

TRANSACTIONS

1982 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORTS OF THE COMMITTEE ON ORDINARY INSURANCE AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1980 AND 1981 ANNIVERSARIES

ABSTRACT

This is the latest in a series of annual reports on intercompany mortality experience under Standard Ordinary life insurance policies. It should be noted that a major contributor to previous years' studies was not able to contribute to this 1980-81 study. In order to compare the 1980-81 results with those for 1979-80, some of the results of the 1979-80 study have been recalculated with that one company's contribution eliminated. It is noted in the text as "company-adjusted" where comparisons are made with the 1979-80 results company-adjusted in this way. Throughout this report, all 1979-80 data not labeled as "company-adjusted" is the same data as was given in last year's *Reports*.

General Mortality between 1980 and 1981 Anniversaries

Compared with the company-adjusted results of last year's study:

The overall medical mortality ratio in the select period increased by 0.3 percent.

The overall nonmedical mortality ratio in the select period decreased by about 1 percentage point.

The overall paramedical mortality ratios in the select period (first eleven years only) decreased by more than 9 percentage points.

The overall mortality ratio in the ultimate period decreased by about 1 percentage point.

Medical versus Nonmedical Mortality between 1976 and 1981 Anniversaries

In the select period, for all policy years combined, nonmedical mortality was significantly higher than medical mortality for issue ages 30-44.

In the ultimate period, nonmedical mortality exceeded medical mortality for each of the attained-age groups except 15-24 and 35-44.

Premium-paying versus Fully Paid-up Mortality in the Ultimate Period, between 1976 and 1981 Anniversaries

Overall mortality on premium-paying insurance was slightly lower than that on fully paid-up insurance.

Male versus Female Mortality between 1976 and 1981 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 62 percent of male mortality.

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1	1980-81	1-15	Medical	Combined	Ages at issue
2	1980-81	1-15	Medical	Combined	Year of issue
3	1980-81	1-15	Nonmedical	Combined	Ages at issue
4	1980-81	1-15	Nonmedical	Combined	Year of issue
5	1976-81	1-15	Medical and nonmedical	Combined	Age group at issue and policy year
6	1980-81	16 and later	Combined	Combined	Attained ages
7	1976-81	16 and later	Medical and nonmedical	Combined	Attained ages
8	1976-81	16 and later	Combined	Combined	Attained ages, premium paying and paid-up
9	1976-81	1-15	Medical	Separate	Ages at issue
10	1976-81	1-15	Nonmedical	Separate	Ages at issue
11	1976-81	1-15	Medical and nonmedical	Separate	Age group at issue and policy year
12	1976-81	16 and later	Combined	Separate	Attained ages
Appendix A	Names of the contributing companies, and proportion of total 1980-81 exposures contributed by each company				
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C	1980-81	1-15	Nonmedical	Separate	Year of issue and ages at issue
D	1980-81	1-11	Paramedical	Separate	Year of issue and ages at issue

INTRODUCTION

This report covers the intercompany mortality experience under Standard Ordinary insurance between 1980 and 1981 policy anniversaries. The report also covers experience between 1976 and 1981 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 eleven 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.

The 1980-81 experience is derived from the contributions of twenty-one 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 1980-81 aggregate mortality ratios for each major category of experience with the company-adjusted corresponding ratios for the previous year:

EXPERIENCE BETWEEN POLICY ANNIVERSARIES

	1979-80 Company-adjusted	1980-81
Medical Select	69.2%	69.5%
Nonmedical Select	80.7	79.8
Paramedical Select*	79.5	70.1
Total Select	71.9	71.0
Ultimate	76.1	75.2
Select & Ultimate	74.5	73.6

* 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 1980 and 1981 policy anniversaries.

COMMITTEE ON MORTALITY—ORDINARY

EXPERIENCE UNDER STANDARD ISSUES DURING THE
FIRST FIFTEEN POLICY YEARS*Medically Examined Issues*

The 1980-81 experience during the first fifteen policy years include exposures of \$177 billion and actual deaths of \$456 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 1980 to 1981 anniversaries was 69.5 percent. The tabulation following Table 2 compares this result with the results of previous studies. As shown, there has been little change in overall medical mortality in the last three years.

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1966-80
MALE AND FEMALE LIVES COMBINED
EXPERIENCE BETWEEN 1980 AND 1981 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	\$ 370,224	\$ 143	\$ 470	30.4%
1	257,272	165	157	105.1
2-4	435,492	149	200	74.5
5-9	747,419	434	372	116.7
10-14	877,284	876	630	137.3
15-19	1,397,374	1,249	1,357	92.0
20-24	6,007,901	5,427	5,437	99.8
25-29	18,047,608	14,774	18,128	81.5
30-34	32,053,860	31,806	45,703	69.6
35-39	34,394,347	54,392	75,035	72.5
40-44	29,481,164	72,318	106,809	67.7
45-49	22,937,164	85,345	122,453	69.7
50-54	16,069,255	75,462	118,090	63.9
55-59	8,668,702	56,994	81,880	69.6
60-64	3,682,897	37,335	50,028	74.6
65-69	1,156,282	13,803	21,450	64.3
70 and over	264,262	5,072	7,509	67.6
All ages	\$176,848,507	\$455,744	\$655,716	69.5%

