All ages	\$255,855,246	\$32,467,525	\$3,454,360	\$271,228	83.9%	86.4%	62.0%

* Based on data from seventeen companies.

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

The mortality ratios by attained age groups and sex for policy years sixteen and over combined, covering the experience from 1973 to 1978 anniversaries, are presented in Table 12 for standard medical and standard nonmedical issues combined. Again, for the purpose of comparing male and female mortality, the right-hand column of this table is based on mortality ratios for females with expected deaths calculated on the male table. Seventeen of the contributing companies submitted data (in whole or in part) separately for males and females for policy years 16 and over. The highest ratios of female to male mortality were found at attained ages 40-49 and 85-95.

APPENDIX I

TABLE A

CONTRIBUTING COMPANIES
 PROPORTION OF TOTAL EXPOSURES BETWEEN 1977 AND 1978 ANNIVERSARIES
 CONTRIBUTED BY EACH COMPANY

COMPANY	FIRST FIFTEEN POLICY YEARS		SIXTEENTH AND SUBSEQUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues		Male	Female
	Male and Female Lives Combined (Including Data Not Subdivided by Sex)			Male	Female	Male	Female		
Prudential	12.9%	32.4%	22.1%	11.3%	1.6%	22.8%	9.6%	24.8%	3.4%
New York Life	12.6	15.0	11.9	11.0	1.7	10.5	4.5	12.8	1.8
Northwestern Mutual	10.4	3.6	6.2	9.5	0.9	2.4	1.2	7.2	0.8
Equitable, N.Y.	8.0	7.0	8.2	7.2	0.8	5.2	1.8	9.4	1.1
Massachusetts Mutual	7.6	3.1	4.3	7.0	0.6	2.4	0.7	5.0	0.5
Metropolitan	7.5	14.2	17.1	6.8	0.7	10.5	3.6	3.4*	0.2*
John Hancock	4.6	5.2	5.3	4.1	0.5	3.9	1.3	5.7	1.1
New England Life	4.4	1.7	2.3	4.0	0.4	1.4	0.3	2.8	0.2
Connecticut Mutual	3.9	2.6	2.7	3.5	0.4	2.0	0.6		
Occidental	3.9	1.3	1.0	3.5	0.4	0.9	0.4	0.7	0.1
Mutual Benefit	3.8	1.2	2.8	3.5	0.3	0.9	0.3	3.1	0.3
Mutual Life, New York	3.4	3.6	3.5	3.1	0.3	2.8	0.8	3.8	0.6
Phoenix Mutual	3.2	0.7	1.2	3.0	0.2	0.5	0.2	1.4	0.1
Aetna	3.0	1.4	1.6	2.7	0.3	1.1	0.4	1.8	0.2
Travelers	2.4	1.1	2.4	2.2	0.2	0.9	0.2	2.8	0.2
Penn Mutual	2.3	2.1	2.5	2.1	0.2	1.6	0.5		
Lincoln National	2.0	1.5	1.5	1.8	0.2	1.1	0.4	1.7	0.3
Continental Assurance	1.8	0.6	1.1	1.6	0.1	0.5	0.1	1.3	0.1
Provident Mutual	1.6	0.9	1.3	1.4	0.1	0.7	0.2		
Sun Life	0.7	0.8	1.0	0.7	0.1	0.6	0.2	1.1	0.2
Total	100.0%	100.0%	100.0%	90.0%	10.0%	72.7%	27.3%	88.8%	11.2%

NOTE.—A Comparative Mortality Study of the select experience between 1973 and 1978 anniversaries for most of 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.

* Represents the experience of fifteenth, sixteenth, and seventeenth policy years only.

