

TRANSACTIONS

1981 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORTS OF THE COMMITTEE ON ORDINARY INSURANCE AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1979 AND 1980 ANNIVERSARIES

ABSTRACT

This is the latest in a series of annual reports on intercompany mortality experience under Standard Ordinary life insurance policies. The following summary outlines the more significant results of the study.

General Mortality between 1979 and 1980 Anniversaries

Compared with last year's study:

The overall medical mortality ratio in the select period increased by just over 1 percentage point. This is chiefly attributable to a 17 percentage point increase for duration 1, most of which was caused by two large claims.

The overall nonmedical mortality ratio in the select period declined by 2 percentage points.

The overall paramedical mortality rates in the select period (first ten years only) increased by almost 6 percentage points.

The overall mortality ratio in the ultimate period was about the same.

The results for select medical and ultimate mortality represent a change from the steady reductions which have been experienced in recent years.

Medical versus Nonmedical Mortality between 1975 and 1980 Anniversaries

In the select period, for all policy years combined, unadjusted¹ nonmedical mortality was significantly higher than medical mortality for issue ages 30-49.

In the ultimate period, nonmedical mortality exceeded medical mortality for each of the attained-age groups except 15-19 and 35-44.

Premium-paying versus Fully Paid-up Mortality in the Ultimate Period, between 1975 and 1980 Anniversaries

Overall mortality on premium-paying insurance was about the same as that on fully paid-up insurance.

¹ For an explanation of adjusted and unadjusted nonmedical ratios see p. 8 below.

Male versus Female Mortality between 1975 and 1980 Anniversaries

There was little change from last year's report. In the select period female mortality averaged about 66 percent of male mortality for medical issues and 56 percent for nonmedical issues. In the ultimate period female mortality was about 61 percent of male mortality.

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3	1979-80	1-15	Nonmedical	Combined	Ages at issue
4	1979-80	1-15	Nonmedical	Combined	Year of issue
5	1975-80	1-15	Medical and nonmedical	Combined	Age group at issue and policy year
6	1979-80	16 and later	Combined	Combined	Attained ages
7	1975-80	16 and later	Medical and nonmedical	Combined	Attained ages
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12	1975-80	16 and later	Combined	Separate	Attained ages
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INTRODUCTION

This report covers the intercompany mortality experience under Standard Ordinary insurance between 1979 and 1980 policy anniversaries. The report also covers experience between 1975 and 1980 policy anniversaries for those categories where one year's exposure provided an insufficient volume of data. The following classes of business are included:

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 ten policy years;
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. The ultimate experience is also shown separately for premium-paying and fully paid-up (excluding reduced paid-up) 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 Male and Female Basic Tables. All the data were submitted separately for males and females in the select period; some of the data were submitted on a combined male-female basis in the ultimate period and where it was necessary the combined Basic Table was used to determine expected death claims.

All the 1979-80 experience is derived from the contributions of twenty-one large life insurance companies, although 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.

The following tabulation compares the 1979-80 aggregate mortality ratios for each major category of experience with the corresponding ratios for the previous year:

EXPERIENCE BETWEEN POLICY ANNIVERSARIES		
	1978-79	1979-80
Medical select	68.7%	69.8%
Nonmedical select	84.9	82.9
Paramedical select	74.5*	80.2*
Total select	72.1	73.3
Ultimate	77.0	77.1
Select and ultimate	75.2	75.7

* Note that the paramedical experience identified in this report is limited to issues of 1970 and later.

Table A of the Appendix shows the names and proportionate contributions of the twenty-one companies that contributed their experience between 1979 and 1980 policy anniversaries.

EXPERIENCE UNDER STANDARD ISSUES DURING THE
FIRST FIFTEEN POLICY YEARS

Medically Examined Issues

The 1979–80 experience during the first fifteen policy years includes exposures of \$178 billion and actual deaths of \$462 million.

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 shown in Table 2. The detailed experience by age group at issue for each year of issue, for male and female lives separately, is shown in Table B of the Appendix.

The aggregate medical mortality ratio for the period from 1979 to 1980 anniversaries was 69.8 percent. The tabulation at the top of page 5 compares this result with the results of previous studies. This year marked the first time since 1971–72 that the aggregate mortality ratio increased from the prior year.

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1965–79
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1979 AND 1980 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	\$ 324,892	\$ 45	\$ 446	10.1%
1	221,768	45	134	33.6
2–4	385,828	60	180	33.3
5–9	719,037	421	365	115.3
10–14	881,625	1,086	652	166.6
15–19	1,656,724	1,732	1,617	107.1
20–24	7,410,619	6,870	6,781	101.3
25–29	20,194,906	15,047	20,529	73.3
30–34	32,877,148	33,948	48,694	69.7
35–39	34,246,105	54,756	79,457	68.9
40–44	29,352,504	81,191	112,522	72.2
45–49	22,781,308	83,117	126,666	65.6
50–54	15,243,648	68,177	116,093	58.7
55–59	7,795,802	59,921	76,931	77.9
60–64	3,197,729	29,873	45,568	65.6
65–69	963,129	22,347	18,893	118.3
70 and over	210,440	3,429	6,462	53.1
All ages	\$178,463,212	\$462,065	\$661,990	69.8%

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
1978-79	68.7
1979-80	69.8

As shown in Table 1, the mortality ratios for issue ages 5-24 and 65-69 were greater than 100.0 percent for the 1979-80 exposure period. Compared with the previous year's experience, the mortality ratios at ages 10-24 and 65-69 showed significant increases. For issue ages 10-14, the ratio increased from 126.2 percent to 166.6 percent, for issue ages 20-24 the ratio increased from 79.4 percent to 101.3 percent, and for issue ages 65-69 the ratio increased from 67.3 percent to 118.3 percent. The increase for ages 65-69 is attributable to two claims totaling \$4 million on females in the first policy year. These two claims also accounted for the increase

TABLE 2

STANDARD MEDICALLY EXAMINED ISSUES OF 1965-79
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1979 AND 1980 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
1965	15	\$ 5,829,942	\$ 36,121	\$ 50,315	71.8%
1966	14	6,032,904	37,614	47,422	79.3
1967	13	6,023,323	34,615	43,334	79.9
1968	12	6,186,887	28,640	40,638	70.5
1969	11	7,126,199	31,856	42,371	75.2
1970	10	7,883,210	27,179	41,726	65.1
1971	9	8,805,992	26,811	42,209	63.5
1972	8	9,681,552	27,722	42,452	65.3
1973	7	10,585,905	27,392	42,823	64.0
1974	6	12,069,685	26,696	43,399	61.5
1975	5	12,929,056	30,966	42,398	73.0
1976	4	14,947,664	31,647	46,097	68.7
1977	3	18,267,073	29,716	46,490	63.9
1978	2	22,297,466	29,315	45,918	63.8
1979	1	29,796,354	35,775	44,398	80.6
All years of issue	.....	\$178,463,212	\$462,065	\$661,990	69.8%

in the mortality ratio for the first policy year from 63.8 percent in 1978–79 to 80.6 percent for 1979–80 as shown in Table 2.

The following tabulation shows the variation in the 1979–80 aggregate medical mortality ratios among the contributing companies.

VARIATION IN 1979–80 AGGREGATE
MEDICAL MORTALITY RATIOS
FOR ALL CONTRIBUTING COMPANIES
FROM 1979–80 ALL-COMPANY AVERAGE
OF 69.8 PERCENT

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 15	2	3.8%
10–15	2	4.6
5–10	4	20.7
0–5	3	11.4
Percentage points above average:		
0–5	5	29.5
5–10	2	12.8
10–15	2	11.9
More than 15	1	5.3

Nonmedical Issues

The 1979–80 experience during the first fifteen policy years includes exposures of \$158 billion and actual deaths of \$131 million.

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 1979 and 1980 anniversaries. For both the first policy year and the first fifteen policy years combined, the ratio of nonmedical business to the total declined slightly from last year.

NONMEDICAL EXPOSURES AS PERCENTAGE
OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1–15
0–9	90.1%	90.2%
10–19	87.7	88.4
20–29	63.7	64.7
30–39	19.6	20.5
40–49	3.2	3.5
50 and over	1.2	0.9
All ages	34.4%	38.3%

The experience by age group at issue is shown in Table 3 for the first fifteen policy years combined. The experience by year of issue is shown

in Table 4. The detailed unadjusted² experience by age group at issue for each year of issue, for male and female lives separately, is shown in Table C of the Appendix.

The aggregate mortality ratio for the period from 1979 to 1980 anniversaries was 82.9 percent. The following tabulation compares this result with the results of the previous studies. As this table shows, the overall nonmedical ratio continued to decrease in 1979-80, in contrast to the increase in medical ratios.

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
1978-79	84.9
1979-80	82.9

TABLE 3

STANDARD NONMEDICAL ISSUES OF 1965-79
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1978 AND 1979 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	\$ 6,093,914	\$ 2,431	\$ 7,922	30.7%
1	2,267,163	718	1,341	53.5
2-4	3,697,770	928	1,616	57.4
5-9	5,264,232	1,911	2,331	82.0
10-14	6,266,801	4,915	4,360	112.7
15-19	19,133,653	17,591	17,148	102.6
20-24	45,099,155	32,431	36,211	89.6
25-29	41,112,607	28,960	36,263	79.9
30-34	19,632,310	20,838	25,942	80.3
35-39	6,999,888	12,627	14,808	85.3
40-44	2,059,154	5,542	6,419	86.3
45-49	400,100	896	1,606	55.8
50 and over	279,011	1,062	1,929	55.1
All ages	\$158,305,758	\$130,850	\$157,896	82.9%

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

² See p. 8

The mortality ratios in Tables 3 and 4 generally understate the mortality ratios for nonmedical business because, in calculating the expected deaths, no adjustment has been made to allow for differences in the average age of the exposure in each nonmedical five-year age group compared with the average age of the exposure in the corresponding age group used in developing the Basic Tables (the Select Basic Tables were based on medical issues). These differences arise from the fact that companies generally change their nonmedical limits at ages 30, 35, 40, etc.

An attempt was made to estimate the extent to which Table 3 understates the true mortality ratio on nonmedical business because of these differences. Although the adjustment is only approximate, it is estimated that the unadjusted mortality ratios understate the true mortality ratio on nonmedical business to a significant degree: about 10 percent at issue ages 40–44 and about 6 percent at issue ages 45–49. It should be noted that, except for one company, whose limit for nonmedical issues was age 50 for issues of 1978 and 1979, nonmedical issues at ages 50 and over arise

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1965–79
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1979 AND 1980 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*
1965	15	\$ 4,021,710	\$ 6,179	\$ 8,192	75.4%
1966	14	4,028,768	5,682	7,314	77.7
1967	13	4,586,332	5,566	7,743	71.9
1968	12	5,253,126	7,055	8,326	84.7
1969	11	5,565,736	6,598	7,864	83.9
1970	10	6,449,941	6,546	8,199	79.8
1971	9	7,291,389	7,363	8,524	86.4
1972	8	8,578,723	8,095	9,030	89.6
1973	7	9,805,146	8,156	9,555	85.4
1974	6	10,643,634	8,483	9,690	87.5
1975	5	11,532,351	8,760	10,097	86.8
1976	4	13,648,808	9,995	11,312	88.4
1977	3	16,132,825	11,274	12,618	89.3
1978	2	21,530,519	14,015	15,944	87.9
1979	1	29,236,750	17,083	23,488	72.7
All years of issue .....	.....	\$158,305,758	\$130,850	\$157,896	82.9%

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

largely from business issued under special circumstances (such as pension trust and salary allotment plans). So-called policyholder's nonmedical, issued on the basis of a previous medical examination within six or twelve months, is also included in nonmedical issues for some companies; others include it in their medical issues.

The following tabulation indicates the variation in the 1979-80 aggregate nonmedical mortality ratios among the contributing companies.

VARIATION IN 1979-80 AGGREGATE
NONMEDICAL MORTALITY RATIOS
FOR ALL CONTRIBUTING COMPANIES
FROM 1979-80 ALL-COMPANY AVERAGE
OF 82.9 PERCENT

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 15	5	9.9%
10-15	2	4.4
5-10	4	11.1
0-5	2	2.9
Percentage points above average:		
0-5	3	16.4
5-10	4	54.2
10-15	1	1.1
More than 15	0	0.0

Comparison of Medical and Nonmedical Experience

It would be desirable for the comparison of medical and nonmedical experience to be based on strictly comparable policies, but data for such a comparison are not available. Medical business generally is sold for larger amounts and at a higher average socioeconomic level than nonmedical business. In addition, there are considerable variations in nonmedical limits and proportions of nonmedical business between contributing companies.