TABLE 2
 STANDARD MEDICALLY EXAMINED ISSUES OF 1966-80
 MALE AND FEMALE LIVES COMBINED
 EXPERIENCE BETWEEN 1980 AND 1981 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
1966	15	\$ 4,992,380	\$ 32,263	\$ 45,195	71.4%
1967	14	5,092,338	28,111	41,901	67.1
1968	13	5,380,153	28,082	39,887	70.4
1969	12	6,186,711	28,764	41,439	69.4
1970	11	6,450,146	25,734	38,682	66.5
1971	10	7,363,856	29,773	40,001	74.4
1972	9	8,194,236	27,661	40,353	68.5
1973	8	8,946,455	29,614	41,008	72.2
1974	7	10,193,026	30,971	42,465	72.9
1975	6	10,818,199	30,002	41,309	72.6
1976	5	12,705,325	26,346	44,390	59.4
1977	4	15,165,015	31,675	46,497	68.1
1978	3	18,310,802	39,039	49,882	78.3
1979	2	25,065,683	32,311	52,812	61.2
1980	1	31,984,182	35,398	49,895	70.9
All years of issue		\$ 176,848,507	\$ 455,744	\$ 655,716	69.5%

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
1980-81	69.5

(69.2 company-adjusted)

The first tabulation on the next page shows the variation in the 1980-81 aggregate medical mortality ratios among the contributing companies.

Nonmedical Issues

The 1980-81 experience during the first fifteen policy years includes exposures of \$126 billion and actual deaths of \$102 million.

The second tabulation on the next page shows nonmedical exposures as a percentage of total medical, nonmedical, and paramedical exposures, by age group at issue, for the experience between 1980 and 1981 anniversaries.

COMMITTEE ON MORTALITY—ORDINARY

VARIATION IN 1980-81 AGGREGATE
MEDICAL MORTALITY RATIOS
FOR ALL CONTRIBUTING COMPANIES
FROM 1980-81 ALL-COMPANY AVERAGE
OF 69.5 PERCENT

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 15	1	3.2%
10-15	3	14.0
5-10	2	8.4
0-5	4	19.8
Percentage points above average:		
0-5	2	10.3
5-10	4	30.9
10-15	1	4.9
More than 15	4	8.5

NONMEDICAL EXPOSURES AS A PERCENTAGE
OF TOTAL EXPOSURES

Ages At Issue	Policy Year 1	Policy Years 1-15
0-9	89.3%	87.2%
10-19	84.1	84.1
20-29	60.0	61.3
30-39	18.0	19.0
40-49	3.5	3.4
50 and over	1.5	1.1
All ages	29.3%	32.9%

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

The following table shows overall nonmedical proportions for policy year 1 for the last five years of issue.

NONMEDICAL EXPOSURES FOR POLICY YEAR 1
AS A PERCENTAGE OF TOTAL EXPOSURES

Year of Issue	% Nonmedical
1976	39.9%
1977	36.4
1978	36.4
1979	34.4
1980	29.3

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 unadjusted experience by age group at issue for each

TABLE 3

STANDARD NONMEDICAL ISSUES OF 1966-80
 MALE AND FEMALE LIVES COMBINED
 EXPERIENCE BETWEEN 1980 AND 1981 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	\$ 4,500,920	\$ 2,261	\$ 6,619	34.2%
1	2,087,573	577	1,316	43.8
2-4	3,155,395	729	1,418	51.4
5-9	4,184,306	1,673	1,839	91.0
10-14	4,576,927	3,344	3,054	109.5
15-19	11,973,337	10,508	10,731	97.9
20-24	33,581,386	24,709	26,835	92.1
25-29	34,258,269	24,237	29,597	81.9
30-34	18,208,328	16,309	23,051	70.8
35-39	6,649,060	9,901	13,349	74.2
40-44	1,878,442	4,938	5,497	89.8
45-49	543,539	1,415	2,174	65.1
50 and over	397,400	1,817	2,897	62.7
All ages	\$ 125,994,882	\$ 102,418	\$ 128,377	79.8%

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

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 1980 to 1981 anniversaries was 79.8 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 1980-81.

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
1980-81	79.8

(80.7 company-adjusted)

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

TABLE 4

STANDARD NONMEDICAL ISSUES OF 1966-80
 MALE AND FEMALE LIVES COMBINED
 EXPERIENCE BETWEEN 1980 AND 1981 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*
1966	15	\$ 2,902,073	\$ 4,825	\$ 6,231	77.4%
1967	14	3,250,689	4,975	6,386	77.9
1968	13	3,597,748	5,478	6,480	84.8
1969	12	3,833,737	4,871	6,163	79.0
1970	11	4,347,212	5,081	6,206	81.9
1971	10	4,815,737	4,921	6,311	78.0
1972	9	5,452,624	5,511	6,508	84.7
1973	8	6,408,700	5,661	6,974	81.2
1974	7	6,901,415	6,238	6,929	90.0
1975	6	7,677,325	6,495	7,312	88.8
1976	5	9,035,600	6,470	8,010	80.8
1977	4	10,966,669	7,708	9,264	83.2
1978	3	13,987,427	10,078	11,517	87.5
1979	2	18,292,924	10,618	13,872	76.5
1980	1	24,524,942	13,488	20,228	66.7
All years of issue		\$ 125,994,882	\$ 102,418	\$ 128,377	79.8%

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

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, and so on.

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 age-adjustment is only approximate, it is estimated that the non-age-adjusted mortality ratios understate the true mortality ratio on nonmedical business to a significant degree: about 9 percent at issue ages 40-44 and about 5 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 later, nonmedical issues at ages 50 and over arise 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 1980-81 aggregate nonmedical mortality ratios among the contributing companies.

VARIATION IN 1980-81 AGGREGATE
NONMEDICAL MORTALITY RATIOS
FOR ALL CONTRIBUTING COMPANIES
FROM 1980-81 ALL-COMPANY AVERAGE
OF 79.8 PERCENT

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 15	3	3.3%
10-15	2	10.0
5-10	1	4.8
0-5	4	16.5
Percentage points above average:		
0-5	6	32.9
5-10	3	22.9
10-15	2	9.6
More than 15	0	0.0

Paramedically Examined Issues

The paramedical experience included in this report is limited to issues of 1970 and later, due to the insignificant number of paramedical issues before that time. The 1980-81 experience during the first eleven policy years includes exposures of \$80 billion and actual deaths of \$87 million. The following tabulation shows paramedical exposures as a percentage of total exposures by year of issue for policy year 1.