TABLE B
 STANDARD MEDICALLY EXAMINED ISSUES OF 1963-77
 MALE LIVES
 EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Male Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963 (15)	0	\$ 7,562	\$ 2	\$ 4	50%
	1	9,272	2	6	33
	2-4	11,624	13	11	118
	5-9	20,061	36	23	157
	10-14	31,595	5	34	15
	15-19	85,182	89	105	85
	20-24	293,469	261	449	58
	25-29	586,256	1,275	1,416	90
	30-34	900,552	2,522	3,626	70
	35-39	1,058,258	5,325	7,024	76
	40-44	867,083	6,381	9,145	70
	45-49	519,429	7,134	8,623	83
	50-54	233,681	3,303	5,692	58
	55-59	102,725	4,471	3,718	120
	60-64	36,766	1,619	1,872	86
	65-69	6,308	190	464	41
70 and over	1,462	576	198	291	
	All ages	\$ 4,771,294	\$ 33,202	\$ 42,411	78%
1964 (14)	0	\$ 10,296	\$ 13	\$ 4	325%
	1	6,196	0	3	0
	2-4	10,632	15	9	167
	5-9	18,780	8	22	36
	10-14	34,435	50	37	135
	15-19	89,468	127	107	119
	20-24	351,562	365	489	75
	25-29	690,677	1,208	1,464	83
	30-34	960,192	2,185	3,379	65
	35-39	1,121,718	4,232	6,426	66
	40-44	938,172	7,135	8,775	81
	45-49	554,255	5,322	8,159	65
	50-54	285,514	4,160	6,353	65
	55-59	106,997	2,758	3,475	79
	60-64	35,956	941	1,727	54
	65-69	8,242	437	556	79
70 and over	1,096	108	138	78	
	All ages	\$ 5,224,197	\$ 29,063	\$ 41,123	71%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1965..... (13)	0	\$ 10,081	\$ 1	\$ 3	33%
	1	5,908	0	3	0
	2-4	12,011	5	8	63
	5-9	22,179	15	26	58
	10-14	33,050	39	36	108
	15-19	109,338	323	125	258
	20-24	417,139	356	520	68
	25-29	758,281	796	1,422	56
	30-34	1,035,078	2,144	3,220	67
	35-39	1,176,767	4,693	5,968	79
	40-44	993,235	6,164	8,205	75
	45-49	622,824	4,989	8,040	62
	50-54	317,575	4,358	6,256	70
	55-59	120,134	3,319	3,417	97
	60-64	42,622	1,187	1,901	62
65-69	10,203	538	636	85	
70 and over	1,695	108	208	52	
	All ages	\$ 5,688,129	\$ 29,035	\$ 39,993	73%
1966..... (12)	0	\$ 10,283	\$ 4	\$ 3	133%
	1	6,323	0	2	0
	2-4	11,613	45	6	750
	5-9	20,896	10	22	45
	10-14	35,650	130	40	325
	15-19	109,555	70	120	58
	20-24	428,621	343	485	71
	25-29	787,555	788	1,309	60
	30-34	1,041,374	1,836	2,912	63
	35-39	1,202,407	3,400	5,522	62
	40-44	1,038,952	5,837	7,577	77
	45-49	671,494	5,085	7,505	68
	50-54	344,932	4,997	5,928	84
	55-59	131,796	2,680	3,308	81
	60-64	46,292	1,270	1,854	69
65-69	12,400	539	710	76	
70 and over	2,021	42	214	20	
	All ages	\$ 5,902,172	\$ 27,075	\$ 37,517	72%
1967..... (11)	0	\$ 9,469	\$ 0	\$ 3	0%
	1	7,450	0	2	0
	2-4	11,651	0	5	0
	5-9	22,087	50	21	238
	10-14	32,955	50	37	135
	15-19	92,455	594	97	612
	20-24	388,356	298	398	75
	25-29	786,685	1,007	1,132	89
	30-34	1,033,987	1,828	2,593	70
	35-39	1,196,634	3,404	4,914	69
	40-44	1,000,682	4,861	6,584	74
	45-49	683,396	5,204	6,752	77
	50-54	372,026	4,933	5,691	87
	55-59	141,123	2,783	3,090	90
	60-64	52,585	1,837	1,761	104
65-69	11,252	333	567	59	
70 and over	2,597	69	241	29	
	All ages	\$ 5,845,395	\$ 27,252	\$ 33,888	80%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1968..... (10)	0	\$ 9,228	\$ 0	\$ 3	0%
	1	6,048	0	2	0
	2-4	10,993	0	4	0
	5-9	21,465	7	17	41
	10-14	38,795	65	45	144
	15-19	81,399	42	86	49
	20-24	370,029	226	355	64
	25-29	840,430	1,450	1,060	137
	30-34	1,109,108	1,512	2,442	62
	35-39	1,244,611	3,763	4,521	83
	40-44	1,158,469	4,069	6,780	60
	45-49	762,918	4,745	6,692	71
	50-54	392,819	3,704	5,441	68
	55-59	184,628	2,638	3,563	74
	60-64	54,323	1,355	1,537	88
	65-69	14,900	484	634	76
70 and over	3,098	139	261	53	
	All ages	\$ 6,303,268	\$ 24,198	\$ 33,442	72%
1969..... (9)	0	\$ 9,142	\$ 0	\$ 3	0%
	1	7,872	0	3	0
	2-4	10,867	0	3	0
	5-9	27,996	0	19	0
	10-14	38,359	55	46	120
	15-19	86,358	180	92	196
	20-24	420,391	238	381	62
	25-29	996,603	961	1,134	85
	30-34	1,305,972	1,200	2,541	47
	35-39	1,391,484	3,897	4,436	88
	40-44	1,248,528	3,938	6,565	60
	45-49	897,204	4,266	7,087	60
	50-54	481,103	4,435	5,957	74
	55-59	213,467	2,846	3,616	79
	60-64	72,633	965	1,779	54
	65-69	16,063	430	574	75
70 and over	4,243	76	291	26	
	All ages	\$ 7,228,294	\$ 23,487	\$ 34,528	68%
1970..... (8)	0	\$ 11,972	\$ 5	\$ 5	100%
	1	7,574	0	3	0
	2-4	13,259	50	4	1250
	5-9	27,565	3	14	21
	10-14	35,947	10	42	24
	15-19	87,616	17	94	18
	20-24	516,890	450	446	101
	25-29	1,132,726	748	1,154	65
	30-34	1,422,097	2,109	2,428	87
	35-39	1,416,429	2,332	3,992	58
	40-44	1,329,674	4,124	6,254	66
	45-49	956,203	6,192	6,917	90
	50-54	507,794	3,194	5,766	55
	55-59	242,571	2,928	3,741	78
	60-64	85,440	1,347	1,840	73
	65-69	20,674	826	645	128
70 and over	3,858	190	232	82	
	All ages	\$ 7,818,297	\$ 24,523	\$ 33,576	73%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1971 (7)	0	\$ 11,501	\$ 0	\$ 5	0%
	1	7,718	0	3	0
	2-4	13,707	0	4	0
	5-9	30,005	10	13	77
	10-14	38,997	100	42	238
	15-19	90,484	54	98	55
	20-24	538,333	262	449	58
	25-29	1,238,626	970	1,147	85
	30-34	1,612,962	2,001	2,396	84
	35-39	1,615,202	2,765	4,046	68
	40-44	1,470,076	4,299	6,158	70
	45-49	1,048,556	4,694	6,814	69
	50-54	597,431	4,903	6,116	80
	55-59	280,298	3,642	3,919	93
	60-64	100,826	1,610	1,938	83
	65-69	24,606	385	707	54
	70 and over	4,384	98	226	43
	All ages	\$ 8,723,720	\$ 25,792	\$ 34,078	76%
1972 (6)	0	\$ 10,532	\$ 0	\$ 5	0%
	1	9,364	0	4	0
	2-4	15,468	0	5	0
	5-9	28,876	0	10	0
	10-14	40,705	65	39	167
	15-19	92,102	20	101	20
	20-24	511,442	270	419	64
	25-29	1,343,510	980	1,144	86
	30-34	1,849,208	1,684	2,495	67
	35-39	1,811,159	3,492	3,978	88
	40-44	1,603,794	4,930	5,961	83
	45-49	1,196,565	5,043	6,750	75
	50-54	677,376	3,057	5,860	52
	55-59	319,482	2,672	3,805	70
	60-64	111,833	1,058	1,959	54
	65-69	28,367	1,348	741	182
	70 and over	5,584	64	223	29
	All ages	\$ 9,655,375	\$ 24,684	\$ 33,498	74%
1973 (5)	0	\$ 12,520	\$ 3	\$ 7	43%
	1	8,815	0	4	0
	2-4	15,639	0	6	0
	5-9	27,094	5	8	63
	10-14	38,698	105	32	328
	15-19	86,890	106	96	110
	20-24	542,218	469	450	104
	25-29	1,489,513	732	1,206	61
	30-34	2,187,046	1,824	2,637	69
	35-39	2,058,338	2,720	3,967	69
	40-44	1,766,713	3,359	5,548	61
	45-49	1,344,342	4,842	6,584	74
	50-54	813,855	5,621	5,757	98
	55-59	385,436	3,060	3,986	77
	60-64	135,962	1,532	2,240	68
	65-69	35,536	1,016	852	119
	70 and over	6,638	155	212	73
	All ages	\$ 10,955,261	\$ 25,549	\$ 33,591	76%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1974..... (4)	0	\$ 12,383	\$ 0	\$ 8	0%
	1	9,395	0	5	0
	2-4	16,592	0	7	0
	5-9	31,323	0	10	0
	10-14	39,762	0	27	0
	15-19	99,444	198	106	187
	20-24	574,877	569	481	118
	25-29	1,690,391	958	1,314	73
	30-34	2,570,519	1,685	2,861	59
	35-39	2,374,490	2,687	3,997	67
	40-44	1,985,971	7,096	5,620	126
	45-49	1,530,779	4,158	6,541	64
	50-54	973,956	3,564	6,182	58
	55-59	453,197	2,067	4,254	49
	60-64	172,134	1,310	2,606	50
	65-69	45,378	820	940	87
	70 and over	10,485	226	261	87
	All ages	\$ 12,591,087	\$ 25,337	\$ 35,219	72%
1975..... (3)	0	\$ 14,420	\$ 0	\$ 12	0%
	1	8,614	0	6	0
	2-4	16,969	0	8	0
	5-9	32,879	0	11	0
	10-14	44,260	0	23	0
	15-19	100,444	93	103	90
	20-24	527,292	382	425	90
	25-29	1,702,163	1,333	1,284	104
	30-34	2,651,680	2,809	2,620	107
	35-39	2,503,791	2,380	3,573	67
	40-44	2,009,958	3,442	4,772	72
	45-49	1,643,135	5,207	5,873	89
	50-54	1,132,095	3,557	6,061	59
	55-59	534,166	2,147	4,134	52
	60-64	212,971	1,284	2,556	50
	65-69	64,262	670	1,126	60
	70 and over	10,358	385	201	192
	All ages	\$ 13,209,468	\$ 23,691	\$ 32,786	72%
1976..... (2)	0	\$ 14,763	\$ 0	\$ 19	0%
	1	11,496	0	10	0
	2-4	20,769	0	11	0
	5-9	33,527	0	12	0
	10-14	43,606	15	19	79
	15-19	98,589	579	97	597
	20-24	575,621	166	424	39
	25-29	1,928,348	1,184	1,224	97
	30-34	3,140,240	2,057	2,744	75
	35-39	2,914,242	1,605	3,276	49
	40-44	2,372,607	2,447	4,519	54
	45-49	1,935,390	7,091	5,269	135
	50-54	1,349,810	3,311	5,472	61
	55-59	678,829	1,576	3,750	42
	60-64	279,380	1,489	2,402	62
	65-69	83,653	500	1,145	44
	70 and over	16,510	240	250	96
	All ages	\$ 15,497,387	\$ 22,259	\$ 30,641	73%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1977..... (1)	0	\$ 19,921	\$ 0	\$ 114	0%
	1	12,907	0	17	0
	2-4	23,124	0	15	0
	5-9	43,060	0	17	0
	10-14	47,311	0	16	0
	15-19	113,561	141	104	136
	20-24	719,449	500	494	101
	25-29	2,330,163	1,748	1,339	131
	30-34	4,144,290	2,628	3,115	84
	35-39	3,804,365	2,745	3,305	83
	40-44	3,031,205	2,750	4,155	66
	45-49	2,365,089	3,421	4,617	74
	50-54	1,627,668	3,854	4,276	90
	55-59	836,689	1,808	3,082	59
	60-64	324,916	1,305	1,931	68
	65-69	94,290	818	919	89
70 and over	18,061	89	196	45	
	All ages	\$ 19,556,078	\$ 21,806	\$ 27,712	79%
All years.... (1-15)	0	\$ 174,081	\$ 27	\$ 199	14%
	1	124,960	2	72	3
	2-4	214,925	127	107	119
	5-9	407,801	143	245	58
	10-14	574,134	689	514	134
	15-19	1,422,891	2,632	1,530	172
	20-24	7,175,696	5,154	6,664	77
	25-29	18,301,935	16,138	18,748	86
	30-34	26,964,312	30,023	42,008	71
	35-39	26,889,903	49,441	68,944	72
	40-44	22,815,124	70,833	96,619	73
	45-49	16,731,586	77,393	102,222	76
	50-54	10,107,642	60,952	86,808	70
	55-59	4,731,547	41,395	54,856	75
	60-64	1,764,645	20,109	29,902	67
	65-69	476,140	9,334	11,214	83
70 and over	92,098	2,563	3,350	77	
	All ages	\$138,969,428	\$386,953	\$524,001	74%