Table 5 presents the experience on medical and nonmedical select issues between 1975 and 1980 anniversaries. 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. Table 5 indicates that nonmedical mortality was generally less than medical mortality for issue-age groups up to 25-29 and for issue ages 50 and over.

TABLE 5

COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 BETWEEN 1975 AND 1980 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	34	24	4	57	50	71	118	77	38	34
1-9	24	49	33	66	88	77	136	101	81	70
10-19	136	100	130	105	103	102	121	95	119	101
20-24	109	93	90	93	83	90	84	79	88	89
25-29	127	88	84	91	86	84	66	75	85	84
30-34	72	76	78	93	71	85	74	82	73	84
35-39	70	89	78	94	79	94	73	90	75	92
40-44	65	104	74	135	69	101	75	87	72	104
45-49	78	52	76	90	71	66	72	77	73	73
50 and over	72	58	67	71	70	58	79	68	72	64
All ages	75	77	73	94	72	90	75	83	74	86
	Ratio of Nonmedical to Medical Mortality Ratios									
0	71%		1,425%		142%		65%		89%	
1-9	204		200		88		74		86	
10-19	74		81		99		79		85	
20-24	85		103		108		94		101	
25-29	69		108		98		114		99	
30-34	106		119		120		111		115	
35-39	127		121		119		123		123	
40-44	160		182		146		116		144	
45-49	67		118		93		107		100	
50 and over	81		106		83		86		89	
All ages	103%		129%		125%		111%		116%	

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

Paramedically Examined Issues

Nineteen companies submitted their data on paramedically examined business separately. The following tabulation compares the ratios for paramedical, medical, and nonmedical business for 1979-80 for each year of issue since 1970. As the table shows, the proportion of business issued on a paramedical basis has grown rapidly in recent years. For year of issue 1979 the \$26 billion of paramedical exposure was about 87 percent of the corresponding medical exposure and about 88 percent of the nonmedical exposure.

PARAMEDICAL AS COMPARED TO MEDICAL AND NONMEDICAL MORTALITY
RATES—MALE AND FEMALE—POLICY YEARS 1-10

Year of Issue	Policy Year	Paramedical Exposed to Risk in \$1,000s	Actual Paramedical Deaths in \$1,000s	Paramedical Mortality Ratio	Medical Mortality Ratio	Nonmedical Mortality Ratio
1970	10	\$ 41,597	\$ 17	13.1%	65.1%	79.8%
1971	9	229,426	621	79.3	63.5	86.4
1972	8	736,340	1,978	86.6	65.3	89.6
1973	7	1,885,284	3,365	62.8	64.0	85.4
1974	6	3,512,937	6,263	74.4	61.5	87.5
1975	5	5,775,587	9,647	76.7	73.0	86.8
1976	4	8,634,702	12,911	78.3	68.7	88.4
1977	3	13,073,556	17,660	84.0	63.9	89.3
1978	2	17,199,815	18,236	79.0	63.8	87.9
1979	1	25,869,871	22,935	86.5	80.6	72.7
Total		\$76,959,115	\$93,633	80.3%	67.0%	84.2%

Details of the paramedical experience by age group at issue for each year of issue, for males and females separately, are shown in Table D of the Appendix. This is the first time that the detailed experience on paramedical business has been published.

EXPERIENCE UNDER STANDARD ISSUES DURING THE
SIXTEENTH AND SUBSEQUENT POLICY YEARS

The 1979-80 experience during the sixteenth and subsequent policy years includes exposures of \$96 billion and actual deaths of \$1.2 billion.

Table 6 shows mortality ratios 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 for the period from 1979 to 1980 anniversaries on the 1965-70 Ultimate Basic Tables was 77.1 percent. The following tabulation compares this result with the results of previous studies. Although the overall mortality ratio for 1979-80 is almost the same as for 1978-79, it follows several years of significant decreases.

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
1978-79	77.0
1979-80	77.1

TABLE 6

STANDARD ISSUES OF 1964 AND PRIOR*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1979 AND 1980 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	\$ 1,190,368	\$ 1,119	\$ 962	116.3%	41.5%	57.8%
20-24	1,893,968	1,813	1,844	98.3	36.7	51.5
25-29	1,991,325	1,915	1,919	99.8	30.8	48.2
30-34	3,135,787	3,230	3,685	87.7	25.8	45.2
35-39	6,695,582	8,640	10,981	78.7	24.6	44.8
40-44	9,916,789	17,461	26,643	65.5	24.7	41.5
45-49	12,085,976	37,413	53,555	69.9	30.8	47.8
50-54	14,431,783	79,937	108,030	74.0	38.4	55.1
55-59	14,574,148	128,602	177,007	72.7	41.8	56.4
60-64	11,742,383	161,445	220,863	73.1	44.2	56.6
65-69	7,691,980	170,755	226,384	75.4	48.1	58.7
70-74	5,242,104	186,993	234,012	79.9	51.6	61.5
75-79	3,181,911	172,682	220,885	78.2	52.9	64.1
80-84	1,589,563	135,169	168,040	80.4	56.1	67.1
85-89	577,752	75,960	90,024	84.4	60.2	73.2
90-95	155,109	32,909	32,984	99.8	67.5	81.7
All ages	\$96,096,528	\$1,216,043	\$1,577,818	77.1%	46.9%	60.1%

* Based on data from twenty-one companies.

The following tabulation shows the variation in the 1979-80 aggregate ultimate mortality ratios among the contributing companies (based on the 1965-70 Ultimate Basic Tables).

VARIATION IN 1979-80 AGGREGATE
ULTIMATE MORTALITY RATIOS
FOR ALL CONTRIBUTING COMPANIES
FROM 1979-80 ALL-COMPANY AVERAGE
OF 77.1 PERCENT

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 15	0	0.0%
10-15	1	4.3
5-10	4	5.6
0-5	7	36.8
Percentage points above average:		
0-5	8	51.8
5-10	0	0.0
10-15	1	1.5
More than 15	0	0.0

Comparison of Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could do so conveniently. Fifteen companies comprising about 54 percent of the total ultimate exposure were able to subdivide their data (in whole or in part) in this manner. The experience between 1975 and 1980 anniversaries is shown in Table 7. For all attained-age groups except ages 15-19 and ages 35-44 the nonmedical mortality was 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 1975 to 1980 anniversaries is shown in Table 8 for standard medical and nonmedical issues combined. Nineteen companies submitted their experience separately on premium-paying policies, and seventeen companies did so on fully paid-up policies. Exposures identified as premium-paying constituted 83 percent, and exposures identified as fully paid-up constituted 12 percent of the total ultimate exposures reported for this period.

Although for all attained ages combined the mortality ratio on premium-paying policies was almost the same as the mortality ratio on fully paid-up policies, the ratios at attained ages 15-19 and 30-44 for premium-paying policies were substantially less than the ratios for fully paid-up policies.

TABLE 7

COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 STANDARD ISSUES OF 1964 AND PRIOR
 EXPERIENCE BETWEEN 1975 AND 1980 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	\$ 642,084	\$ 3,205,190	\$ 754	\$ 2,675	139.4%	103.9%	74.5%
20-24	1,079,356	3,253,532	1,170	3,654	109.9	113.7	103.5
25-29	1,281,405	2,846,679	1,268	2,956	100.7	105.8	105.1
30-34	1,973,756	6,410,772	1,957	6,682	83.3	86.4	103.7
35-39	4,929,977	13,884,799	6,576	17,307	79.4	75.9	95.6
40-44	11,551,320	16,342,197	22,629	30,936	71.4	71.1	99.6
45-49	20,795,245	14,089,538	66,696	49,194	70.7	80.9	114.4
50-54	29,583,980	10,073,804	160,276	61,778	72.7	86.7	119.3
55-59	30,240,885	5,743,412	259,983	57,752	71.3	89.0	124.8
60-64	24,696,766	1,938,935	355,943	30,425	75.9	88.3	116.3
65-69	14,425,677	637,476	329,698	16,850	76.5	90.6	118.4
70-74	9,561,157	418,847	353,972	16,590	82.3	88.5	107.5
75-79	5,483,604	227,744	317,474	13,757	82.9	85.5	103.1
80-84	2,730,596	106,416	244,247	10,582	84.5	92.9	109.9
85-89	901,319	35,480	124,209	5,333	87.6	94.7	108.1
90-95	228,317	6,656	46,748	1,566	95.8	110.7	115.6
All ages ...	\$160,105,444	\$79,221,477	\$2,293,600	\$328,037	78.6%	85.0%	108.1%

* Based on data from fifteen 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 1964 AND PRIOR
EXPERIENCE BETWEEN 1975 AND 1980 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.....	\$ 5,592,608	\$ 5,179	114.0%	\$ 140,305	\$ 355	319.8%	35.6%
20-24.....	6,193,488	6,784	110.3	2,150,334	2,012	99.9	110.4
25-29.....	5,859,552	6,252	108.0	2,293,940	2,121	100.6	107.4
30-34.....	11,310,132	11,715	86.3	2,001,217	2,149	100.5	85.9
35-39.....	26,446,808	34,337	78.9	1,720,478	2,754	107.3	73.5
40-44.....	40,758,406	78,780	72.1	2,254,605	4,982	88.6	81.4
45-49.....	51,440,405	174,935	76.6	3,482,904	12,264	85.4	89.7
50-54.....	59,505,235	334,294	76.0	4,794,245	25,614	79.6	95.5
55-59.....	55,746,210	497,635	74.5	5,915,054	51,025	78.1	95.4
60-64.....	42,982,251	630,699	78.0	6,678,020	93,678	78.4	99.5
65-69.....	25,065,274	586,221	78.5	7,488,062	168,673	79.4	98.9
70-74.....	16,791,383	627,749	83.0	5,745,469	196,046	78.1	106.3
75-79.....	9,768,448	568,831	83.2	3,642,276	193,144	77.2	107.8
80-84.....	4,853,241	435,925	84.8	2,013,022	174,522	82.7	102.5
85-89.....	1,415,185	193,860	87.3	944,784	122,232	83.2	104.9
90-95.....	326,324	67,059	96.0	294,434	60,147	95.9	100.1
All ages	\$364,054,950	\$4,260,255	80.1%	\$51,559,149	\$1,111,718	80.5%	99.5%

* Based on data from nineteen companies.

† Based on data from seventeen companies.

EXPERIENCE BY SEX

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

Table 9 shows the experience by sex and issue-age group between 1975 and 1980 anniversaries for the first fifteen policy years combined for standard medically examined issues. Table 10 shows comparable data for standard nonmedical issues. For the purpose of comparing male and female mortality, the right-hand column of each of these tables is based on expected deaths for females calculated on the male table. For all issue ages combined, the ratio of female to male mortality was 65.8 percent for medical issues and 55.7 percent for nonmedical issues.

The detailed select experience by sex for the period from 1979 to 1980 policy anniversaries by age group at issue for each year of issue is presented in Table B of the Appendix for medical issues and in Table C of the Appendix for nonmedical issues.

Table 11 compares the experience between 1975 to 1980 anniversaries on medical and nonmedical issues, separately for each sex, for policy years 1-2, 3-5, 6-10, 11-15, and 1-15. The nonmedical mortality ratios shown in Table 11 have *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 20-44 in policy years 1-15 combined. For females, the ratios exceeded 100 percent for issue ages 0 and 35-49 in policy years 1-15 combined.

Table 12 shows the experience by sex and attained-age groups between 1975 and 1980 anniversaries for policy years 16 and over, for standard medical and nonmedical issues combined. Eighteen of the contributing companies submitted data (in whole or in part) separately for males and females for policy years 16 and over. As in Tables 9 and 10, for the purpose of comparing male and female mortality, the right-hand column of this table is based on expected deaths for females calculated on the male table. For all ages combined the ratio of female mortality to male mortality was 61.5 percent.