PARAMEDICAL EXPOSURES FOR POLICY YEAR
1 AS A PERCENTAGE OF TOTAL EXPOSURES

Year of Issue	% Paramedical
1976	25.1
1977	28.9
1978	28.5
1979	30.5
1980	32.5

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

COMMITTEE ON MORTALITY—ORDINARY

STANDARD PARAMEDICAL ISSUES OF 1970-80
 MALE AND FEMALE LIVES COMBINED
 EXPERIENCE BETWEEN 1980 AND 1981 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
1970	11	\$ 37,671	\$ 73	\$ 132	55.3%
1971	10	167,911	482	627	76.9
1972	9	522,638	1,055	1,683	62.7
1973	8	1,357,496	2,511	4,119	61.0
1974	7	2,509,591	4,005	6,594	60.7
1975	6	3,959,289	7,275	9,627	75.6
1976	5	5,981,781	8,849	12,674	69.8
1977	4	8,697,087	11,988	16,375	73.2
1978	3	11,810,977	13,726	19,702	69.7
1979	2	17,979,134	16,513	23,986	68.8
1980	1	27,255,763	20,067	27,899	71.9
All years of issue		\$80,279,338	\$86,544	\$123,418	70.1%

The aggregate paramedical mortality ratio for the period from 1980 to 1981 anniversaries was 70.1 percent. The following tabulation compares this result with the result of previous studies. As this table shows, the overall paramedical ratio decreased by more than 10 percent this year compared to last year.

Exposure Year	Aggregate Mortality Ratio
1973-74	84.1%
1974-75	85.5
1975-76	81.4
1976-77	78.0
1977-78	80.5
1978-79	74.5
1979-80	80.3 (79.5 company-adjusted)
1980-81	70.1

Comparison of Medical, Nonmedical and Paramedical Experience

It would be desirable for the comparison of medical, nonmedical and paramedical 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 higher average socioeconomic levels than nonmedical

and paramedical business. In addition, there are considerable variations in limits and proportions of medical, nonmedical and paramedical business among contributing companies.

Table 5 presents the experience on medical and nonmedical select issues between 1976 and 1981 anniversaries. The nonmedical mortality ratios shown in Table 5 have *not* been age-adjusted to reflect the approximate distribution of nonmedical exposures by age for issue-age groups 40-44 and higher. Table 5 indicates that, for policy years 1-15 combined, nonmedical mortality was generally less than medical for issue ages under 20 and for issue age 45 and over.

EXPERIENCE UNDER STANDARD ISSUES DURING THE
SIXTEENTH AND SUBSEQUENT POLICY YEARS

The 1980-81 experience during the sixteenth and subsequent policy years includes exposures of \$81 billion and actual deaths of \$1.1 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 1980 to 1981 anniversaries on the 1965-70 Ultimate Basic Tables was 75.2 percent. The following tabulation compares this result with the results of previous studies. As was the case for medical issues in the select period, the ultimate mortality has shown little overall change in the last two years.

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 (76.1 company-adjusted)
1980-81.....	75.2

The tabulation before Table 6 shows the variation in the 1980-81 aggregate ultimate mortality ratios among the contributing companies (based on the 1965-70 Ultimate Basic Tables).

TABLE 5
 COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 BETWEEN 1976 AND 1981 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 %
	Mortality Ratios on 1965-70 Select Basic Table									
0	35	24	13	56	48	68	71	76	36	33
1-9	36	46	11	64	118	78	128	101	82	69
10-19	122	102	129	106	102	101	127	96	118	101
20-24	135	95	90	93	79	90	76	80	88	90
25-29	103	87	79	89	87	85	70	72	82	83
30-34	67	71	79	91	72	81	69	80	71	80
35-39	68	83	75	84	76	93	71	85	73	87
40-44	67	100	71	135	68	97	73	88	70	103
45-49	78	52	71	83	68	65	72	75	71	69
50 and over	65	72	67	61	68	57	76	55	70	62
All ages	70	76	71	92	70	89	73	81	71	85
	Ratio of Nonmedical to Medical Mortality Ratios									
0	69%		431%		142%		107%		92%	
1-9	128		582		66		79		84	
10-19	84		82		99		76		86	
20-24	70		103		114		105		102	
25-29	84		113		98		103		101	
30-34	106		115		113		116		113	
35-39	122		112		122		120		119	
40-44	149		190		143		121		147	
45-49	67		117		96		104		97	
50 and over	111		91		84		72		89	
All ages	109%		130%		127%		111%		120%	

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

VARIATION IN 1980-81 AGGREGATE
ULTIMATE MORTALITY RATIOS
FOR ALL CONTRIBUTING COMPANIES
FROM 1980-81 ALL-COMPANY AVERAGE
OF 75.2 PERCENT

	Number of Companies	Proportions of Actual Deaths
Percentage points below average:		
More than 15	0	0.0%
10-15	1	0.9
5-10	4	18.3
0-5	8	35.0
Percentage points above average:		
0-5	3	15.1
5-10	4	29.4
10-15	1	1.3
More than 15	0	0.0