TABLE B—Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1963-77
 FEMALE LIVES
 EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963 (15)	0	\$ 3,170	\$ 0	\$ 1	0%
	1	5,120	0	2	0
	2-4	4,274	0	2	0
	5-9	8,399	0	5	0
	10-14	8,021	0	4	0
	15-19	11,906	12	8	150
	20-24	20,709	7	22	32
	25-29	24,776	4	44	9
	30-34	48,463	70	132	53
	35-39	78,658	262	318	82
	40-44	104,412	444	597	74
	45-49	78,337	1,095	668	164
	50-54	38,018	520	480	108
	55-59	20,828	206	361	57
	60-64	11,263	177	287	62
	65-69	2,666	146	89	164
	70 and over	398	22	45	49
	All ages	\$ 469,426	\$ 2,965	\$ 3,067	97%
1964 (14)	0	\$ 3,891	\$ 2	\$ 1	200%
	1	1,954	0	1	0
	2-4	3,720	10	2	500
	5-9	7,942	0	5	0
	10-14	8,106	0	4	0
	15-19	13,519	10	9	111
	20-24	21,297	12	20	60
	25-29	31,074	44	51	86
	30-34	53,345	188	134	140
	35-39	88,402	327	328	100
	40-44	112,213	372	584	64
	45-49	81,506	570	589	97
	50-54	46,885	1,619	521	311
	55-59	22,663	290	358	81
	60-64	14,036	175	320	55
	65-69	2,970	35	94	37
	70 and over	706	41	78	53
	All ages	\$ 514,237	\$ 3,694	\$ 3,097	119%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1965..... (13)	0	\$ 4,008	\$ 0	\$ 1	0%
	1	2,299	0	1	0
	2-4	3,908	0	1	0
	5-9	8,508	0	5	0
	10-14	7,656	0	4	0
	15-19	15,364	3	10	30
	20-24	25,427	26	22	118
	25-29	34,675	27	51	53
	30-34	58,851	156	135	116
	35-39	97,694	352	332	106
	40-44	121,943	381	566	67
	45-49	91,002	397	596	67
	50-54	49,904	590	495	119
	55-59	23,515	247	336	74
	60-64	10,529	427	217	197
65-69	4,068	304	119	255	
70 and over	934	61	90	68	
	All ages	\$ 560,291	\$ 2,970	\$ 2,980	100%
1966..... (12)	0	\$ 4,759	\$ 0	\$ 1	0%
	1	2,313	0	1	0
	2-4	3,270	0	1	0
	5-9	10,324	0	5	0
	10-14	9,460	0	5	0
	15-19	17,923	14	11	127
	20-24	28,038	16	22	73
	25-29	35,974	19	48	40
	30-34	60,216	109	127	86
	35-39	93,705	173	291	59
	40-44	124,522	226	498	45
	45-49	100,411	605	573	106
	50-54	52,443	501	455	110
	55-59	26,731	365	320	114
	60-64	10,599	190	193	98
65-69	4,579	130	123	106	
70 and over	1,687	35	138	25	
	All ages	\$ 586,964	\$ 2,384	\$ 2,812	85%
1967..... (11)	0	\$ 4,122	\$ 0	\$ 1	0%
	1	2,371	0	1	0
	2-4	4,956	0	1	0
	5-9	10,779	0	5	0
	10-14	9,525	0	5	0
	15-19	15,792	10	9	111
	20-24	28,422	0	20	0
	25-29	35,440	15	42	36
	30-34	58,085	1,076	112	961
	35-39	92,410	289	264	109
	40-44	119,527	307	448	69
	45-49	103,738	420	546	77
	50-54	60,198	309	471	66
	55-59	29,593	268	300	89
	60-64	13,157	250	211	118
65-69	4,623	79	114	69	
70 and over	1,569	21	117	18	
	All ages	\$ 594,314	\$ 3,043	\$ 2,669	114%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1968..... (10)	0	\$ 3,486	\$ 0	\$ 1	0%
	1	2,466	0	1	0
	2-4	3,393	0	1	0
	5-9	10,409	50	4	1250
	10-14	10,525	0	6	0
	15-19	15,496	5	8	63
	20-24	24,073	1	16	6
	25-29	37,550	7	39	18
	30-34	59,659	20	106	19
	35-39	92,708	184	245	75
	40-44	121,499	333	426	78
	45-49	108,952	550	525	105
	50-54	70,691	601	478	126
	55-59	34,515	175	286	61
	60-64	15,485	202	225	90
	65-69	4,045	120	94	128
70 and over	929	38	60	63	
	All ages	\$ 615,889	\$ 2,286	\$ 2,523	91%
1969..... (9)	0	\$ 4,521	\$ 0	\$ 1	0%
	1	2,928	0	1	0
	2-4	5,719	0	1	0
	5-9	9,788	0	4	0
	10-14	12,440	100	7	1429
	15-19	15,471	0	8	0
	20-24	28,427	8	19	42
	25-29	42,845	7	40	18
	30-34	77,314	0	125	0
	35-39	102,354	191	249	77
	40-44	124,998	147	406	36
	45-49	124,642	589	551	107
	50-54	77,883	268	508	53
	55-59	43,374	451	306	147
	60-64	15,932	155	216	72
	65-69	5,465	22	115	19
70 and over	1,658	8	113	7	
	All ages	\$ 695,767	\$ 1,945	\$ 2,671	73%
1970..... (8)	0	\$ 5,610	\$ 0	\$ 2	0%
	1	3,161	0	1	0
	2-4	6,480	0	2	0
	5-9	12,466	50	4	1250
	10-14	12,149	0	7	0
	15-19	16,256	0	9	0
	20-24	31,857	57	20	285
	25-29	50,937	26	43	60
	30-34	79,657	64	117	55
	35-39	117,049	89	259	34
	40-44	139,436	337	418	81
	45-49	137,117	391	553	71
	50-54	86,167	440	522	84
	55-59	43,059	244	275	89
	60-64	20,346	288	256	113
	65-69	7,469	83	142	58
70 and over	2,083	69	98	70	
	All ages	\$ 771,306	\$ 2,136	\$ 2,727	78%