TABLE 9

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1975 AND 1980 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	\$ 894,626	\$ 442,597	\$ 569	\$ 22	53.2%	4.4%	7.0%
1	662,693	324,556	46	39	11.9	22.8	158.8
2-4	1,118,186	541,253	577	40	102.7	19.1	14.5
5-9	2,099,089	1,065,780	1,244	469	98.5	124.1	79.2
10-14	2,944,148	1,094,330	3,012	1,108	115.2	231.8	108.2
15-19	7,134,899	1,493,692	8,941	671	116.4	82.9	36.3
20-24	35,704,627	3,218,782	28,967	1,994	87.4	101.0	80.7
25-29	91,547,591	6,530,266	79,189	4,264	84.6	85.7	86.9
30-34	137,102,049	11,093,777	154,782	10,208	72.9	81.1	93.3
35-39	139,289,952	12,984,024	266,253	15,141	76.1	66.2	67.0
40-44	118,254,831	13,470,337	350,132	29,319	71.2	86.2	74.7
45-49	86,875,327	12,262,383	378,266	35,194	72.2	85.0	65.4
50-54	53,318,975	8,530,155	304,922	33,508	67.8	80.5	67.7
55-59	25,324,290	4,668,973	218,470	21,888	76.1	86.0	52.8
60-64	9,580,386	2,240,409	105,801	14,253	66.8	71.4	54.9
65-69	2,622,812	786,764	49,772	11,553	81.9	112.6	73.6
70 and over....	518,408	217,636	13,536	3,027	74.1	47.9	52.0
All ages...	\$714,992,889	\$80,965,714	\$1,964,479	\$182,698	73.0%	81.6%	65.8%

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

TABLE 10
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1975 AND 1980 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)

AGE AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO*		RATIO† OF FEMALE TO MALE MOR- TALITY‡
	Male	Female	Male	Female	Male	Female	
0	\$ 14,703,824	\$ 10,385,543	\$ 7,376	\$ 3,830	36.9%	29.7%	63.4%
1	5,670,170	3,783,532	2,088	980	59.6	46.8	64.9
2-4	9,319,242	6,304,765	3,083	1,309	68.7	53.2	61.9
5-9	13,544,397	8,539,870	6,496	1,844	90.9	66.8	51.0
10-14	18,358,295	9,254,237	16,346	3,231	106.6	84.7	45.0
15-19	65,850,435	24,728,408	72,341	10,322	104.4	79.6	38.4
20-24	158,528,317	45,734,274	129,344	17,904	93.3	67.9	51.0
25-29	132,852,111	40,710,276	113,200	18,061	88.8	62.8	61.9
30-34	56,150,676	23,180,515	75,315	17,487	87.8	69.4	67.7
35-39	19,066,517	10,476,996	46,506	14,796	95.6	81.1	66.1
40-44	4,468,965	4,233,952	16,468	9,888	94.0	102.2	62.0
45-49	1,037,404	507,715	3,016	1,403	64.5	100.2	89.6
50 and over	708,247	123,689	3,203	361	63.7	63.9	59.7
All ages ...	\$500,258,600	\$187,963,772	\$494,782	\$101,416	90.8%	68.9%	55.7%

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

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

TABLE 11
COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
BETWEEN 1975 AND 1980 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.....	51	25	3	62	63	78	141	81	53	37
1-9.....	2	53	47	72	91	84	136	102	84	77
10-19.....	127	107	118	111	106	106	121	96	116	105
20-24.....	110	104	91	96	82	94	81	79	87	93
25-29.....	131	104	84	98	85	86	66	75	85	89
30-34.....	74	88	77	103	71	87	71	81	73	88
35-39.....	74	103	81	96	79	99	73	91	76	96
40-44.....	62	105	73	154	68	100	74	84	71	105
45-49.....	78	41	76	87	70	56	71	66	72	64
50 and over.....	69	56	66	72	69	53	78	76	71	64
All ages.....	74	89	72	100	71	93	74	83	73	91
Female Experience—Mortality Ratios on 1965-70 Female Select Basic Table										
0.....	0	22	4	49	19	58	43	68	4	30
1-9.....	65	42	3	58	76	60	135	94	72	56
10-19.....	179	75	212	81	77	82	127	88	138	81
20-24.....	93	59	70	75	98	67	140	78	101	68
25-29.....	86	47	87	68	103	73	66	73	86	63
30-34.....	54	51	84	68	59	78	128	84	81	69
35-39.....	35	63	50	89	78	80	80	86	66	81
40-44.....	102	102	89	107	79	102	87	97	86	102
45-49.....	71	101	82	101	86	90	89	128	85	100
50 and over.....	97	72	72	67	78	60	85	65	81	67
All ages.....	81	50	75	75	79	78	88	83	82	69
Male Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0.....	49%		2.067%		124%		57%		70%	
1-9.....	2,650		153		92		75		92	
10-19.....	84		94		100		79		91	
20-24.....	95		105		115		98		107	
25-29.....	79		117		101		114		105	
30-34.....	119		134		123		114		121	
35-39.....	139		119		125		125		126	
40-44.....	169		211		147		114		148	
45-49.....	53		114		80		93		89	
50 and over.....	81		109		77		97		90	
All ages.....	120%		139%		131%		112%		125%	
Female Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0.....	0%		1.225%		305%		158%		750%	
1-9.....	65		1,933		79		70		78	
10-19.....	42		38		106		69		59	
20-24.....	63		107		68		56		67	
25-29.....	55		78		71		111		73	
30-34.....	94		81		132		66		85	
35-39.....	180		178		103		108		123	
40-44.....	100		120		129		111		119	
45-49.....	142		123		105		144		118	
50 and over.....	74		93		77		76		83	
All ages.....	62%		100%		99%		94%		84%	

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

TABLE 12
 COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
 STANDARD ISSUES OF 1964 AND PRIOR
 EXPERIENCE BETWEEN 1975 AND 1980 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	\$ 3,321,288	\$ 1,800,685	\$ 4,004	\$ 890	123.9%	102.1%	41.3%
20-24	4,705,254	2,238,006	6,354	1,055	118.8	83.5	34.8
25-29	4,892,472	1,859,233	6,137	895	115.7	83.9	38.5
30-34	9,504,067	2,079,056	10,547	1,391	87.2	90.9	60.9
35-39	21,277,857	2,888,188	29,100	2,584	80.2	75.8	67.2
40-44	32,919,403	3,014,784	64,162	4,718	70.9	81.0	81.1
45-49	42,596,490	3,824,495	145,714	10,091	75.1	88.5	77.2
50-54	50,076,071	4,852,955	283,712	18,366	74.7	85.1	66.7
55-59	47,044,874	5,002,502	422,705	28,523	72.4	87.3	63.3
60-64	36,468,322	4,107,433	545,914	36,651	75.9	89.1	59.4
65-69	23,044,392	2,922,155	551,586	39,627	77.0	91.2	56.4
70-74	15,306,814	2,129,171	589,874	41,412	81.9	74.5	50.3
75-79	8,714,011	1,340,863	524,248	47,353	82.9	73.1	58.4
80-84	4,296,645	717,630	404,257	43,845	86.0	78.1	64.8
85-89	1,473,140	254,523	206,897	25,323	87.1	81.4	70.8
90-95	382,390	65,750	80,643	11,392	96.6	88.0	82.0
All ages	\$306,023,491	\$39,097,427	\$3,875,854	\$314,117	79.3%	81.6%	61.5%

* Based on data from eighteen companies.

† Female expected deaths calculated on 1965-70 Male Ultimate Basic Table.

APPENDIX

TABLE A

PROPORTION OF TOTAL EXPOSURES BETWEEN 1979 AND 1980
CONTRIBUTED BY EACH COMPANY

COMPANY	FIRST FIFTEEN POLICY YEARS, MALE AND FEMALE COMBINED		SIXTEENTH AND SUBSEQUENT POLICY YEARS, MALE AND FEMALE COMBINED	FIRST FIFTEEN POLICY YEARS, BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS, BY SEX	
	Medi- cal	Non- medical		Medical		Nonmedical		Male	Female
				Male	Female	Male	Female		
	New York Life	12.4%		13.6%	12.1%	10.6%	1.8%	9.4%	4.2%	12.5%	1.9%
Northwestern Mutual	11.0	4.7	6.4	9.9	1.1	3.0	1.7	6.9	0.8
Prudential	9.9	31.8	22.1	8.6	1.3	21.6	10.2	23.3	3.5
Equitable	7.6	7.9	8.1	6.8	0.8	5.7	2.2	8.9	1.0
Metropolitan	7.2	13.4	15.1	6.5	0.7	9.5	3.9	4.7*	0.4*
Massachusetts Mutual	6.9	3.4	4.6	6.3	0.6	2.5	0.9	5.1	0.5
New England Life	5.3	1.7	2.6	4.9	0.4	1.3	0.4	2.9	0.2
Occidental	4.5	1.7	1.1	4.0	0.5	1.1	0.6	0.8	0.1
Connecticut Mutual	4.2	2.5	2.3	3.7	0.5	1.9	0.6	.....	.....
Connecticut General	4.1	0.5	1.1	3.6	0.5	0.4	0.1	1.2	0.2
John Hancock	3.9	4.9	5.5	3.4	0.5	3.6	1.3	5.6	1.1
Mutual Benefit Life	3.4	1.0	2.8	3.1	0.3	0.7	0.3	3.0	0.3
Phoenix Mutual	3.4	0.8	1.3	3.1	0.3	0.6	0.2	1.4	0.1
Mutual of New York	3.2	3.7	3.5	2.9	0.3	2.8	0.9	3.7	0.5
Aetna	2.8	1.4	1.7	2.5	0.3	1.0	0.4	1.8	0.3
Travelers	2.3	1.1	2.4	2.1	0.2	0.8	0.3	2.6	0.3
Penn Mutual	2.3	2.0	2.4	2.1	0.2	1.5	0.5	.....	.....
Continental Assurance	1.8	0.6	1.2	1.6	0.2	0.5	0.1	1.3	0.1
Lincoln National	1.8	1.6	1.5	1.6	0.2	1.1	0.5	1.6	0.2
Provident Mutual	1.4	0.8	1.3	1.3	0.1	0.6	0.2	.....	.....
Sun Life	0.6	0.9	1.0	0.5	0.1	0.6	0.3	1.0	0.2
Total	100.0%	100.0%	100.0%	89.1%	10.9%	70.2%	29.8%	88.3%	11.7%

* Represents the experience of the 16th through the 19th policy years only.

NOTE.—Ultimate experience excludes ages 96 and over.