TABLE 6
STANDARD ISSUES OF 1965 AND PRIOR*
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1980 AND 1981 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	\$ 912,167	\$ 882	\$ 734	120.2%	42.6%	59.4%
20-24	1,525,388	1,649	1,479	111.5	41.4	58.1
25-29	1,760,588	1,797	1,696	106.0	32.6	51.1
30-34	2,412,148	2,405	2,828	85.0	25.0	43.8
35-39	4,844,735	6,191	7,992	77.5	24.3	44.1
40-44	7,657,317	13,888	20,555	67.6	25.4	42.7
45-49	9,715,372	29,165	42,881	68.0	30.0	46.5
50-54	12,138,759	61,929	89,192	69.4	35.3	50.6
55-59	12,699,835	106,366	151,821	70.1	39.7	53.5
60-64	10,434,736	135,158	196,763	68.7	41.6	53.3
65-69	6,939,814	148,567	205,465	72.3	46.4	56.6
70-74	4,701,984	164,248	210,272	78.1	50.5	60.2
75-79	2,889,181	157,527	200,972	78.4	53.1	64.3
80-84	1,437,545	121,081	151,973	79.7	55.6	66.5
85-89	533,959	71,886	83,474	86.1	61.4	74.7
90-95	138,997	28,048	29,592	94.8	64.0	77.5
All ages ..	\$80,742,525	\$1,050,787	\$1,397,696	75.2%	45.9%	58.6%

*Based on data from twenty-one companies.

TABLE 7

COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 STANDARD ISSUES OF 1965 AND PRIOR
 EXPERIENCE BETWEEN 1976 AND 1981 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	\$ 626,602	3,188,173	602	2,766	113.4%	107.9%	95.1%
20-24	1,137,409	3,452,014	1,294	3,863	115.7	113.5	98.1
25-29	1,344,854	3,171,628	1,306	3,305	99.1	106.4	107.4
30-34	2,042,946	6,596,137	1,916	6,969	79.0	87.8	111.1
35-39	4,905,101	14,321,581	6,866	17,462	83.3	74.1	89.0
40-44	11,387,127	16,847,087	22,284	31,643	71.3	70.5	98.9
45-49	20,309,433	14,389,260	62,509	48,693	67.9	78.3	115.3
50-54	29,717,636	10,248,802	156,991	61,016	70.7	84.3	119.2
55-59	31,465,324	5,862,008	266,309	56,912	70.1	86.0	122.7
60-64	25,713,775	2,084,132	356,543	32,301	73.0	87.4	119.7
65-69	14,993,180	665,965	330,172	15,991	73.6	82.7	112.4
70-74	9,810,530	437,173	354,660	16,809	80.4	87.1	108.3
75-79	5,621,359	240,527	316,449	14,345	80.7	85.3	105.7
80-84	2,750,969	110,125	240,214	10,803	82.5	92.6	112.2
85-89	924,538	37,130	126,684	5,392	87.2	92.2	105.7
90-95	233,769	7,149	47,962	1,642	96.0	108.3	112.8
All ages	\$162,984,552	\$81,658,891	\$2,292,761	\$329,912	76.6%	83.0%	108.4%

*Based on data from seventeen companies.

TABLE 8
 COMPARISON OF MORTALITY EXPERIENCE
 UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES
 MALE AND FEMALE LIVES COMBINED
 STANDARD ISSUES OF 1965 AND PRIOR
 EXPERIENCE BETWEEN 1976 AND 1981 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.....	\$ 5,241,205	\$ 4,799	112.8%	\$ 128,419	\$ 319	315.8%	35.7%
20-24.....	6,381,541	6,955	110.2	1,904,276	1,757	98.9	111.4
25-29.....	6,147,961	6,566	108.5	2,218,317	2,091	106.2	106.2
30-34.....	11,332,428	11,751	86.6	1,971,304	2,065	97.8	88.5
35-39.....	26,094,099	33,616	78.1	1,688,328	2,652	105.4	74.1
40-44.....	40,225,556	70,063	70.4	2,093,714	4,348	83.3	84.5
45-49.....	50,104,853	165,188	74.3	3,176,662	10,802	82.2	90.4
50-54.....	58,912,532	322,704	74.1	4,471,616	23,090	76.7	96.6
55-59.....	56,834,008	498,122	73.0	5,584,128	46,944	76.1	95.9
60-64.....	44,146,920	626,803	75.4	6,361,523	86,777	76.2	99.0
65-69.....	25,835,228	587,239	76.3	7,386,750	163,245	77.8	98.1
70-74.....	17,259,033	633,035	81.5	5,370,878	194,137	77.4	105.3
75-79.....	10,098,127	575,023	81.5	3,696,746	193,541	76.2	107.0
80-84.....	5,003,866	439,311	82.8	2,051,722	175,270	81.5	101.6
85-89.....	1,491,289	203,346	86.6	989,180	125,631	81.6	106.1
90-95.....	343,804	69,493	94.5	303,376	62,606	95.2	99.3
All ages	\$365,452,450	\$4,259,014	78.3%	\$49,762,989	\$1,095,274	79.2%	98.9%

* Premium paying based on data from twenty-one companies.

† Fully paid-up based on data from nineteen companies.

Comparison of Ultimate Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could do so conveniently. Seventeen companies comprising about 72.8 percent of the total ultimate exposure were able to subdivide their data (in whole or in part) in this manner. The experience between 1976 and 1981 anniversaries is shown in Table 7. For all attained-age groups except ages 15-24 and ages 35-44, the nonmedical mortality was higher than the medical mortality.