TABLE B -FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1971..... (7)	0	\$ 4,902	\$ 0	\$ 2	0%
	1	3,721	0	1	0
	2-4	6,974	0	2	0
	5-9	14,982	0	4	0
	10-14	15,011	5	8	63
	15-19	17,373	4	10	40
	20-24	36,729	3	22	14
	25-29	70,827	95	55	173
	30-34	108,988	77	145	53
	35-39	136,581	171	275	62
	40-44	154,125	306	424	72
	45-49	152,558	441	561	79
	50-54	102,512	532	573	93
	55-59	53,102	384	307	125
	60-64	25,574	95	299	32
	65-69	7,070	191	145	132
70 and over	1,972	39	71	55	
	All ages	\$ 913,008	\$ 2,343	\$ 2,903	81%
1972..... (6)	0	\$ 5,213	\$ 2	\$ 2	100%
	1	4,854	0	2	0
	2-4	6,521	0	2	0
	5-9	11,520	0	3	0
	10-14	16,622	0	8	0
	15-19	22,229	0	12	0
	20-24	41,008	5	24	21
	25-29	81,362	300	58	517
	30-34	130,987	61	154	40
	35-39	158,295	163	285	57
	40-44	170,321	313	419	75
	45-49	176,813	612	573	107
	50-54	118,147	411	594	69
	55-59	61,280	166	317	52
	60-64	25,847	63	262	24
	65-69	8,627	124	131	95
70 and over	2,181	78	65	120	
	All ages	\$ 1,041,834	\$ 2,298	\$ 2,911	79%
1973..... (5)	0	\$ 6,084	\$ 0	\$ 3	0%
	1	3,660	0	2	0
	2-4	6,749	0	2	0
	5-9	14,725	0	4	0
	10-14	16,076	0	7	0
	15-19	21,591	5	11	45
	20-24	51,464	5	28	18
	25-29	97,435	53	66	80
	30-34	175,142	248	181	137
	35-39	196,523	450	312	144
	40-44	195,251	315	417	76
	45-49	200,513	602	572	105
	50-54	136,087	475	626	76
	55-59	71,093	245	341	72
	60-64	31,213	193	258	75
	65-69	12,486	78	165	47
70 and over	3,348	25	81	31	
	All ages	\$ 1,239,446	\$ 2,693	\$ 3,076	88%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1974..... (4)	0	\$ 8,274	\$ 3	\$ 5	60%
	1	4,650	0	2	0
	2-4	9,525	0	4	0
	5-9	17,106	0	4	0
	10-14	17,855	10	6	167
	15-19	24,994	0	13	0
	20-24	60,073	0	32	0
	25-29	131,501	64	87	74
	30-34	229,583	1,121	214	524
	35-39	232,130	66	337	20
	40-44	234,530	438	447	98
	45-49	214,427	487	544	90
	50-54	160,169	394	665	59
	55-59	77,730	226	337	67
	60-64	38,938	213	272	78
	65-69	12,985	37	143	26
	70 and over	5,341	145	97	149
	All ages	\$ 1,479,818	\$ 3,201	\$ 3,208	100%
1975..... (3)	0	\$ 6,559	\$ 0	\$ 5	0%
	1	5,886	0	3	0
	2-4	11,844	5	5	100
	5-9	20,905	0	6	0
	10-14	19,439	0	6	0
	15-19	23,418	0	12	0
	20-24	64,658	42	34	124
	25-29	166,293	571	106	539
	30-34	262,256	100	221	45
	35-39	268,745	97	327	30
	40-44	256,045	626	400	157
	45-49	229,909	278	507	55
	50-54	173,052	566	608	93
	55-59	100,799	164	376	44
	60-64	51,220	151	320	47
	65-69	18,956	39	157	25
	70 and over	3,679	13	53	25
	All ages	\$ 1,683,671	\$ 2,651	\$ 3,145	84%
1976..... (2)	0	\$ 9,150	\$ 0	\$ 11	0%
	1	6,767	0	5	0
	2-4	11,679	0	6	0
	5-9	21,605	50	6	833
	10-14	21,848	0	6	0
	15-19	28,817	0	14	0
	20-24	74,866	29	41	71
	25-29	195,019	59	116	51
	30-34	320,124	5	246	2
	35-39	316,825	148	312	47
	40-44	274,254	255	331	77
	45-49	248,293	181	382	47
	50-54	196,373	257	515	50
	55-59	118,755	184	334	55
	60-64	64,710	80	289	28
	65-69	21,472	148	138	107
	70 and over	5,809	101	57	177
	All ages	\$ 1,936,373	\$ 1,497	\$ 2,809	53%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1977 (1)	0	\$ 12,905	\$ 0	\$ 61	0%
	1	7,214	0	9	0
	2-4	14,157	0	8	0
	5-9	25,310	15	8	188
	10-14	26,343	0	7	0
	15-19	35,747	5	16	31
	20-24	114,024	140	57	246
	25-29	262,227	313	143	219
	30-34	438,968	2	310	1
	35-39	414,738	7	320	2
	40-44	332,866	283	292	97
	45-49	295,963	193	337	57
	50-54	231,665	671	436	154
	55-59	143,896	348	288	121
	60-64	70,159	89	202	44
	65-69	28,956	87	119	73
70 and over	9,016	33	58	57	
	All ages	\$ 2,464,162	\$ 2,186	\$ 2,671	82%
All years (1-15)	0	\$ 86,862	\$ 7	\$ 98	7%
	1	59,370	0	30	0
	2-4	103,175	15	39	38
	5-9	204,774	165	73	226
	10-14	211,084	115	93	124
	15-19	295,903	68	160	43
	20-24	651,078	350	399	88
	25-29	1,297,940	1,604	988	162
	30-34	2,161,643	3,295	2,460	134
	35-39	2,486,823	2,968	4,454	67
	40-44	2,585,951	5,082	6,674	76
	45-49	2,344,190	7,412	8,076	92
	50-54	1,600,199	8,153	7,947	103
	55-59	870,939	3,963	4,842	82
	60-64	419,013	2,746	3,828	72
	65-69	146,444	1,619	1,886	86
70 and over	41,317	727	1,221	60	
	All ages	\$15,566,513	\$38,290	\$43,268	88%