TABLE B
 STANDARD MEDICALLY EXAMINED ISSUES OF 1965-79
 MALE LIVES
 EXPERIENCE BETWEEN 1979 AND 1980 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
1965 (15)	0	\$ 9,914	\$ 0	\$ 5	0%
	1	5,612	25	4	625
	2-4	13,085	25	12	208
	5-9	22,478	0	26	0
	10-14	32,417	155	35	443
	15-19	102,631	184	127	145
	20-24	385,335	504	589	86
	25-29	706,554	1,128	1,706	66
	30-34	966,177	2,461	3,887	63
	35-39	1,104,065	5,938	7,325	81
	40-44	930,873	7,149	9,820	73
	45-49	583,553	6,716	9,698	69
	50-54	277,581	3,852	6,762	57
	55-59	109,599	3,330	3,963	84
	60-64	39,322	1,610	2,010	80
65-69	8,699	486	640	76	
70 and over	1,405	72	198	36	
	All ages	\$ 5,299,300	\$ 33,635	\$ 46,807	72%
1966 (14)	0	\$ 10,226	\$ 0	\$ 4	0%
	1	6,130	0	3	0
	2-4	11,892	25	10	250
	5-9	21,291	41	25	164
	10-14	33,854	33	37	89
	15-19	103,191	43	123	35
	20-24	395,145	207	548	38
	25-29	725,690	1,185	1,537	77
	30-34	967,021	2,478	3,398	73
	35-39	1,123,813	4,306	6,429	67
	40-44	975,305	8,834	9,112	97
	45-49	629,000	7,491	9,250	81
	50-54	307,165	6,111	6,833	89
	55-59	115,725	2,527	3,760	67
	60-64	42,861	1,158	2,059	56
65-69	11,545	931	779	120	
70 and over	1,649	124	207	60	
	All ages	\$ 5,481,503	\$ 35,494	\$ 4,114	80%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1967 (13)	0	\$ 9,354	\$ 20	\$ 3	667%
	1	7,417	0	3	0
	2-4	11,580	0	8	0
	5-9	22,879	70	27	259
	10-14	33,087	60	36	167
	15-19	86,441	145	98	148
	20-24	355,355	304	441	69
	25-29	726,201	725	1,358	53
	30-34	956,340	1,869	2,968	63
	35-39	1,112,483	4,474	5,628	79
	40-44	972,135	6,208	8,011	77
	45-49	641,933	6,818	8,279	82
	50-54	335,299	4,356	6,603	66
	55-59	130,491	4,459	3,710	120
	60-64	46,864	2,262	2,088	108
65-69	10,163	672	633	106	
70 and over	2,499	136	293	46	
	All ages	\$ 5,460,521	\$ 32,578	\$ 40,187	81%
1968 (12)	0	\$ 9,300	\$ 0	\$ 3	0%
	1	5,637	0	2	0
	2-4	10,694	0	6	0
	5-9	21,182	6	23	26
	10-14	38,011	30	41	73
	15-19	75,838	80	83	96
	20-24	335,414	230	377	61
	25-29	746,871	825	1,235	67
	30-34	986,032	1,799	2,748	65
	35-39	1,105,206	4,100	5,071	81
	40-44	1,008,244	4,798	7,346	65
	45-49	703,471	5,069	7,855	65
	50-54	355,099	3,837	6,120	63
	55-59	158,534	3,322	3,980	83
	60-64	48,121	1,098	1,928	57
65-69	11,989	817	691	118	
70 and over	2,464	122	272	45	
	All ages	\$ 5,622,107	\$ 26,133	\$ 37,781	69%
1969 (11)	0	\$ 9,168	\$ 0	\$ 3	0%
	1	7,505	0	2	0
	2-4	10,719	0	5	0
	5-9	26,890	51	26	196
	10-14	37,830	100	43	233
	15-19	80,235	35	84	42
	20-24	380,930	509	389	131
	25-29	884,758	746	1,268	59
	30-34	1,158,456	1,860	2,897	64
	35-39	1,237,329	2,967	5,074	58
	40-44	1,125,918	4,845	7,404	65
	45-49	827,676	5,671	8,176	69
	50-54	433,208	6,094	6,629	92
	55-59	185,883	3,666	4,072	90
	60-64	67,358	2,025	2,257	90
65-69	14,461	393	734	54	
70 and over	3,663	39	338	12	
	All ages	\$ 6,491,987	\$ 29,001	\$ 39,401	74%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1970 (10)	0	\$ 11,824	\$ 0	\$ 4	0%
	1	7,326	0	2	0
	2-4	12,834	0	4	0
	5-9	26,992	0	22	0
	10-14	35,350	55	41	134
	15-19	80,812	162	85	191
	20-24	466,006	350	447	78
	25-29	1,019,737	1,010	1,287	78
	30-34	1,287,572	1,852	2,836	65
	35-39	1,296,745	3,378	4,710	72
	40-44	1,233,403	4,894	7,226	68
	45-49	892,106	4,035	7,835	51
	50-54	467,632	3,470	6,479	54
	55-59	220,578	3,384	4,264	79
	60-64	79,217	1,649	2,248	73
	65-69	19,545	634	838	76
	70 and over	3,591	88	303	29
	All ages	\$ 7,161,270	\$ 24,961	\$ 38,631	65%
1971 (9)	0	\$ 11,524	\$ 0	\$ 4	0%
	1	7,644	0	2	0
	2-4	13,408	10	4	250
	5-9	28,874	0	19	0
	10-14	38,270	15	46	33
	15-19	84,767	210	90	233
	20-24	484,655	444	439	101
	25-29	1,103,284	771	1,257	61
	30-34	1,450,714	2,085	2,827	74
	35-39	1,463,921	4,370	4,673	94
	40-44	1,340,410	4,983	7,053	71
	45-49	976,086	3,747	7,721	49
	50-54	563,406	3,364	6,978	48
	55-59	262,334	2,701	4,449	61
	60-64	93,772	1,441	2,302	63
	65-69	23,410	698	840	83
	70 and over	3,416	83	253	33
	All ages	\$ 7,949,895	\$ 24,922	\$ 38,957	64%
1972 (8)	0	\$ 9,984	\$ 0	\$ 4	0%
	1	8,969	0	3	0
	2-4	14,881	0	5	0
	5-9	28,587	5	15	33
	10-14	40,913	20	48	42
	15-19	86,094	263	93	283
	20-24	453,673	482	392	123
	25-29	1,180,644	1,065	1,199	89
	30-34	1,629,638	2,029	2,778	73
	35-39	1,620,818	3,269	4,559	72
	40-44	1,462,030	4,190	6,869	61
	45-49	1,111,361	4,080	8,023	51
	50-54	639,681	3,843	7,256	53
	55-59	291,281	3,280	4,492	73
	60-64	101,792	1,361	2,188	62
	65-69	26,621	643	826	78
	70 and over	5,587	188	333	56
	All ages	\$ 8,712,554	\$ 24,718	\$ 39,083	63%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1973 (7)	0	\$ 12,191	\$ 0	\$ 5	0%
	1	8,377	0	3	0
	2-4	14,960	0	5	0
	5-9	26,854	100	11	909
	10-14	38,535	57	41	139
	15-19	81,067	50	88	57
	20-24	462,480	204	385	53
	25-29	1,239,718	1,486	1,145	130
	30-34	1,848,241	1,968	2,739	72
	35-39	1,740,243	2,395	4,344	55
	40-44	1,528,050	3,600	6,386	56
	45-49	1,202,138	5,124	7,787	66
	50-54	742,976	3,514	7,593	46
	55-59	356,239	3,541	4,974	71
	60-64	123,950	1,270	2,379	53
65-69	33,791	1,060	969	109	
70 and over	7,511	224	371	60	
	All ages	\$ 9,467,321	\$ 24,593	\$ 39,225	63%
1974 (6)	0	\$ 12,307	\$ 0	6	0%
	1	8,836	0	4	0
	2-4	15,921	0	6	0
	5-9	30,521	25	10	250
	10-14	39,813	120	38	316
	15-19	92,031	5	100	5
	20-24	486,770	416	399	104
	25-29	1,395,156	1,045	1,187	88
	30-34	2,112,732	1,557	2,846	55
	35-39	2,008,016	2,659	4,400	60
	40-44	1,717,326	5,511	6,368	87
	45-49	1,342,353	4,221	7,553	56
	50-54	865,421	4,779	7,475	64
	55-59	412,370	1,717	4,904	35
	60-64	160,689	1,820	2,816	65
65-69	41,397	558	1,081	52	
70 and over	10,436	137	429	32	
	All ages	\$ 10,752,095	\$ 24,570	\$ 39,622	62%
1975 (5)	0	\$ 14,144	\$ 0	\$ 7	0%
	1	8,317	0	4	0
	2-4	15,534	0	6	0
	5-9	30,091	0	9	0
	10-14	43,873	0	36	0
	15-19	91,351	20	101	20
	20-24	443,043	218	368	59
	25-29	1,391,646	387	1,125	34
	30-34	2,192,751	1,712	2,638	65
	35-39	2,147,953	1,431	4,128	35
	40-44	1,775,304	2,774	5,567	50
	45-49	1,464,681	4,886	7,165	68
	50-54	1,037,464	4,756	7,328	65
	55-59	498,061	2,682	5,137	52
	60-64	198,035	2,551	3,259	78
65-69	60,371	6,873	1,446	475	
70 and over	8,902	174	280	62	
	All ages	\$ 11,421,521	\$ 28,464	\$ 38,604	74%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1976 (4)	0	\$ 14,080	\$ 0	\$ 9	0%
	1	10,565	0	6	0
	2-4	18,313	0	8	0
	5-9	30,420	0	9	0
	10-14	41,376	0	28	0
	15-19	88,527	50	94	53
	20-24	454,683	289	382	76
	25-29	1,522,993	671	1,182	57
	30-34	2,560,225	2,624	2,843	92
	35-39	2,417,679	3,399	4,057	84
	40-44	2,051,326	4,437	5,795	77
	45-49	1,746,493	5,015	7,447	67
	50-54	1,251,036	2,749	7,925	35
	55-59	654,337	5,720	6,123	93
	60-64	272,361	2,115	4,117	51
	65-69	84,273	606	1,745	35
70 and over	16,659	494	402	123	
	All ages	\$ 13,235,346	\$ 28,169	\$ 42,172	67%
1977 (3)	0	\$ 18,639	\$ 0	\$ 15	0%
	1	14,036	0	9	0
	2-4	21,441	0	10	0
	5-9	39,150	0	14	0
	10-14	47,068	0	25	0
	15-19	102,271	45	105	43
	20-24	527,665	303	426	71
	25-29	1,739,410	1,641	1,311	125
	30-34	2,237,487	2,684	3,194	84
	35-39	3,134,877	2,840	4,465	64
	40-44	2,535,938	4,831	6,010	80
	45-49	2,054,782	4,469	7,333	61
	50-54	1,483,177	3,508	7,931	44
	55-59	779,359	3,674	6,023	61
	60-64	305,804	1,567	3,666	43
	65-69	92,458	980	1,620	60
70 and over	16,301	206	318	65	
	All ages	\$ 16,149,863	\$ 26,748	\$ 42,475	63%
1978 (2)	0	\$ 27,397	\$ 0	\$ 37	0%
	1	20,480	0	18	0
	2-4	31,057	0	16	0
	5-9	55,492	0	19	0
	10-14	58,884	0	25	0
	15-19	87,084	0	86	0
	20-24	508,411	1,269	375	338
	25-29	1,881,064	1,270	1,194	106
	30-34	3,741,859	2,527	3,268	77
	35-39	4,013,940	1,788	4,508	40
	40-44	3,206,657	3,032	6,108	50
	45-49	2,502,708	4,060	6,810	60
	50-54	1,898,345	4,430	7,692	58
	55-59	1,032,663	4,613	5,704	81
	60-64	458,152	2,754	3,935	70
	65-69	131,820	556	1,804	31
70 and over	23,387	96	359	27	
	All ages	\$ 19,679,400	\$ 26,395	\$ 41,958	63%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1979 (1)	0	\$ 31,809	\$ 25	\$ 183	14%
	1	18,704	0	25	0
	2-4	37,198	0	23	0
	5-9	54,758	0	21	0
	10-14	61,485	0	21	0
	15-19	94,465	250	87	287
	20-24	582,352	373	400	93
	25-29	2,376,869	668	22.10865	49
	30-34	5,030,622	2,399	3,780	63
	35-39	5,577,537	4,158	4,838	86
	40-44	4,419,130	4,232	6,055	70
	45-49	3,263,676	4,885	6,366	77
	50-54	2,479,935	2,935	6,512	45
	55-59	1,381,335	5,563	5,083	109
	60-64	568,642	1,847	3,379	55
	65-69	170,716	615	1,664	37
70 and over	43,296	373	475	79	
	All ages	\$ 26,192,529	\$ 28,323	\$ 40,277	70%
All years (1-15)	0	\$ 211,861	\$ 45	\$ 292	15%
	1	145,555	25	90	28
	2-4	253,517	60	128	47
	5-9	466,459	298	276	108
	10-14	620,766	645	541	119
	15-19	1,336,805	1,542	1,444	107
	20-24	6,721,917	6,102	6,357	96
	25-29	18,640,595	14,623	19,356	76
	30-34	30,125,867	31,904	45,647	70
	35-39	31,104,625	51,472	74,209	69
	40-44	26,282,049	74,318	105,130	71
	45-49	19,942,017	76,287	117,298	65
	50-54	13,137,425	61,598	106,116	58
	55-59	6,588,789	54,179	70,638	77
	60-64	2,606,940	26,528	40,631	65
	65-69	741,259	16,522	16,310	101
70 and over	150,766	2,556	4,831	53	
	All ages	\$159,077,212	\$418,704	\$609,294	69%