Comparison of Premium-paying and Fully Paid-up Ultimate Experience

A comparison of the mortality on premium-paying and full paid-up (excluding reduced paid-up) policies for the period from 1976 to 1981 anniversaries is shown in Table 8 for standard medical and nonmedical issues

TABLE 9
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1976 AND 1981 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. TALIITY*
	Male	Female	Male	Female	Male	Female	
0	\$ 973,435	\$ 500,091	\$ 617	\$ 28	50.6%	4.8%	7.9%
1	698,812	348,866	199	37	47.2	19.4	34.5
2-4	1,184,416	602,392	603	37	101.5	15.9	12.3
5-9	2,169,840	1,153,963	1,215	487	93.9	120.0	81.3
10-14	2,966,023	1,174,260	3,309	1,038	126.7	204.7	87.4
15-19	6,729,430	1,479,177	8,320	517	114.9	64.7	28.7
20-24	33,612,752	3,193,605	27,443	1,917	87.5	98.1	78.2
25-29	89,876,758	6,891,970	75,308	4,427	81.5	84.8	89.1
30-34	140,352,606	12,071,194	152,716	9,977	71.3	74.1	87.4
35-39	143,858,147	13,880,073	259,227	15,477	73.7	65.2	68.5
40-44	121,938,226	13,995,600	345,158	30,610	68.7	88.9	79.0
45-49	91,050,720	12,755,955	379,921	34,915	70.2	82.3	65.1
50-54	58,106,698	9,199,318	308,061	34,287	64.3	77.5	68.9
55-59	28,562,715	5,257,065	230,206	25,031	73.3	90.3	57.7
60-64	11,141,610	2,566,586	119,730	14,962	67.4	68.0	51.9
65-69	3,128,954	943,635	54,657	12,489	78.2	108.7	72.9
70 and over	625,532	268,952	15,225	3,282	72.6	45.4	49.9
All ages	\$736,976,674	\$86,282,702	\$1,981,915	\$189,518	70.8%	80.1%	66.5%

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

combined. All twenty-one companies submitted their experience separately on premium-paying policies, and nineteen companies did so on fully paid-up policies. Exposures identified as premium-paying constituted 83 percent, and exposures identified as fully paid-up constituted 11 percent of 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 35-39 for premium-paying policies were substantially less than the ratios for fully paid-up policies.

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 1976 and 1981 anniversaries for the first fifteen policy years combined for standard medical 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 66.5 percent for medical issues and 55.7 percent for nonmedical issues.

The detailed select experience by sex for the period from 1980 to 1981 policy anniversaries by age group at issue for each year of issue is presented in the Appendix: Table B for medical issues, Table C for nonmedical issues and Table D for paramedical issues.

Table 11 compares the experience between 1976 and 1981 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 1976 and 1981 anniversaries for policy years 16 and over, for standard medical and nonmedical issues combined. Nineteen 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 62.3 percent.

TABLE 10
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1976 AND 1981 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 ISSUES	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO*		RATIO* OF FEMALE TO MALE MORTALITY†
	Male	Female	Male	Female	Male	Female	
0	\$ 14,868,372	\$ 10,682,054	\$ 7,424	\$ 3,946	35.9%	29.0%	64.3%
1	5,934,381	4,047,740	1,972	1,105	53.0	48.4	76.0
2-4	9,576,844	6,613,867	3,018	1,280	65.5	49.6	60.6
5-9	13,753,073	8,931,130	6,685	1,913	92.7	66.3	49.8
10-14	17,961,181	9,434,648	16,470	3,260	109.9	83.7	42.9
15-19	61,446,610	24,084,807	67,670	10,121	104.6	80.1	38.5
20-24	153,616,130	47,477,114	126,900	18,667	94.3	68.1	50.6
25-29	134,113,306	44,341,564	112,017	19,677	87.8	62.9	62.6
30-34	58,536,332	25,624,151	74,246	17,883	85.3	65.3	65.5
35-39	19,798,703	11,084,789	44,398	14,618	90.7	77.3	66.6
40-44	4,763,131	4,308,624	16,722	10,098	92.0	102.0	63.1
45-49	1,278,511	587,720	3,531	1,633	60.9	99.3	93.6
50 and over	983,079	169,170	4,457	501	62.3	57.9	56.7
All ages	\$496,624,653	\$197,387,378	\$485,510	\$104,702	89.0%	67.4%	55.7%

* Exposures not adjusted for distribution by age.

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

TABLE 11
COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
BETWEEN 1976 AND 1981 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	52	24	11	65	65	75	86	83	51	36
1-9	25	52	15	67	136	83	122	103	87	75
10-19	122	111	125	111	105	105	125	97	118	106
20-24	140	106	91	98	79	94	73	80	87	94
25-29	106	102	78	96	86	87	71	73	81	88
30-34	69	81	78	103	74	84	66	80	71	85
35-39	71	97	77	85	76	98	71	86	74	91
40-44	64	103	70	151	67	95	71	85	69	103
45-49	78	42	71	79	67	54	70	64	70	61
50 and over	63	72	65	61	67	53	76	65	69	62
All ages	70	88	70	98	69	92	72	82	71	89
Female Experience—Mortality Ratios on 1965-70 Female Basic Table										
0	1	23	18	43	9	55	19	59	5	29
1-9	55	37	3	58	63	67	151	94	68	55
10-19	118	73	153	84	73	81	147	89	119	81
20-24	92	62	78	74	82	66	140	77	98	68
25-29	78	49	95	68	107	75	55	67	85	63
30-34	47	51	85	63	48	73	122	80	74	65
35-39	33	58	54	83	76	80	80	81	65	77
40-44	106	95	83	112	85	102	90	97	89	102
45-49	66	92	67	98	86	93	93	123	82	99
50 and over	85	91	79	46	76	52	82	51	80	62
All ages	74	50	76	72	78	76	87	80	80	67
Male Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	46%		591%		115%		97%		71%	
1-9	208		447		61		84		86	
10-19	91		89		100		78		90	
20-24	76		108		119		110		108	
25-29	96		123		101		103		109	
30-34	117		132		114		121		120	
35-39	137		110		129		121		123	
40-44	161		216		142		120		149	
45-49	54		111		81		91		87	
50 and over	114		94		79		86		90	
All ages	126%		140%		133%		114%		125%	
Female Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	2300%		239%		611%		311%		580%	
1-9	67		1933		106		62		81	
10-19	62		55		111		61		68	
20-24	67		95		80		55		69	
25-29	63		72		70		122		74	
30-34	109		74		152		66		88	
35-39	176		154		105		101		118	
40-44	90		135		120		108		115	
45-49	139		146		108		132		121	
50 and over	107		58		68		62		78	
All ages	68%		95%		97%		92%		84%	

* Exposures not adjusted for distribution by age.