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1963-77
 MALE LIVES
 EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Male Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963..... (15)	0	\$ 92,959	\$ 50	\$ 52	96%
	1	34,635	11	24	46
	2-4	52,079	54	51	106
	5-9	85,471	98	99	99
	10-14	136,975	149	146	102
	15-19	485,608	595	600	99
	20-24	838,935	1,167	1,288	91
	25-29	690,985	1,255	1,688	74
	30-34	346,094	1,186	1,405	84
	35-39	147,236	839	986	85
	40-44	23,723	216	252	86
	45-49	2,103	22	35	63
50 and over	679	1	32	3	
	All ages	\$ 2,937,488	\$ 5,643	\$ 6,657	85%
1964..... (14)	0	\$ 97,987	\$ 26	\$ 44	59%
	1	36,459	11	20	55
	2-4	57,634	49	48	102
	5-9	93,804	109	111	98
	10-14	148,533	136	160	85
	15-19	540,634	710	648	110
	20-24	968,249	1,084	1,350	80
	25-29	765,060	1,350	1,639	82
	30-34	369,045	1,057	1,309	81
	35-39	154,009	816	891	92
	40-44	25,305	187	238	79
	45-49	2,223	13	32	41
50 and over	564	24	23	104	
	All ages	\$ 3,259,512	\$ 5,572	\$ 6,513	86%
1965..... (13)	0	\$ 100,454	\$ 30	\$ 36	83%
	1	38,578	11	17	65
	2-4	60,419	48	42	114
	5-9	98,783	97	115	84
	10-14	161,403	239	177	135
	15-19	683,453	741	785	94
	20-24	1,069,325	905	1,335	68
	25-29	803,029	1,045	1,519	69
	30-34	374,910	1,107	1,176	94
	35-39	145,498	845	744	114
	40-44	24,941	175	207	85
	45-49	2,483	26	32	81
50 and over	1,431	10	38	26	
	All ages	\$ 3,564,713	\$ 5,277	\$ 6,222	85%