TABLE B—Continued

STANDARD MEDICALLY EXAMINED ISSUES OF 1965-79
 FEMALE LIVES
 EXPERIENCE BETWEEN 1979 AND 1980 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
1965 (15)	0	\$ 4,074	\$ 0	\$ 1	0%
	1	2,286	0	1	0
	2-4	3,807	0	2	0
	5-9	8,436	9	5	180
	10-14	7,424	25	4	625
	15-19	14,725	0	10	0
	20-24	23,690	58	23	252
	25-29	31,954	13	57	23
	30-34	54,242	98	148	66
	35-39	93,261	193	378	51
	40-44	116,547	582	666	87
	45-49	87,429	533	748	71
	50-54	44,898	435	566	77
	55-59	23,215	252	404	62
	60-64	10,018	170	254	67
65-69	3,612	116	123	94	
70 and over	1,023	2	118	2	
	All ages	\$ 530,641	\$ 2,486	\$ 3,508	71%
1966 (14)	0	\$ 4,520	\$ 0	\$ 1	0%
	1	2,735	0	1	0
	2-4	3,220	0	1	0
	5-9	9,767	0	6	0
	10-14	9,483	0	5	0
	15-19	16,784	0	11	0
	20-24	26,320	2	25	8
	25-29	33,709	25	55	45
	30-34	56,379	113	142	80
	35-39	87,012	144	322	45
	40-44	118,465	433	616	70
	45-49	94,848	418	684	61
	50-54	47,290	449	526	85
	55-59	24,920	256	394	65
	60-64	10,341	146	234	62
65-69	4,172	109	135	81	
70 and over	1,436	25	149	17	
	All ages	\$ 551,401	\$ 2,120	\$ 3,307	64%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1967 (13)	0	\$ 4,154	\$ 0	\$ 1	0%
	1	2,312	0	1	0
	2-4	4,850	0	2	0
	5-9	11,042	2	6	33
	10-14	8,702	0	4	0
	15-19	14,734	5	9	56
	20-24	26,558	260	23	1,130
	25-29	32,716	3	48	6
	30-34	52,491	63	120	53
	35-39	87,039	222	295	75
	40-44	114,976	265	532	50
	45-49	100,189	443	655	68
	50-54	57,239	354	567	62
	55-59	28,262	180	403	45
	60-64	12,266	106	253	42
65-69	4,177	53	121	44	
70 and over	1,095	80	107	75	
	All ages	\$ 562,802	\$ 2,036	\$ 3,147	65%
1968 (12)	0	\$ 3,509	\$ 0	\$ 1	0%
	1	2,429	0	1	0
	2-4	3,384	0	1	0
	5-9	10,164	105	5	2,100
	10-14	10,793	100	6	1,667
	15-19	13,826	3	8	38
	20-24	21,905	2	17	12
	25-29	33,324	3	46	7
	30-34	53,369	17	112	15
	35-39	82,341	169	255	66
	40-44	111,018	283	442	64
	45-49	101,823	853	581	147
	50-54	65,733	487	569	86
	55-59	32,412	340	387	88
	60-64	14,469	66	263	25
65-69	3,481	60	93	65	
70 and over	800	19	70	27	
	All ages	\$ 564,780	\$ 2,507	\$ 2,857	88%
1969 (11)	0	\$ 4,285	\$ 0	\$ 1	0%
	1	2,717	0	1	0
	2-4	5,368	0	2	0
	5-9	8,764	0	4	0
	10-14	11,977	2	7	29
	15-19	14,497	0	9	0
	20-24	25,855	33	18	183
	25-29	38,450	3	45	7
	30-34	70,728	214	137	156
	35-39	89,594	399	255	156
	40-44	112,799	761	422	180
	45-49	115,943	718	611	118
	50-54	73,306	195	574	34
	55-59	38,461	394	390	101
	60-64	15,421	72	248	29
65-69	4,515	45	112	40	
70 and over	1,533	19	134	14	
	All ages	\$ 634,213	\$ 2,855	\$ 2,970	96%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1970 (10)	0	\$ 5,372	\$ 0	\$ 1	0%
	1	2,863	0	1	0
	2-4	5,985	0	2	0
	5-9	12,332	2	5	40
	10-14	11,934	0	6	0
	15-19	14,747	0	8	0
	20-24	28,867	5	20	25
	25-29	46,360	15	48	31
	30-34	71,920	43	128	34
	35-39	107,348	189	284	67
	40-44	130,402	261	458	57
	45-49	129,106	509	622	82
	50-54	84,158	466	570	82
	55-59	41,303	465	344	135
60-64	19,650	122	286	43	
65-69	7,528	34	174	20	
70 and over	2,065	108	138	78	
	All ages	\$ 721,940	\$ 2,219	\$ 3,095	72%
1971 (9)	0	\$ 4,798	\$ 0	\$ 1	0%
	1	3,634	0	1	0
	2-4	6,969	0	2	0
	5-9	14,779	0	5	0
	10-14	14,572	0	9	0
	15-19	16,490	15	9	167
	20-24	33,722	0	22	0
	25-29	64,523	40	60	67
	30-34	99,169	46	160	29
	35-39	124,603	273	303	90
	40-44	144,316	323	469	69
	45-49	144,385	217	639	34
	50-54	101,354	422	661	64
	55-59	50,946	308	361	85
60-64	23,313	104	316	33	
65-69	6,858	102	144	71	
70 and over	1,666	39	90	43	
	All ages	\$ 856,097	\$ 1,889	\$ 3,252	58%
1972 (8)	0	\$ 4,880	\$ 0	\$ 2	0%
	1	4,382	0	1	0
	2-4	6,234	0	2	0
	5-9	11,478	0	5	0
	10-14	15,582	0	9	0
	15-19	20,618	6	11	55
	20-24	37,371	102	24	425
	25-29	71,744	35	60	58
	30-34	116,730	53	171	31
	35-39	145,802	281	322	87
	40-44	158,770	259	475	55
	45-49	169,602	437	682	64
	50-54	112,882	670	683	98
	55-59	58,056	491	370	133
60-64	24,758	526	312	169	
65-69	8,365	141	159	89	
70 and over	1,743	4	81	5	
	All ages	\$ 968,997	\$ 3,005	\$ 3,369	89%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1973 (7)	0	\$ 5,856	\$ 0	\$ 2	0%
	1	3,441	0	1	0
	2-4	6,283	0	2	0
	5-9	14,510	0	4	0
	10-14	16,206	0	9	0
	15-19	20,179	0	11	0
	20-24	44,579	10	27	37
	25-29	82,549	40	64	63
	30-34	153,355	334	203	165
	35-39	169,862	341	341	100
	40-44	173,312	275	477	58
	45-49	189,408	539	694	78
	50-54	126,933	526	710	74
	55-59	68,755	408	399	102
	60-64	29,037	187	339	55
	65-69	11,111	129	191	68
70 and over	3,208	10	124	8	
	All ages	\$ 1,118,584	\$ 2,799	\$ 3,598	78%
1974 (6)	0	\$ 7,868	\$ 0	\$ 3	0%
	1	4,186	0	2	0
	2-4	8,864	0	3	0
	5-9	16,110	5	4	125
	10-14	17,520	0	8	0
	15-19	23,041	10	13	77
	20-24	51,648	0	30	0
	25-29	110,875	65	78	83
	30-34	195,784	30	230	13
	35-39	195,650	127	352	36
	40-44	202,489	393	498	79
	45-49	194,929	271	630	43
	50-54	155,456	385	783	49
	55-59	75,563	218	395	55
	60-64	39,593	224	403	56
	65-69	12,960	250	195	128
70 and over	5,054	148	150	99	
	All ages	\$ 1,317,590	\$ 2,126	\$ 3,777	56%
1975 (5)	0	\$ 6,596	\$ 0	\$ 3	0%
	1	5,727	0	2	0
	2-4	11,169	0	3	0
	5-9	21,687	0	6	0
	10-14	17,107	0	7	0
	15-19	21,394	100	11	909
	20-24	52,915	25	29	86
	25-29	139,024	50	94	53
	30-34	223,808	113	232	49
	35-39	233,364	278	369	75
	40-44	229,457	255	490	52
	45-49	214,057	396	609	65
	50-54	163,305	416	752	55
	55-59	98,192	577	468	123
	60-64	48,679	149	402	37
	65-69	17,559	83	232	36
70 and over	3,495	59	85	69	
	All ages	\$ 1,507,535	\$ 2,501	\$ 3,794	66%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1976 (4)	0	\$ 7,907	\$ 0	\$ 4	0%
	1	6,445	0	3	0
	2-4	10,583	0	4	0
	5-9	19,510	0	5	0
	10-14	18,193	114	7	1,629
	15-19	24,826	0	13	0
	20-24	61,234	68	33	206
	25-29	151,286	0	100	0
	30-34	266,384	115	248	46
	35-39	272,953	140	396	35
	40-44	242,653	923	461	200
	45-49	233,974	195	591	33
	50-54	189,583	676	787	86
	55-59	116,633	286	502	57
60-64	63,678	491	445	110	
65-69	20,798	387	229	169	
70 and over	5,678	83	97	86	
	All ages	\$ 1,712,318	\$ 3,478	\$ 3,925	89%
1977 (3)	0	\$ 12,389	\$ 0	\$ 9	0%
	1	7,139	0	4	0
	2-4	14,279	0	5	0
	5-9	23,798	0	6	0
	10-14	25,722	0	9	0
	15-19	32,707	0	16	0
	20-24	83,364	46	44	105
	25-29	200,929	74	127	58
	30-34	349,726	65	294	22
	35-39	351,755	115	428	27
	40-44	291,496	899	455	198
	45-49	266,590	368	585	63
	50-54	214,246	344	753	46
	55-59	137,571	515	512	101
60-64	69,124	325	432	75	
65-69	28,149	54	232	23	
70 and over	8,226	162	104	156	
	All ages	\$ 2,117,210	\$ 2,967	\$ 4,015	74%
1978 (2)	0	\$ 14,926	\$ 0	\$ 18	0%
	1	11,848	0	7	0
	2-4	16,201	0	7	0
	5-9	29,780	0	9	0
	10-14	34,828	200	10	2,000
	15-19	32,494	50	16	313
	20-24	74,690	100	41	244
	25-29	212,029	58	126	46
	30-34	420,053	349	322	108
	35-39	462,145	62	455	14
	40-44	370,772	244	447	55
	45-49	337,529	358	516	69
	50-54	290,448	194	762	25
	55-59	172,677	663	485	137
60-64	92,450	549	412	133	
65-69	34,462	40	221	18	
70 and over	10,734	54	106	51	
	All ages	\$ 2,618,066	\$ 2,921	\$ 3,960	74%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1979 (1)	0	\$ 21,897	\$ 0	\$ 106	0%
	1	14,069	20	17	118
	2-4	25,114	0	14	0
	5-9	40,421	0	13	0
	10-14	40,816	0	11	0
	15-19	38,857	0	18	0
	20-24	95,984	56	48	117
	25-29	304,838	0	166	0
	30-34	567,143	390	400	98
	35-39	638,752	351	493	71
	40-44	552,983	719	484	149
	45-49	459,479	577	520	111
	50-54	379,392	560	714	78
	55-59	240,047	389	479	81
	60-64	117,992	108	338	32
65-69	54,123	4,222	222	1,902	
70 and over	11,918	60	78	77	
	All ages	\$ 3,603,825	\$ 7,452	\$ 4,121	181%
All years (1-15)	0	\$ 113,031	\$ 0	\$ 154	0%
	1	76,213	20	44	45
	2-4	132,310	0	52	0
	5-9	252,578	123	83	140
	10-14	260,859	441	111	397
	15-19	319,919	189	173	109
	20-24	688,702	767	424	181
	25-29	1,554,310	424	1,174	36
	30-34	2,751,281	2,043	3,047	67
	35-39	3,141,481	3,284	5,248	63
	40-44	3,070,455	6,875	7,392	93
	45-49	2,839,291	6,832	9,367	73
	50-54	2,106,223	6,579	9,977	66
	55-59	1,207,013	5,742	6,293	91
	60-64	590,789	3,345	4,937	68
65-69	221,870	5,825	2,583	226	
70 and over	59,674	872	1,631	53	
	All ages	\$ 19,385,999	\$ 43,361	\$ 52,695	82%