TABLE 12
 COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
 STANDARD ISSUES OF 1965 AND PRIOR
 EXPERIENCE BETWEEN 1976 AND 1981 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	\$ 3,260,863	\$ 1,745,138	\$ 3,892	\$ 903	122.7%	106.9%	43.8%
20-24	4,831,351	2,276,308	6,592	1,078	120.1	83.8	34.6
25-29	5,150,352	1,942,071	6,361	920	113.9	82.5	38.5
30-34	9,734,828	2,171,549	10,679	1,433	86.2	89.6	60.8
35-39	21,773,559	3,053,972	29,055	2,816	78.1	77.9	71.1
40-44	33,455,760	3,137,407	64,216	4,760	69.7	78.5	80.1
45-49	42,402,934	3,842,381	140,400	9,671	72.6	84.4	76.3
50-54	50,536,825	4,878,283	278,573	19,070	72.5	87.9	70.9
55-59	48,688,532	5,137,272	429,229	29,338	70.9	87.4	64.7
60-64	37,851,580	4,223,957	547,373	35,883	73.3	84.8	58.7
65-69	23,846,939	2,981,679	553,115	39,762	74.6	89.6	57.2
70-74	15,676,057	2,210,547	592,558	43,091	80.3	74.6	51.4
75-79	8,938,343	1,394,508	525,381	47,981	81.0	71.2	58.3
80-84	4,349,556	748,776	401,545	45,699	84.3	78.0	66.0
85-89	1,515,587	276,357	211,610	26,918	86.6	79.5	69.6
90-95	389,398	70,751	82,066	11,784	96.6	84.7	79.0
All ages	\$312,402,468	\$40,090,956	\$3,882,645	\$321,107	77.4%	80.4%	62.3%

* Based on data from nineteen companies.

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

APPENDIX

TABLE A

PROPORTION OF TOTAL EXPOSURES BETWEEN 1980 AND 1981 ANNIVERSARIES

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	13.3%	19.6%	15.2%	11.3%	2.0%	12.9%	6.7%	15.5%	2.4%
Northwestern Mutual.....	12.5	7.3	8.7	11.3	1.2	4.7	2.6	9.4	1.1
Equitable	8.3	10.3	10.1	7.3	1.0	7.3	3.0	11.0	1.3
Massachusetts Mutual.....	7.7	5.0	5.8	7.0	0.7	3.7	1.3	6.5	0.6
Metropolitan	7.4	17.4	18.1	6.6	0.8	11.9	5.5	6.5 [†]	0.6 [†]
New England Life.....	6.2	2.4	3.3	5.6	0.6	1.8	0.6	3.7	0.3
Connecticut Mutual.....	4.9	3.5	3.8	4.4	0.5	2.6	0.9	4.3	0.4
Connecticut General.....	4.5	0.7	1.4	3.9	0.6	0.5	0.2	1.5	0.2
Occidental	4.4	2.6	1.4	3.9	0.5	1.8	0.8	1.0	0.2
Phoenix Mutual	4.2	1.1	1.6	3.8	0.4	0.7	0.4	1.7	0.2
Mutual Benefit Life.....	4.0	1.3	3.5	3.6	0.4	0.9	0.4	3.8	0.4
John Hancock	3.8	6.4	7.0	3.4	0.4	4.5	1.9	7.1	1.3
Mutual of New York.....	3.4	5.1	4.3	3.0	0.4	3.8	1.3	4.6	0.7
Aetna	3.0	1.9	2.1	2.7	0.3	1.3	0.6	2.2	0.3
Penn Mutual	2.5	2.7	2.9	2.2	0.3	2.0	0.7
Travelers	2.3	1.5	2.8	2.1	0.2	1.2	0.3	3.1	0.3
Continental Assurance.....	2.0	0.8	1.5	1.8	0.2	0.6	0.2	1.7	0.2
Lincoln National	1.9	2.2	1.6	1.7	0.2	1.5	0.7	1.7	0.3
Franklin Life	1.8	5.7	2.0	1.5	0.3	3.9	1.8	2.0	0.4
Provident Mutual.....	1.4	1.2	1.7	1.3	0.1	0.9	0.3
Sun Life	0.5	1.3	1.2	0.5	*	0.9	0.4	1.3	0.2
Total.....	100.0%	100.0%	100.0%	88.9%	11.1%	69.4%	30.6%	88.6%	11.4%

[†] Represents the experience of the 16th through the 21st policy years only.

* Less than 0.1.

NOTE.—Ultimate experience excludes ages 96 and over.