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1966..... (12)	0	\$ 103,953	\$ 37	\$ 33	112%
	1	39,955	35	14	250
	2-4	62,499	36	34	106
	5-9	102,653	132	111	119
	10-14	164,881	141	183	77
	15-19	607,008	587	668	88
	20-24	1,042,071	1,034	1,179	88
	25-29	838,759	922	1,402	66
	30-34	373,532	695	1,050	66
	35-39	138,941	417	642	65
	40-44	25,205	182	184	99
	45-49	2,670	21	30	70
	50 and over	1,019	32	21	152
	All ages	\$ 3,503,153	\$ 4,271	\$ 5,552	77%
1967..... (11)	0	\$ 109,128	\$ 39	\$ 34	115%
	1	41,773	35	13	269
	2-4	65,847	16	29	55
	5-9	105,006	49	102	48
	10-14	166,036	222	187	119
	15-19	621,061	619	656	94
	20-24	1,257,888	1,337	1,293	103
	25-29	980,656	1,036	1,424	73
	30-34	446,934	933	1,129	83
	35-39	162,403	617	672	92
	40-44	33,619	192	223	86
	45-49	3,843	27	38	71
	50 and over	765	2	13	15
	All ages	\$ 3,994,965	\$ 5,122	\$ 5,811	88%
1968..... (10)	0	\$ 116,936	\$ 23	\$ 37	62%
	1	44,115	5	14	36
	2-4	67,288	42	23	183
	5-9	106,644	103	89	116
	10-14	169,781	189	196	96
	15-19	644,442	510	680	75
	20-24	1,534,629	1,339	1,479	91
	25-29	1,171,027	1,265	1,496	85
	30-34	533,035	981	1,187	83
	35-39	207,583	773	761	102
	40-44	50,499	340	300	113
	45-49	5,717	9	50	18
	50 and over	2,913	4	45	9
	All ages	\$ 4,654,616	\$ 5,583	\$ 6,357	88%
1969..... (9)	0	\$ 129,540	\$ 45	\$ 45	100%
	1	48,470	4	16	25
	2-4	70,893	18	22	82
	5-9	109,294	54	76	71
	10-14	174,326	245	207	118
	15-19	654,200	743	693	107
	20-24	1,668,769	1,439	1,517	95
	25-29	1,226,158	1,213	1,414	86
	30-34	545,977	869	1,074	81
	35-39	215,547	758	695	109
	40-44	52,001	254	277	92
	45-49	6,366	37	50	74
	50 and over	2,763	41	40	103
	All ages	\$ 4,904,311	\$ 5,719	\$ 6,124	93%

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1970..... (8)	0	\$ 150,046	\$ 27	\$ 57	47%
	1	58,856	20	20	100
	2-4	82,454	0	26	0
	5-9	121,274	65	66	98
	10-14	182,943	179	214	84
	15-19	735,926	915	786	116
	20-24	2,009,278	1,672	1,737	96
	25-29	1,339,479	1,278	1,378	93
	30-34	579,491	924	999	92
	35-39	233,088	606	664	91
	40-44	57,170	280	272	103
	45-49	6,745	10	48	21
	50 and over	3,124	0	42	0
		All ages	\$ 5,559,881	\$ 5,977	\$ 6,310
1971..... (7)	0	\$ 172,194	\$ 71	\$ 71	100%
	1	70,390	21	27	78
	2-4	103,879	5	33	15
	5-9	147,985	69	65	106
	10-14	218,631	246	239	103
	15-19	799,813	941	857	110
	20-24	2,225,243	1,798	1,858	97
	25-29	1,537,219	1,255	1,439	87
	30-34	643,700	626	968	65
	35-39	245,184	650	621	105
	40-44	60,012	291	255	114
	45-49	10,646	23	68	34
	50 and over	4,587	85	55	155
		All ages	\$ 6,239,489	\$ 6,079	\$ 6,557
1972..... (6)	0	\$ 196,615	\$ 80	\$ 91	88%
	1	87,438	23	36	64
	2-4	149,492	28	52	54
	5-9	208,009	82	74	111
	10-14	306,906	375	302	124
	15-19	988,964	1,149	1,069	107
	20-24	2,442,667	1,857	2,003	93
	25-29	1,805,613	1,265	1,556	81
	30-34	714,747	1,102	975	113
	35-39	262,187	600	583	103
	40-44	66,326	256	249	103
	45-49	11,934	53	67	79
	50 and over	4,889	28	52	54
		All ages	\$ 7,245,795	\$ 6,896	\$ 7,109
1973..... (5)	0	\$ 238,532	\$ 80	\$ 124	65%
	1	95,634	39	45	87
	2-4	184,076	48	70	69
	5-9	248,746	84	79	106
	10-14	361,657	356	309	115
	15-19	1,186,928	1,482	1,294	115
	20-24	2,652,848	2,063	2,202	94
	25-29	2,056,496	1,523	1,682	91
	30-34	817,433	970	997	97
	35-39	279,509	640	545	117
	40-44	80,474	248	254	98
	45-49	17,958	41	87	47
	50 and over	8,152	2	71	3
		All ages	\$ 8,228,449	\$ 7,577	\$ 7,759