TABLE C
 STANDARD NONMEDICAL ISSUES OF 1965-79
 MALE LIVES
 EXPERIENCE BETWEEN 1979 AND 1980 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
1965 (15)	0	\$ 99,506	\$ 48	\$ 56	86%
	1	33,649	10	27	37
	2-4	59,891	56	58	97
	5-9	98,511	147	114	129
	10-14	152,354	163	162	101
	15-19	626,989	695	775	90
	20-24	976,888	985	1,497	66
	25-29	735,540	1,230	1,792	69
	30-34	345,753	1,112	1,403	79
	35-39	136,123	623	911	68
	40-44	23,633	155	250	62
	45-49	2,308	25	38	66
	50 and over	1,354	45	46	98
		All ages	\$ 3,297,499	\$ 5,294	\$ 7,129	74%
1966 (14)	0	\$ 102,394	\$ 73	\$ 46	159%
	1	39,764	8	22	36
	2-4	62,036	80	52	154
	5-9	101,404	108	120	90
	10-14	157,365	196	170	115
	15-19	556,250	551	665	83
	20-24	952,370	862	1,323	65
	25-29	764,986	1,115	1,629	68
	30-34	343,375	893	1,213	74
	35-39	129,439	656	746	88
	40-44	23,463	153	220	70
	45-49	2,485	34	36	94
	50 and over	733	15	20	75
		All ages	\$ 3,236,064	\$ 4,744	\$ 6,262	76%
1967 (13)	0	\$ 107,546	\$ 33	\$ 38	87%
	1	41,230	25	18	139
	2-4	65,080	62	45	138
	5-9	103,414	91	121	75
	10-14	158,608	194	174	111
	15-19	567,589	557	651	86
	20-24	1,138,417	1,027	1,417	72
	25-29	889,765	1,133	1,676	68
	30-34	406,862	770	1,272	61
	35-39	149,920	531	764	70
	40-44	32,465	261	270	97
	45-49	3,876	2	50	4
	50 and over	924	13	21	62
		All ages	\$ 3,665,696	\$ 4,699	\$ 6,517	72%

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1968 (12)	0	\$ 114,644	\$ 14	\$ 36	39%
	1	42,998	5	15	33
	2-4	65,947	33	36	92
	5-9	104,022	130	113	115
	10-14	163,666	291	182	160
	15-19	577,745	622	636	98
	20-24	1,366,809	1,312	1,548	85
	25-29	1,036,679	1,262	1,736	73
	30-34	473,839	1,076	1,336	81
	35-39	187,127	784	867	90
	40-44	47,342	324	350	93
	45-49	5,246	39	58	67
	50 and over	2,972	49	57	86
	All ages	\$ 4,189,036	\$ 5,941	\$ 6,970	85%
1969 (11)	0	\$ 126,220	\$ 20	\$ 39	51%
	1	47,252	2	15	13
	2-4	69,022	0	30	0
	5-9	106,330	85	103	83
	10-14	166,738	226	187	121
	15-19	582,241	605	615	98
	20-24	1,474,509	1,397	1,516	92
	25-29	1,081,198	1,170	1,572	74
	30-34	478,828	866	1,212	71
	35-39	193,624	627	803	78
	40-44	48,281	276	322	86
	45-49	5,897	16	58	28
	50 and over	2,728	28	51	55
	All ages	\$ 4,382,868	\$ 5,318	\$ 6,523	82%
1970 (10)	0	\$ 145,369	\$ 30	\$ 47	64%
	1	56,567	15	17	88
	2-4	79,791	11	28	39
	5-9	117,721	71	98	72
	10-14	176,056	271	204	133
	15-19	660,934	585	697	84
	20-24	1,781,880	1,470	1,718	86
	25-29	1,183,992	1,116	1,511	74
	30-34	517,772	748	1,151	65
	35-39	212,333	697	777	90
	40-44	53,459	221	317	70
	45-49	5,722	61	50	122
	50 and over	2,924	32	50	64
	All ages	\$ 4,994,520	\$ 5,328	\$ 6,665	80%
1971 (9)	0	\$ 164,990	\$ 32	\$ 57	56%
	1	67,347	18	22	82
	2-4	99,064	13	29	45
	5-9	143,019	124	100	124
	10-14	209,909	272	249	109
	15-19	713,550	821	755	109
	20-24	1,948,826	1,624	1,773	92
	25-29	1,344,382	1,142	1,551	74
	30-34	570,018	1,008	1,123	90
	35-39	222,900	779	720	108
	40-44	55,962	263	298	88
	45-49	10,022	42	79	53
	50 and over	4,292	23	63	37
	All ages	\$ 5,554,281	\$ 6,161	\$ 6,819	90%

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972 (8)	0	\$ 186,551	\$ 25	\$ 71	35%
	1	82,389	10	29	34
	2-4	140,979	20	44	45
	5-9	198,677	161	111	145
	10-14	292,380	391	343	114
	15-19	877,955	947	937	101
	20-24	2,111,811	1,743	1,826	95
	25-29	1,556,693	1,386	1,603	86
	30-34	623,131	921	1,075	86
	35-39	235,544	828	671	123
	40-44	60,166	ΦZ.R	285	71
	45-49	10,679	76	76	100
	50 and over	4,775	31	64	48
	All ages	\$ 6,381,730	\$ 6,740	\$ 7,135	94%
1973 (7)	0	\$ 223,163	\$ 60	\$ 92	65%
	1	89,607	29	34	85
	2-4	171,254	5	55	9
	5-9	234,453	136	105	130
	10-14	342,222	379	377	101
	15-19	1,041,001	1,182	1,114	106
	20-24	2,233,291	1,793	1,865	96
	25-29	1,718,338	1,443	1,609	90
	30-34	693,074	805	1,041	77
	35-39	244,398	487	619	79
	40-44	66,435	228	280	81
	45-49	14,398	5	93	5
	50 and over	7,715	60	93	65
	All ages	\$ 7,079,349	\$ 6,612	\$ 7,377	90%
1974 (6)	0	\$ 247,159	\$ 158	\$ 115	137%
	1	95,938	25	40	63
	2-4	178,610	55	62	89
	5-9	239,548	105	85	124
	10-14	326,292	404	321	126
	15-19	1,062,979	1,315	1,149	114
	20-24	2,325,722	1,863	1,907	98
	25-29	1,887,486	1,294	1,625	80
	30-34	736,715	993	1,002	99
	35-39	246,452	418	546	77
	40-44	65,851	206	246	84
	45-49	18,426	33	103	32
	50 and over	12,685	67	129	52
	All ages	\$ 7,443,863	\$ 6,936	\$ 7,330	95%
1975 (5)	0	\$ 279,141	\$ 89	\$ 145	61%
	1	101,838	0	48	0
	2-4	170,229	99	65	152
	5-9	241,053	50	76	66
	10-14	300,163	336	254	132
	15-19	977,536	1,259	1,067	118
	20-24	2,329,027	1,741	1,933	90
	25-29	2,164,526	1,564	1,766	89
	30-34	859,807	941	1,045	90
	35-39	281,115	325	545	60
	40-44	77,001	175	243	72
	45-49	23,958	24	117	21
	50 and over	22,910	38	197	19
	All ages	\$ 7,828,304	\$ 6,641	\$ 7,501	89%

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1976 (4)	0	\$ 329,264	\$ 169	\$ 202	84%
	1	122,184	52	63	83
	2-4	197,000	33	82	40
	5-9	292,533	46	91	51
	10-14	342,212	168	242	69
	15-19	1,092,932	1,416	1,156	122
	20-24	2,644,389	2,217	2,209	100
	25-29	2,576,539	1,792	2,015	89
	30-34	1,009,280	1,081	1,131	96
	35-39	297,650	352	505	70
	40-44	78,973	139	224	62
	45-49	32,800	122	139	88
	50 and over	25,786	112	203	55
		All ages	\$ 9,041,542	\$ 7,699	\$ 8,262	93%
1977 (3)	0	\$ 395,780	\$ 115	\$ 313	37%
	1	138,815	59	87	68
	2-4	221,590	46	104	44
	5-9	334,165	59	107	55
	10-14	367,267	175	205	85
	15-19	1,172,697	1,393	1,194	117
	20-24	3,040,728	2,323	2,448	95
	25-29	3,053,815	2,495	2,314	108
	30-34	1,280,475	1,204	1,272	95
	35-39	359,177	500	517	97
	40-44	93,441	265	222	119
	45-49	29,181	28	104	27
	50 and over	24,183	183	164	112
		All ages	\$10,511,314	\$ 8,845	\$ 9,051	98%
1978 (2)	0	\$ 437,829	\$ 265	\$ 524	51%
	1	164,749	114	133	86
	2-4	256,928	70	134	52
	5-9	375,036	44	130	34
	10-14	402,054	202	179	113
	15-19	1,316,077	1,525	1,286	119
	20-24	4,075,791	3,527	2,995	118
	25-29	4,433,987	2,961	2,832	105
	30-34	2,091,111	1,813	1,834	99
	35-39	623,600	532	711	75
	40-44	137,214	203	262	77
	45-49	45,612	47	124	38
	50 and over	53,976	169	278	61
		All ages	\$14,413,964	\$ 11,472	\$ 11,422	100%

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1979 (1)	0	\$ 549,006	\$ 544	\$ 2,984	18%
	1	204,930	75	255	29
	2-4	323,997	69	203	34
	5-9	448,802	88	171	51
	10-14	464,301	273	164	166
	15-19	1,575,852	1,788	1,432	125
	20-24	5,376,702	4,179	3,862	113
	25-29	5,963,269	3,569	3,450	103
	30-34	2,946,704	2,195	2,216	99
	35-39	880,443	904	771	117
	40-44	197,205	227	272	83
	45-49	62,750	22	122	18
	50 and over	69,901	90	243	37
		All ages	\$19,063,862	\$ 14,023	\$ 15,965	88%
All years (1-15)	0	\$ 3,508,562	\$ 1,675	\$ 4,765	35%
	1	1,334,257	447	825	54
	2-4	2,161,418	652	1,027	63
	5-9	3,138,688	1,445	1,645	88
	10-14	4,021,587	3,941	3,413	115
	15-19	13,402,327	15,261	14,129	108
	20-24	33,777,160	28,063	29,657	95
	25-29	30,391,195	24,672	28,681	86
	30-34	13,376,744	16,426	19,326	85
	35-39	4,399,845	9,043	10,473	86
	40-44	1,060,891	3,297	4,061	81
	45-49	273,360	576	1,247	46
	50 and over	237,858	955	1,679	57
		All ages	\$11,083,892	\$106,453	\$120,928	88%

TABLE C—Continued

STANDARD NONMEDICAL ISSUES OF 1965-79
FEMALE LIVES
EXPERIENCE BETWEEN 1979 AND 1980 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
1965 (15)	0	\$ 58,390	\$ 13	\$ 20	65%
	1	22,188	13	8	163
	2-4	30,038	14	14	100
	5-9	40,266	22	23	96
	10-14	41,303	35	22	159
	15-19	122,393	54	83	65
	20-24	152,064	131	160	82
	25-29	102,541	134	184	73
	30-34	81,923	211	225	94
	35-39	58,969	184	240	77
	40-44	13,255	71	76	93
	45-49	801	2	7	29
	50 and over	79	1	1	100
	All ages	\$ 724,210	\$ 885	\$ 1,063	83%
1966 (14)	0	\$ 60,332	\$ 15	\$ 18	83%
	1	21,736	31	7	443
	2-4	33,120	19	14	136
	5-9	41,589	31	25	124
	10-14	45,374	57	24	238
	15-19	137,741	83	92	90
	20-24	173,986	142	164	87
	25-29	118,366	101	193	52
	30-34	86,261	177	217	82
	35-39	60,368	206	224	92
	40-44	12,798	73	67	109
	45-49	924	2	7	29
	50 and over	110	2	1	200
	All ages	\$ 792,705	\$ 939	\$ 1,053	89%
1967 (13)	0	\$ 65,220	\$ 5	\$ 18	28%
	1	23,405	0	7	0
	2-4	34,064	17	13	131
	5-9	44,636	14	26	54
	10-14	49,275	18	26	69
	15-19	147,433	91	95	96
	20-24	214,714	120	183	66
	25-29	142,660	132	211	63
	30-34	100,516	157	231	68
	35-39	70,075	173	239	72
	40-44	26,073	123	123	100
	45-49	2,008	13	13	100
	50 and over	557	4	40	10
	All ages	\$ 920,636	\$ 867	\$ 1,225	71%