TABLE B

STANDARD MEDICALLY EXAMINED ISSUES OF 1966-80
 MALE LIVES
 EXPERIENCE BETWEEN 1980 AND 1981 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 Years)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1966 (15)	0	\$ 10,205	\$ 0	\$ 5	0%
	1	6,457	35	4	875
	2-4	11,864	59	11	536
	5-9	20,142	0	23	0
	10-14	31,058	25	33	76
	15-19	74,815	135	92	147
	20-24	279,216	201	422	48
	25-29	576,702	1,068	1,374	78
	30-34	790,056	1,243	3,145	40
	35-39	958,755	4,248	6,302	67
	40-44	835,053	5,216	8,737	60
	45-49	543,099	6,196	8,980	69
	50-54	263,356	6,476	6,387	101
	55-59	103,575	2,534	3,735	68
	60-64	38,708	1,400	1,973	71
65-69	10,148	541	784	69	
70 and over	1,372	223	186	120	
	All ages	\$ 4,554,581	\$ 29,600	\$ 42,193	70%
1967 (14)	0	\$ 9,523	\$ 0	\$ 4	0%
	1	7,844	0	5	0
	2-4	12,010	35	10	350
	5-9	22,565	26	27	96
	10-14	31,102	0	34	0
	15-19	66,013	72	78	92
	20-24	263,022	155	360	43
	25-29	593,916	928	1,242	75
	30-34	800,289	2,004	2,782	72
	35-39	960,741	3,900	5,447	72
	40-44	846,568	5,043	7,850	64
	45-49	563,897	4,729	8,244	57
	50-54	286,709	3,127	6,352	49
	55-59	116,541	3,799	3,775	101
	60-64	40,552	1,895	1,941	98
65-69	8,897	514	598	86	
70 and over	2,135	48	256	19	
	All ages	\$ 4,632,324	\$ 26,275	\$ 39,005	67%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1968..... (13)	0	\$ 10,236	\$ 0	\$ 3	0%
	1	5,951	0	3	0
	2-4	10,994	55	7	786
	5-9	20,350	15	24	63
	10-14	36,648	50	40	125
	15-19	64,356	75	73	103
	20-24	280,827	274	344	80
	25-29	653,126	860	1,181	73
	30-34	853,624	1,711	2,626	65
	35-39	954,246	2,959	4,791	62
	40-44	888,052	5,298	7,276	73
	45-49	620,430	6,178	7,955	78
	50-54	310,194	3,645	6,084	60
	55-59	137,330	2,586	3,897	66
60-64	43,473	1,535	1,935	79	
65-69	9,669	677	600	113	
70 and over	2,257	86	275	31	
	All ages	\$ 4,901,763	\$ 26,004	\$ 37,114	70%
1969..... (12)	0	\$ 10,382	\$ 0	\$ 3	0%
	1	7,914	0	3	0
	2-4	12,163	0	6	0
	5-9	27,090	10	29	34
	10-14	37,193	2	41	5
	15-19	69,484	89	76	117
	20-24	320,990	254	359	71
	25-29	770,277	678	1,265	54
	30-34	1,006,370	1,829	2,782	66
	35-39	1,058,843	3,225	4,824	67
	40-44	983,179	4,448	7,128	62
	45-49	725,155	5,921	8,058	73
	50-54	374,934	4,837	6,441	75
	55-59	163,290	3,123	4,089	76
60-64	61,439	1,233	2,454	50	
65-69	12,478	301	721	42	
70 and over	3,479	162	363	45	
	All ages	\$ 5,644,660	\$ 26,112	\$ 38,642	68%
1970..... (11)	0	\$ 12,498	\$ 5	\$ 4	125%
	1	8,368	0	3	0
	2-4	13,118	0	6	0
	5-9	25,793	4	25	16
	10-14	33,501	110	38	289
	15-19	67,069	22	70	31
	20-24	367,327	392	373	105
	25-29	833,242	1,348	1,187	114
	30-34	1,040,786	923	2,586	36
	35-39	1,050,711	2,906	4,281	68
	40-44	1,013,560	4,238	6,636	64
	45-49	732,855	4,096	7,209	57
	50-54	399,577	4,160	6,091	68
	55-59	188,001	2,641	4,109	64
60-64	65,781	1,331	2,202	60	
65-69	15,469	464	779	60	
70 and over	3,202	307	308	100	
	All ages	\$ 5,870,858	\$ 22,947	\$ 35,907	64%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1971..... (10)	0	\$ 12,256	\$ 0	\$ 4	0%
	1	7,858	0	2	0
	2-4	13,903	0	5	0
	5-9	27,484	85	22	386
	10-14	36,230	125	42	298
	15-19	71,489	20	76	26
	20-24	391,070	243	374	65
	25-29	919,381	848	1,150	74
	30-34	1,187,615	2,451	2,594	94
	35-39	1,210,286	3,022	4,363	69
	40-44	1,128,337	4,389	6,573	67
	45-49	830,166	5,223	7,240	72
	50-54	487,702	3,928	6,726	58
	55-59	226,425	4,953	4,360	114
	60-64	83,441	1,198	2,353	51
	65-69	20,806	593	880	67
	70 and over	3,722	359	334	107
	All ages	\$ 6,658,171	\$ 27,437	\$ 37,098	74%
1972..... (9)	0	\$ 11,117	\$ 0	\$ 4	0%
	1	9,675	0	3	0
	2-4	14,569	0	5	0
	5-9	25,300	0	16	0
	10-14	37,886	66	45	147
	15-19	72,958	87	78	112
	20-24	361,657	341	327	104
	25-29	980,843	917	1,107	83
	30-34	1,369,371	1,801	2,646	68
	35-39	1,368,064	2,729	4,326	63
	40-44	1,246,686	3,676	6,523	56
	45-49	962,064	4,695	7,554	62
	50-54	563,242	4,272	6,946	62
	55-59	254,096	2,621	4,293	61
	60-64	91,099	1,775	2,227	80
	65-69	24,243	1,579	863	183