TABLE C—MALE LIVES *Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1974..... (4)	0	\$ 266,843	\$ 143	\$ 165	87%
	1	103,498	43	54	80
	2-4	193,283	32	80	40
	5-9	256,090	61	79	77
	10-14	344,591	213	245	87
	15-19	1,216,389	1,325	1,286	103
	20-24	2,821,607	2,317	2,356	98
	25-29	2,308,283	1,856	1,807	103
	30-34	884,071	984	993	99
	35-39	283,660	473	483	98
	40-44	74,229	137	211	65
	45-49	25,365	234	108	217
	50 and over	15,391	99	116	85
		All ages	\$ 8,793,306	\$ 7,917	\$ 7,983
1975..... (3)	0	\$ 307,339	\$ 184	\$ 243	76%
	1	112,125	138	71	194
	2-4	189,222	65	88	74
	5-9	262,781	45	84	54
	10-14	319,823	212	179	118
	15-19	1,130,539	1,458	1,151	127
	20-24	2,888,656	2,077	2,326	89
	25-29	2,697,439	2,382	2,045	116
	30-34	1,053,120	1,095	1,048	104
	35-39	327,076	426	471	90
	40-44	85,893	143	205	70
	45-49	29,592	253	105	241
	50 and over	22,818	47	155	30
		All ages	\$ 9,426,430	\$ 8,525	\$ 8,171
1976..... (2)	0	\$ 374,687	\$ 174	\$ 449	39%
	1	140,952	59	114	52
	2-4	232,853	66	121	55
	5-9	338,786	79	117	68
	10-14	380,186	92	170	54
	15-19	1,320,735	1,315	1,291	102
	20-24	3,521,285	2,385	2,588	92
	25-29	3,396,250	2,165	2,168	100
	30-34	1,296,711	1,025	1,137	90
	35-39	356,149	405	405	100
	40-44	92,937	234	178	131
	45-49	45,511	12	123	10
	50 and over	29,937	51	146	35
		All ages	\$11,526,984	\$ 8,062	\$ 9,007

TABLE C - MALE LIVES - *Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio	
1977 (1)	0	\$ 479,919	\$ 433	\$ 2,604	17%	
	1	174,360	65	216	30	
	2-4	290,381	113	181	62	
	5-9	431,839	105	165	64	
	10-14	448,710	142	160	89	
	15-19	1,612,773	1,742	1,463	119	
	20-24	4,718,000	3,590	3,231	111	
	25-29	4,493,271	2,744	2,600	106	
	30-34	1,806,374	1,086	1,361	80	
	35-39	470,900	593	414	143	
	40-44	113,142	208	156	133	
	45-49	35,994	76	70	109	
	50 and over	28,277	65	96	68	
		All ages	\$15,103,947	\$10,962	\$ 12,716	86%
	All years (1-15)	0	\$ 2,937,139	\$ 1,438	\$ 4,085	35%
1		1,127,243	516	700	74	
2-4		1,862,307	618	900	69	
5-9		2,717,172	1,232	1,432	86	
10-14		3,685,390	3,136	3,074	102	
15-19		13,228,481	14,830	13,926	106	
20-24		31,659,457	26,064	27,742	94	
25-29		26,109,731	22,554	25,258	89	
30-34		10,785,181	14,640	16,809	87	
35-39		3,628,977	9,458	9,578	99	
40-44		865,483	3,345	3,459	97	
45-49		209,157	858	941	91	
50 and over		127,314	492	946	52	
		All ages	\$98,943,038	\$99,182	\$108,848	91%

TABLE C—Continued
 STANDARD NONMEDICAL ISSUES OF 1963-77
 FEMALE LIVES
 EXPERIENCE BETWEEN 1977 AND 1978 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1965-70 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963..... (15)	0	\$ 51,954	\$ 15	\$ 18	83%
	1	18,830	8	7	114
	2-4	25,615	5	12	42
	5-9	31,566	6	18	33
	10-14	33,591	19	18	106
	15-19	87,326	41	60	68
	20-24	114,915	82	121	68
	25-29	79,553	103	143	72
	30-34	72,419	192	199	96
	35-39	56,949	230	232	99
	40-44	11,194	56	64	88
	45-49	428	5	4	125
	50 and over	117	0	1	0
		All ages	\$ 584,464	\$ 761	\$ 896
1964..... (14)	0	\$ 56,962	\$ 3	\$ 17	18%
	1	20,231	2	7	29
	2-4	29,205	10	12	83
	5-9	35,676	18	21	86
	10-14	39,752	4	21	19
	15-19	106,587	76	71	107
	20-24	142,175	91	134	68
	25-29	98,244	113	160	71
	30-34	82,130	186	207	90
	35-39	61,300	170	228	75
	40-44	13,336	54	69	78
	45-49	755	8	5	160
	50 and over	119	0	2	0
		All ages	\$ 686,478	\$ 733	\$ 956
1965..... (13)	0	\$ 58,726	\$ 12	\$ 16	75%
	1	22,087	7	7	100
	2-4	30,662	8	11	73
	5-9	41,126	40	24	167
	10-14	43,645	2	24	8
	15-19	130,125	31	83	37
	20-24	162,016	119	138	86
	25-29	110,202	97	163	60
	30-34	87,318	159	201	79
	35-39	62,163	183	212	86
	40-44	13,924	39	65	60
	45-49	791	4	5	80
	50 and over	84	0	1	0
		All ages	\$ 762,875	\$ 701	\$ 950

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1966..... (12)	0	\$ 61,426	\$ 5	\$ 16	31%
	1	21,877	3	6	50
	2-4	33,590	1	11	9
	5-9	42,641	18	23	78
	10-14	47,952	34	26	131
	15-19	147,950	87	90	97
	20-24	186,412	107	145	74
	25-29	127,601	136	171	80
	30-34	92,258	114	194	59
	35-39	63,824	174	199	87
	40-44	13,559	51	54	94
	45-49	973	3	6	50
	50 and over	153	0	1	0
		All ages	\$ 840,224	\$ 733	\$ 943
1967..... (11)	0	\$ 66,410	\$ 24	\$ 17	141%
	1	23,664	0	6	0
	2-4	34,762	3	10	30
	5-9	46,359	19	22	86
	10-14	51,768	10	29	34
	15-19	159,048	82	93	88
	20-24	232,221	118	166	71
	25-29	154,632	139	184	76
	30-34	107,977	173	210	82
	35-39	74,607	175	214	82
	40-44	27,683	88	105	84
	45-49	2,155	4	12	33
	50 and over	193	3	2	150
		All ages	\$ 981,487	\$ 837	\$ 1,069
1968..... (10)	0	\$ 71,103	\$ 8	\$ 19	42%
	1	25,324	11	6	183
	2-4	37,228	5	10	50
	5-9	50,526	8	21	38
	10-14	58,608	28	34	82
	15-19	174,346	45	96	47
	20-24	276,229	216	188	115
	25-29	192,637	116	202	57
	30-34	134,642	257	241	107
	35-39	90,135	200	240	83
	40-44	45,127	157	161	98
	45-49	4,178	25	20	125
	50 and over	464	0	3	0
		All ages	\$ 1,160,553	\$ 1,074	\$ 1,241
1969..... (9)	0	\$ 80,083	\$ 13	\$ 23	57%
	1	28,799	20	8	250
	2-4	39,480	1	10	10
	5-9	53,328	14	20	70
	10-14	61,958	33	37	89
	15-19	197,468	87	106	82
	20-24	322,480	134	214	63
	25-29	222,126	137	209	66
	30-34	147,141	126	240	53
	35-39	96,060	242	235	103
	40-44	50,854	155	167	93
	45-49	5,196	25	23	109
	50 and over	376	16	3	533
		All ages	\$ 1,305,354	\$ 1,004	\$ 1,295