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1968 (12)	0	\$ 69,879	\$ 7	\$ 19	37%
	1	24,507	7	7	100
	2-4	36,333	14	12	117
	5-9	48,047	29	26	112
	10-14	55,641	11	31	35
	15-19	159,482	80	97	82
	20-24	249,659	167	194	86
	25-29	172,520	174	231	75
	30-34	119,324	196	252	78
	35-39	82,186	191	256	75
	40-44	42,137	196	171	115
	45-49	3,538	39	20	195
	50 and over	837	2	40	5
	All ages	\$ 1,064,090	\$ 1,113	\$ 1,356	82%
1969 (11)	0	\$ 77,770	23	\$ 20	115%
	1	28,022	0	7	0
	2-4	38,320	7	11	64
	5-9	50,904	25	24	104
	10-14	58,692	16	33	48
	15-19	179,352	125	105	119
	20-24	288,131	184	206	89
	25-29	194,928	216	231	94
	30-34	128,577	213	250	85
	35-39	86,623	201	249	81
	40-44	46,751	187	178	105
	45-49	4,492	83	24	346
	50 and over	306	0	3	0
	All ages	\$ 1,182,868	\$ 1,280	\$ 1,341	95%
1970 (10)	0	\$ 93,550	\$ 13	\$ 25	52%
	1	33,422	5	8	63
	2-4	45,447	5	14	36
	5-9	59,843	7	25	28
	10-14	67,684	43	39	110
	15-19	210,029	86	116	74
	20-24	362,443	158	246	64
	25-29	255,806	200	268	75
	30-34	164,130	274	294	93
	35-39	101,262	212	269	79
	40-44	55,801	179	199	90
	45-49	5,380	34	26	131
	50 and over	624	2	5	40
	All ages	\$ 1,455,421	\$ 1,218	\$ 1,534	79%
1971 (9)	0	\$ 108,327	\$ 8	\$ 31	26%
	1	41,826	3	11	27
	2-4	60,013	4	16	25
	5-9	76,672	58	28	207
	10-14	91,065	68	54	126
	15-19	244,827	158	131	121
	20-24	421,367	166	280	59
	25-29	313,797	172	295	58
	30-34	196,069	156	320	49
	35-39	113,878	167	279	60
	40-44	62,101	208	205	101
	45-49	6,191	14	28	50
	50 and over	975	20	27	74
	All ages	\$ 1,737,108	\$ 1,202	\$ 1,705	70%

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972 (8)	0	\$ 125,880	\$ 18	\$ 40	45%
	1	53,101	5	15	33
	2-4	90,655	1	23	4
	5-9	124,025	38	42	90
	10-14	149,581	78	86	91
	15-19	330,218	129	178	72
	20-24	500,725	198	321	62
	25-29	395,100	232	336	69
	30-34	228,981	257	340	76
	35-39	123,889	154	276	56
	40-44	66,664	239	203	118
	45-49	7,383	0	30	0
	50 and over	791	6	5	120
		All ages	\$ 2,196,993	\$ 1,355	\$ 1,895	72%
1973 (7)	0	\$ 158,535	\$ 23	\$ 57	40%
	1	59,013	5	19	26
	2-4	114,632	16	30	53
	5-9	152,634	61	46	133
	10-14	188,176	87	102	85
	15-19	411,810	158	227	70
	20-24	615,338	228	376	61
	25-29	506,544	276	393	70
	30-34	291,525	272	391	70
	35-39	143,710	186	291	64
	40-44	74,355	196	208	94
	45-49	8,441	28	31	90
	50 and over	1,085	9	7	129
		All ages	\$ 2,725,798	\$ 1,545	\$ 2,178	71%
1974 (6)	0	\$ 181,224	\$ 30	\$ 74	41%
	1	65,024	17	24	71
	2-4	128,373	7	37	19
	5-9	170,817	11	47	23
	10-14	197,677	181	97	187
	15-19	445,872	148	250	59
	20-24	740,554	303	429	71
	25-29	670,493	315	478	66
	30-34	369,289	197	441	45
	35-39	152,804	222	277	80
	40-44	67,427	99	166	60
	45-49	7,824	10	25	40
	50 and over	2,393	7	14	50
		All ages	\$ 3,199,771	\$ 1,547	\$ 2,359	66%
1975 (5)	0	\$ 209,926	\$ 33	\$ 97	34%
	1	71,659	20	30	67
	2-4	127,412	11	41	27
	5-9	172,630	10	46	22
	10-14	188,265	49	80	61
	15-19	453,920	228	241	95
	20-24	873,362	503	480	105
	25-29	868,364	446	589	76
	30-34	464,819	326	487	67
	35-39	179,814	356	287	124
	40-44	79,571	120	173	70
	45-49	11,316	17	32	53
	50 and over	2,989	0	14	0
		All ages	\$ 3,704,047	\$ 2,119	\$ 2,596	82%

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1976 (4)	0	\$ 255,723	\$ 80	\$ 136	59%
	1	89,714	20	42	48
	2-4	150,478	26	54	48
	5-9	221,386	22	56	39
	10-14	225,116	90	85	106
	15-19	553,893	201	283	71
	20-24	1,104,959	503	591	85
	25-29	1,122,193	441	745	59
	30-34	571,625	409	537	76
	35-39	212,337	253	310	82
	40-44	83,914	200	162	123
	45-49	11,574	35	30	117
	50 and over	4,354	17	19	89
	All ages	\$ 4,607,266	\$ 2,297	\$ 3,050	75%
1977 (3)	0	\$ 318,489	\$ 93	\$ 216	44%
	1	106,272	5	57	9
	2-4	174,858	50	72	69
	5-9	258,146	60	69	87
	10-14	255,459	112	87	129
	15-19	637,656	287	319	90
	20-24	1,367,760	371	718	52
	25-29	1,391,620	529	888	60
	30-34	743,742	331	631	52
	35-39	257,538	408	315	130
	40-44	92,039	156	145	108
	45-49	12,479	13	28	46
	50 and over	5,452	15	22	68
	All ages	\$ 5,621,510	\$ 2,430	\$ 3,567	68%
1978 (2)	0	\$ 356,642	\$ 57	\$ 384	15%
	1	128,876	56	89	63
	2-4	203,745	9	95	9
	5-9	293,463	20	84	24
	10-14	282,504	37	85	44
	15-19	719,273	288	357	81
	20-24	1,710,688	587	933	63
	25-29	1,809,924	414	1,083	38
	30-34	1,088,532	683	844	81
	35-39	384,409	272	380	72
	40-44	114,458	94	140	67
	45-49	16,152	10	25	40
	50 and over	7,889	14	23	61
	All ages	\$ 7,116,555	\$ 2,541	\$ 4,522	56%

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1979 (1)	0	\$ 445,464	\$ 333	\$ 2,002	17%
	1	164,141	84	185	45
	2-4	268,864	79	144	55
	5-9	370,486	58	119	49
	10-14	349,402	91	96	95
	15-19	977,427	214	446	48
	20-24	2,546,246	607	1,273	48
	25-29	2,656,557	506	1,458	35
	30-34	1,620,253	556	1,153	48
	35-39	572,181	399	443	90
	40-44	160,918	104	143	73
	45-49	28,237	20	33	61
	50 and over	12,712	8	29	28
		All ages	\$10,172,888	\$ 3,059	\$ 7,524	41%
All years (1-15)	0	\$ 2,585,351	\$ 755	\$ 3,157	24%
	1	932,906	271	516	53
	2-4	1,536,352	275	590	47
	5-9	2,125,544	466	686	68
	10-14	2,245,214	973	947	103
	15-19	5,731,326	2,330	3,020	77
	20-24	11,321,996	4,368	6,554	67
	25-29	10,721,413	4,288	7,583	57
	30-34	6,255,566	4,415	6,613	67
	35-39	2,600,043	3,584	4,335	83
	40-44	998,262	2,245	2,358	95
	45-49	126,740	320	359	89
	50 and over	41,153	107	250	43
		All ages	\$47,221,866	\$ 24,397	\$ 36,968	66%

TABLE D
 STANDARD PARAMEDICALLY EXAMINED ISSUES OF 1970-79
 MALE LIVES
 EXPERIENCE BETWEEN 1979 AND 1980 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
1970 (10)	0	\$ 0	\$ 0	\$ 0	0%
	1	0	0	0	0
	2-4	0	0	0	0
	5-9	80	0	0	0
	10-14	1	0	0	0
	15-19	555	0	1	0
	20-24	4,115	0	2	0
	25-29	9,073	0	11	0
	30-34	8,130	0	18	0
	35-39	7,262	0	26	0
	40-44	4,612	12	27	44
	45-49	1,960	0	17	0
	50-54	697	0	10	0
	55-59	77	0	1	0
	60-64	87	0	2	0
65-69	2	0	0	0	
70 and over	0	0	0	0	
	All ages	\$ 36,651	\$ 12	\$ 117	10%
1971 (9)	0	\$ 0	\$ 0	\$ 0	0%
	1	7	0	0	0
	2-4	47	0	0	0
	5-9	116	30	0	0
	10-14	167	0	0	0
	15-19	1,037	0	1	0
	20-24	17,127	25	16	156
	25-29	42,953	0	49	0
	30-34	45,749	75	89	84
	35-39	42,652	32	136	24
	40-44	27,543	142	145	97
	45-49	17,190	132	137	96
	50-54	6,640	11	83	13
	55-59	2,135	119	36	330
	60-64	252	7	6	116
65-69	159	0	6	0	
70 and over	0	0	0	0	
	All ages	\$ 203,774	\$ 573	\$ 704	81%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972 (8)	0	\$ 209	\$ 0	\$ 0	0%
	1	222	0	0	0
	2-4	66	0	0	0
	5-9	788	0	0	0
	10-14	1,732	0	2	0
	15-19	6,455	50	7	714
	20-24	56,174	35	48	73
	25-29	136,144	113	139	81
	30-34	157,772	186	271	68
	35-39	121,326	359	344	104
	40-44	87,294	380	414	91
	45-49	53,775	468	393	119
	50-54	22,812	128	261	49
	55-59	8,306	79	129	61
	60-64	1,547	12	34	35
65-69	170	2	5	39	
70 and over	12	2	1	199	
	All ages	\$ 654,804	\$ 1,814	\$ 2,048	89%
1973 (7)	0	\$ 371	\$ 0	\$ 0	0%
	1	241	0	0	0
	2-4	1,033	0	0	0
	5-9	1,255	0	1	0
	10-14	3,473	0	4	0
	15-19	16,810	0	18	0
	20-24	146,649	179	122	147
	25-29	338,482	166	315	53
	30-34	392,837	427	586	72
	35-39	308,209	364	777	46
	40-44	206,148	496	870	57
	45-49	139,297	576	913	63
	50-54	66,522	284	685	41
	55-59	23,286	203	327	62
	60-64	4,761	57	93	61
65-69	908	23	27	85	
70 and over	74	5	4	124	
	All ages	\$ 1,650,356	\$ 2,780	\$ 4,742	59%
1974 (6)	0	\$ 696	\$ 0	\$ 0	0%
	1	757	0	0	0
	2-4	1,471	0	1	0
	5-9	3,752	25	1	2,499
	10-14	6,692	0	6	0
	15-19	34,915	0	39	0
	20-24	267,163	66	219	30
	25-29	651,809	696	557	124
	30-34	756,897	724	1,026	70
	35-39	563,195	606	1,245	48
	40-44	344,024	1,198	1,286	93
	45-49	225,281	656	1,281	51
	50-54	108,058	905	941	96
	55-59	43,329	285	519	54
	60-64	9,059	219	160	136
65-69	1,477	11	39	28	
70 and over	234	0	9	0	
	All ages	\$ 3,018,809	\$ 5,391	\$ 7,329	74%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1975 (5)	0	\$ 1,794	\$ 0	\$ 1	0%
	1	553	0	0	0
	2-4	2,260	0	1	0
	5-9	6,918	0	2	0
	10-14	7,981	10	8	125
	15-19	47,701	100	52	192
	20-24	384,303	361	319	113
	25-29	1,013,459	674	825	81
	30-34	1,225,379	1,182	1,489	79
	35-39	918,666	1,016	1,787	56
	40-44	579,162	1,746	1,839	94
	45-49	391,423	1,110	1,939	57
	50-54	202,176	1,204	1,444	83
	55-59	74,840	507	781	64
	60-64	14,225	210	237	88
65-69	2,877	65	70	92	
70 and over	290	33	9	367	
	All ages	\$ 4,874,007	\$ 8,218	\$ 10,803	76%
1976 (4)	0	\$ 2,671	\$ 0	\$ 2	0%
	1	1,644	0	1	0
	2-4	4,274	0	2	0
	5-9	9,378	0	3	0
	10-14	16,726	0	11	0
	15-19	62,093	75	66	113
	20-24	575,628	258	481	53
	25-29	1,537,413	1,006	1,202	83
	30-34	1,860,205	1,362	2,087	65
	35-39	1,386,117	2,427	2,358	102
	40-44	824,130	1,804	2,353	76
	45-49	532,816	1,633	2,301	70
	50-54	269,762	1,444	1,728	84
	55-59	109,687	751	1,041	72
	60-64	21,396	289	326	88
65-69	5,575	41	115	36	
70 and over	648	6	15	39	
	All ages	\$ 7,220,163	\$11,096	\$ 14,092	79%
1977 (3)	0	\$ 4,005	\$ 0	\$ 3	0%
	1	2,851	0	2	0
	2-4	6,553	0	3	0
	5-9	14,654	0	5	0
	10-14	20,765	0	11	0
	15-19	93,362	0	95	0
	20-24	846,205	698	681	102
	25-29	2,288,163	1,644	1,735	94
	30-34	2,936,876	2,129	2,924	72
	35-39	2,165,759	3,435	3,128	109
	40-44	1,208,715	2,381	2,898	82
	45-49	761,996	2,040	2,754	74
	50-54	382,891	1,478	2,068	71
	55-59	159,012	1,067	1,241	85
	60-64	32,858	208	397	52
65-69	5,902	137	104	131	
70 and over	723	71	14	507	
	All ages	\$10,931,290	\$15,288	\$ 18,063	85%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1978 (2)	0	\$ 4,903	\$ 0	\$ 6	0%
	1	3,554	0	4	0
	2-4	7,878	0	4	0
	5-9	18,509	0	7	0
	10-14	24,205	0	10	0
	15-19	92,363	5	91	5
	20-24	802,415	575	590	97
	25-29	2,634,038	1,907	1,678	113
	30-34	3,965,647	2,830	3,479	81
	35-39	3,148,672	2,089	3,589	58
	40-44	1,736,309	2,108	3,334	63
	45-49	1,036,769	2,213	2,852	77
	50-54	543,704	2,203	2,220	99
	55-59	247,126	1,363	1,379	98
	60-64	55,379	310	481	64
	65-69	9,561	384	131	293
	70 and over	984	10	14	71
	All ages	\$14,332,016	\$15,997	\$ 19,869	81%
1979 (1)	0	\$ 6,397	\$ 0	\$ 37	0%
	1	4,095	0	5	0
	2-4	6,894	0	4	0
	5-9	18,371	0	7	0
	10-14	30,921	0	10	0
	15-19	135,034	350	123	284
	20-24	1,232,256	1,251	845	148
	25-29	3,924,041	2,424	2,268	106
	30-34	5,967,324	4,017	4,498	89
	35-39	4,745,802	3,492	4,170	83
	40-44	2,547,224	3,043	3,519	86
	45-49	1,478,122	2,660	2,906	91
	50-54	783,216	1,787	2,070	86
	55-59	366,688	1,458	1,361	107
	60-64	91,453	289	550	52
	65-69	14,079	55	137	40
	70 and over	3,627	14	48	29
	All ages	\$21,355,544	\$20,840	\$ 22,558	92%
All years (1-10)	0	\$ 21,046	\$ 0	\$ 49	0%
	1	13,924	0	12	0
	2-4	30,476	0	15	0
	5-9	73,821	55	26	212
	10-14	112,663	10	62	16
	15-19	490,325	580	493	118
	20-24	4,332,035	3,448	3,325	104
	25-29	12,575,575	8,630	8,779	98
	30-34	17,316,816	12,932	16,467	78
	35-39	13,407,660	13,820	17,560	79
	40-44	7,565,161	13,310	16,685	80
	45-49	4,638,629	11,488	15,493	74
	50-54	2,386,478	9,444	11,510	82
	55-59	1,034,486	5,832	6,815	86
	60-64	231,017	1,601	2,286	70
	65-69	40,710	718	634	113
	70 and over	6,592	141	114	124
	All ages	\$64,277,414	\$82,009	\$100,325	82%