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1970..... (8)	0	\$ 97,266	\$ 15	\$ 31	48%
	1	34,708	18	10	180
	2-4	47,268	19	12	158
	5-9	62,220	22	21	105
	10-14	71,796	58	41	141
	15-19	232,082	87	125	70
	20-24	402,142	198	257	77
	25-29	286,495	218	243	90
	30-34	181,896	228	270	84
	35-39	110,229	265	245	108
	40-44	59,722	230	181	127
	45-49	5,948	53	24	221
	50 and over	697	0	5	0
		All ages	\$ 1,592,477	\$ 1,409	\$ 1,467
1971..... (7)	0	\$ 113,248	\$ 15	\$ 41	37%
	1	43,653	5	14	36
	2-4	63,152	5	17	29
	5-9	79,981	8	24	33
	10-14	95,976	44	52	85
	15-19	271,757	153	149	103
	20-24	472,780	165	288	57
	25-29	352,365	221	273	81
	30-34	218,462	214	293	73
	35-39	123,945	191	251	76
	40-44	66,907	181	187	97
	45-49	7,233	23	27	85
	50 and over	583	1	4	25
		All ages	\$ 1,910,050	\$ 1,225	\$ 1,619
1972..... (6)	0	\$ 133,542	\$ 5	\$ 55	9%
	1	56,166	11	20	55
	2-4	96,501	0	28	0
	5-9	130,979	10	36	28
	10-14	159,439	35	78	45
	15-19	370,469	175	207	85
	20-24	570,331	210	331	63
	25-29	450,257	154	321	48
	30-34	260,094	226	311	73
	35-39	136,727	220	248	89
	40-44	71,742	164	178	92
	45-49	8,376	5	27	19
	50 and over	867	32	5	640
		All ages	\$ 2,445,495	\$ 1,246	\$ 1,845
1973..... (5)	0	\$ 170,651	\$ 7	\$ 79	9%
	1	63,671	13	26	50
	2-4	123,330	38	39	97
	5-9	162,903	10	43	23
	10-14	202,027	57	87	66
	15-19	469,125	259	249	104
	20-24	719,869	305	396	77
	25-29	595,203	241	404	60
	30-34	338,034	231	355	65
	35-39	160,913	246	257	96
	40-44	81,280	176	176	100
	45-49	9,910	37	29	128
	50 and over	1,204	0	6	0
		All ages	\$ 3,098,127	\$ 1,620	\$ 2,148

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1974..... (4)	0	\$ 196,558	\$ 36	\$ 105	34%
	1	70,981	13	33	39
	2-4	141,397	23	51	45
	5-9	183,797	43	47	91
	10-14	210,286	55	80	69
	15-19	511,920	155	261	59
	20-24	882,728	303	472	64
	25-29	806,249	388	536	72
	30-34	435,483	314	410	77
	35-39	174,701	175	256	68
	40-44	74,917	197	144	137
	45-49	9,189	19	23	83
	50 and over	2,677	5	12	42
		All ages	\$ 3,700,891	\$ 1,726	\$ 2,431
1975..... (3)	0	\$ 231,780	\$ 53	\$ 157	34%
	1	79,755	15	43	35
	2-4	142,758	48	59	81
	5-9	189,815	30	50	60
	10-14	202,270	50	69	72
	15-19	530,152	139	265	52
	20-24	1,073,275	306	563	54
	25-29	1,064,904	536	680	79
	30-34	551,006	293	469	62
	35-39	205,796	144	252	57
	40-44	89,274	144	142	101
	45-49	13,438	26	30	87
	50 and over	3,462	5	13	38
		All ages	\$ 4,377,690	\$ 1,788	\$ 2,791
1976..... (2)	0	\$ 291,579	\$ 126	\$ 315	40%
	1	104,138	17	72	24
	2-4	178,387	57	83	69
	5-9	258,501	55	74	74
	10-14	254,275	55	77	71
	15-19	683,116	208	339	61
	20-24	1,457,640	451	795	57
	25-29	1,459,396	369	873	42
	30-34	719,190	239	558	43
	35-39	254,654	111	252	44
	40-44	96,266	128	117	109
	45-49	13,973	65	22	295
	50 and over	6,017	17	17	100
		All ages	\$ 5,777,139	\$ 1,897	\$ 3,594

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1977..... (1)	0	\$ 390,920	\$ 426	\$ 1,758	24%
	1	136,838	23	153	15
	2-4	235,849	33	127	26
	5-9	341,105	28	109	26
	10-14	320,737	55	88	63
	15-19	906,988	299	414	72
	20-24	2,115,646	535	1,058	51
	25-29	2,040,645	545	1,119	49
	30-34	1,027,421	367	732	50
	35-39	339,727	189	263	72
	40-44	115,726	128	103	124
	45-49	14,937	10	17	59
	50 and over	6,059	35	13	269
		All ages	\$ 7,992,605	\$ 2,671	\$ 5,955
All years.... (1-15)	0	\$ 2,072,215	\$ 761	\$ 2,665	29%
	1	750,728	163	418	39
	2-4	1,259,193	255	493	52
	5-9	1,710,530	327	553	59
	10-14	1,854,085	537	760	71
	15-19	4,978,465	1,923	2,609	74
	20-24	9,130,867	3,340	5,267	63
	25-29	8,040,520	3,513	5,681	62
	30-34	4,455,478	3,318	4,891	68
	35-39	2,011,738	2,916	3,584	81
	40-44	831,517	1,948	1,916	102
	45-49	97,487	310	274	113
	50 and over	23,078	114	89	128
		All ages	\$37,215,909	\$19,425	\$29,200