TABLE D—Continued

STANDARD PARAMEDICALLY EXAMINED ISSUES OF 1970-79
 FEMALE LIVES
 EXPERIENCE BETWEEN 1979 AND 1980 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
1970 (10)	0	\$ 0	\$ 0	\$ 0	0%
	1	40	0	0	0
	2-4	0	0	0	0
	5-9	0	0	0	0
	10-14	0	0	0	0
	15-19	87	0	0	0
	20-24	461	0	0	0
	25-29	686	0	1	0
	30-34	856	0	2	0
	35-39	984	0	3	0
	40-44	931	0	3	0
	45-49	708	5	3	166
	50-54	110	0	1	0
	55-59	42	0	0	0
	60-64	34	0	0	0
65-69	7	0	0	0	
70 and over	0	0	0	0	
	All ages	\$ 4,946	\$ 5	\$ 13	38%
1971 (9)	0	\$ 13	\$ 0	\$ 0	0%
	1	0	0	0	0
	2-4	2	0	0	0
	5-9	29	0	0	0
	10-14	62	0	0	0
	15-19	341	0	0	0
	20-24	1,455	10	1	999
	25-29	2,273	3	2	149
	30-34	4,535	10	6	167
	35-39	4,814	0	12	0
	40-44	4,686	0	15	0
	45-49	4,452	14	20	70
	50-54	2,138	5	14	35
	55-59	628	4	5	79
	60-64	183	0	3	0
65-69	41	2	1	199	
70 and over	0	0	0	0	
	All ages	\$ 25,652	\$ 48	\$ 79	61%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972 (8)	0	\$ 82	\$ 0	\$ 0	0%
	1	45	0	0	0
	2-4	215	0	0	0
	5-9	347	0	0	0
	10-14	588	0	0	0
	15-19	1,305	0	1	0
	20-24	4,063	0	4	0
	25-29	7,192	0	6	00
	30-34	12,894	13	19	68
	35-39	14,944	36	33	109
	40-44	15,372	23	46	49
	45-49	14,901	32	60	53
	50-54	6,746	47	41	115
	55-59	2,207	9	14	64
	60-64	443	4	6	66
	65-69	140	0	3	0
	70 and over	52	0	2	0
	All ages	\$ 81,536	\$ 164	\$ 235	70%
1973 (7)	0	\$ 94	\$ 0	\$ 0	0%
	1	260	0	0	0
	2-4	291	0	0	0
	5-9	664	0	0	0
	10-14	1,056	0	1	0
	15-19	3,882	0	2	0
	20-24	9,652	0	6	0
	25-29	24,218	50	19	263
	30-34	40,975	40	55	72
	35-39	43,864	22	88	24
	40-44	40,137	69	111	62
	45-49	38,515	129	143	90
	50-54	21,414	113	119	95
	55-59	7,725	86	45	191
	60-64	1,851	74	22	336
	65-69	304	2	6	33
	70 and over	26	0	1	0
	All ages	\$ 234,928	\$ 585	\$ 618	95%
1974 (6)	0	\$ 623	\$ 0	\$ 0	0%
	1	254	0	0	0
	2-4	949	0	0	0
	5-9	2,043	0	1	0
	10-14	2,672	0	1	0
	15-19	7,297	5	4	124
	20-24	23,560	10	14	71
	25-29	59,593	75	42	178
	30-34	100,471	86	119	72
	35-39	92,171	164	166	98
	40-44	77,846	125	193	65
	45-49	70,065	149	229	65
	50-54	38,032	136	191	71
	55-59	14,168	89	74	120
	60-64	3,297	25	34	73
	65-69	940	8	15	53
	70 and over	147	0	4	0
	All ages	\$ 494,128	\$ 872	\$ 1,087	80%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1975 (5)	0	\$ 851	\$ 0	\$ 0	0%
	1	853	0	0	0
	2-4	1,343	0	0	0
	5-9	3,001	0	1	0
	10-14	4,766	0	2	0
	15-19	12,852	0	7	0
	20-24	40,825	0	22	0
	25-29	116,157	167	79	211
	30-34	192,888	121	202	59
	35-39	171,992	122	274	44
	40-44	130,172	155	280	55
	45-49	115,518	250	334	74
	50-54	70,395	314	324	96
	55-59	28,613	210	140	149
60-64	8,620	71	73	97	
65-69	2,239	19	30	63	
70 and over	495	0	13	0	
	All ages	\$ 901,580	\$ 1,429	\$ 1,781	80%
1976 (4)	0	\$ 885	\$ 0	\$ 0	0%
	1	894	0	0	0
	2-4	2,241	0	1	0
	5-9	6,158	0	2	0
	10-14	7,146	0	2	0
	15-19	17,111	0	9	0
	20-24	70,388	0	38	0
	25-29	198,992	40	132	30
	30-34	318,420	227	299	75
	35-39	277,795	263	406	65
	40-44	196,686	326	376	86
	45-49	166,083	328	427	76
	50-54	94,573	283	393	72
	55-59	42,082	181	185	97
60-64	11,800	129	84	153	
65-69	2,920	34	33	103	
70 and over	365	4	6	66	
	All ages	\$ 1,414,539	\$ 1,815	\$ 2,393	76%
1977 (3)	0	\$ 2,836	\$ 0	\$ 2	0%
	1	1,442	0	2	0
	2-4	3,530	0	2	0
	5-9	8,482	0	2	0
	10-14	9,054	0	3	0
	15-19	23,778	0	12	0
	20-24	116,865	10	61	16
	25-29	329,098	187	210	89
	30-34	512,739	198	436	45
	35-39	436,229	604	533	113
	40-44	283,023	314	446	70
	45-49	217,410	332	485	68
	50-54	122,769	288	432	66
	55-59	55,721	289	212	136
60-64	14,778	100	93	107	
65-69	3,888	42	33	127	
70 and over	623	8	8	99	
	All ages	\$ 2,142,265	\$ 2,372	\$ 2,972	80%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1978	0	\$ 4,806	\$ 100	\$ 6	1.666%
(2)	1	1,412	0	1	0
	2-4	4,129	0	2	0
	5-9	12,433	0	3	0
	10-14	12,686	0	4	0
	15-19	30,949	0	15	0
	20-24	130,964	0	71	0
	25-29	414,261	257	248	103
	30-34	685,160	267	532	50
	35-39	622,298	176	615	28
	40-44	392,641	345	476	72
	45-49	285,716	508	446	113
	50-54	165,728	323	436	74
	55-59	75,490	153	215	71
	60-64	21,638	69	98	70
	65-69	6,022	30	39	76
	70 and over	1,466	12	15	80
	All ages	\$ 2,867,799	\$ 2,240	\$ 3,222	70%
1979	0	\$ 4,192	\$ 0	\$ 20	0%
(1)	1	2,402	0	3	0
	2-4	5,485	0	3	0
	5-9	12,626	0	4	0
	10-14	17,307	0	5	0
	15-19	51,631	85	23	369
	20-24	232,745	195	116	168
	25-29	681,495	301	373	81
	30-34	1,112,286	360	792	45
	35-39	973,688	201	754	26
	40-44	595,349	371	525	70
	45-49	418,661	228	485	47
	50-54	245,599	68	463	14
	55-59	117,231	191	236	80
	60-64	31,748	65	93	69
	65-69	10,451	22	44	49
	70 and over	1,432	7	10	70
	All ages	\$ 4,514,328	\$ 2,094	\$ 3,949	53%
All years	0	\$ 14,382	\$ 100	\$ 28	357%
(1-10)	1	7,602	0	6	0
	2-4	18,185	0	8	0
	5-9	45,783	0	13	0
	10-14	55,337	0	18	0
	15-19	149,233	90	73	123
	20-24	630,978	225	333	68
	25-29	1,833,965	1,080	1,112	97
	30-34	2,981,224	1,322	2,462	54
	35-39	2,638,779	1,588	2,884	55
	40-44	1,736,843	1,728	2,471	70
	45-49	1,332,029	1,975	2,632	75
	50-54	767,504	1,577	2,414	65
	55-59	343,907	1,212	1,126	108
	60-64	94,392	537	506	106
	65-69	26,952	159	204	78
	70 and over	4,606	31	59	53
	All ages	\$12,681,701	\$11,624	\$ 16,349	71%