	70 and over	4,919	430	350	123
	All ages	\$ 7,397,789	\$ 24,989	\$ 37,313	67%
1973..... (8)	0	\$ 12,694	\$ 0	\$ 5	0%
	1	8,344	0	3	0
	2-4	15,328	0	6	0
	5-9	25,471	211	13	1623
	10-14	34,892	25	40	63
	15-19	66,314	10	71	14
	20-24	366,726	234	316	74
	25-29	1,022,352	1,301	1,030	126
	30-34	1,540,153	2,252	2,603	87
	35-39	1,475,118	1,955	4,116	47
	40-44	1,295,220	3,801	6,048	63
	45-49	1,039,074	4,103	7,458	55
	50-54	649,790	5,756	7,345	78
	55-59	314,196	2,939	4,828	61
	60-64	113,937	2,539	2,447	104
	65-69	30,064	1,033	929	111
	70 and over	6,969	115	414	28
	All ages	\$ 8,016,642	\$ 26,274	\$ 37,672	70%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1974..... (7)	0	\$ 12,263	\$ 0	\$ 5	0%
	1	9,220	5	4	125
	2-4	16,167	0	5	0
	5-9	28,384	0	12	0
	10-14	37,170	170	40	425
	15-19	77,664	51	84	61
	20-24	386,286	219	321	68
	25-29	1,140,695	841	1,046	80
	30-34	1,758,526	3,003	2,587	116
	35-39	1,697,892	4,627	4,210	110
	40-44	1,466,335	4,774	6,095	78
	45-49	1,155,741	5,157	7,446	69
	50-54	760,370	3,944	7,746	51
	55-59	361,991	1,930	5,038	38
	60-64	139,651	1,911	2,672	72
	65-69	38,199	977	1,092	89
70 and over	9,104	130	464	28	
	All ages	\$ 9,095,658	\$ 27,739	\$ 38,867	71%
1975..... (6)	0	\$ 14,066	\$ 8	\$ 7	114%
	1	8,330	0	3	0
	2-4	15,531	0	5	0
	5-9	27,871	0	9	0
	10-14	40,999	11	39	28
	15-19	80,796	333	89	374
	20-24	347,347	131	285	46
	25-29	1,122,333	475	949	50
	30-34	1,826,990	1,876	2,443	77
	35-39	1,789,349	3,179	3,891	82
	40-44	1,486,419	3,584	5,492	65
	45-49	1,239,611	6,573	6,946	95
	50-54	895,565	4,413	7,712	57
	55-59	440,746	3,605	5,225	69
	60-64	170,782	3,109	2,981	104
	65-69	49,114	603	1,280	47
70 and over	8,069	132	319	41	
	All ages	\$ 9,563,918	\$ 28,032	\$ 37,675	74%
1976..... (5)	0	\$ 14,833	\$ 0	\$ 8	0%
	1	11,109	0	5	0
	2-4	18,905	0	7	0
	5-9	29,398	0	9	0
	10-14	35,717	2	29	7
	15-19	79,011	50	87	57
	20-24	364,757	175	303	58
	25-29	1,241,649	511	999	51
	30-34	2,145,819	2,234	2,567	87
	35-39	2,067,051	3,753	3,949	95
	40-44	1,745,196	1,907	5,444	35
	45-49	1,494,706	3,355	7,283	46
	50-54	1,094,287	3,463	7,701	45
	55-59	580,115	2,934	5,958	49
	60-64	241,707	3,519	3,968	89
	65-69	75,462	678	1,805	38
70 and over	14,632	570	462	123	
	All ages	\$ 11,254,354	\$ 23,151	\$ 40,584	57%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1977 (4)	0	\$ 19,383	\$ 12	\$ 13	92%
	1	14,103	0	7	0
	2-4	20,755	0	9	0
	5-9	34,127	0	11	0
	10-14	40,671	91	28	325
	15-19	87,315	125	93	134
	20-24	408,828	373	343	109
	25-29	1,376,691	277	1,065	26
	30-34	2,638,909	1,713	2,915	59
	35-39	2,614,670	3,167	4,365	73
	40-44	2,121,811	3,895	5,970	65
	45-49	1,727,958	7,257	7,343	99
	50-54	1,254,749	5,157	7,927	65
	55-59	677,263	2,875	6,316	46
	60-64	263,789	2,662	3,973	67
65-69	84,164	387	1,742	22	
70 and over	14,527	154	351	44	
	All ages	\$ 13,399,713	\$ 28,145	\$ 42,471	66%
1978 (3)	0	\$ 26,073	\$ 0	\$ 22	0%
	1	20,766	0	13	0
	2-4	30,177	0	14	0
	5-9	52,180	0	17	0
	10-14	53,250	10	28	36
	15-19	74,362	60	78	77
	20-24	391,434	482	317	152
	25-29	1,462,069	1,020	1,100	93
	30-34	2,987,430	2,695	2,938	92
	35-39	3,294,780	3,709	4,675	79
	40-44	2,621,977	5,947	6,198	96
	45-49	2,086,809	2,825	7,426	38
	50-54	1,616,050	6,238	8,612	72
	55-59	883,266	6,333	6,805	93
	60-64	399,609	5,489	4,781	115
65-69	119,962	1,199	2,100	57	
70 and over	20,088	166	400	42	
	All ages	\$ 16,140,282	\$ 36,173	\$45,524	79%
1979 (2)	0	\$ 31,135	\$ 0	\$ 41	0%
	1	18,206	25	15	167
	2-4	36,208	0	19	0
	5-9	51,352	0	18	0
	10-14	56,809	0	25	0
	15-19	85,920	28	85	33
	20-24	455,447	1,180	336	351
	25-29	1,860,843	1,093	1,178	93
	30-34	4,050,025	2,612	3,530	74
	35-39	4,713,296	3,437	5,275	65
	40-44	3,755,150	3,639	7,129	51
	45-49	2,794,363	4,454	7,582	59
	50-54	2,189,187	4,661	8,855	53
	55-59	1,263,782	3,674	6,962	53
	60-64	511,954	2,503	4,383	57
65-69	153,639	1,789	2,101	85	
70 and over	41,739	277	632	44	
	All ages	\$ 22,069,055	\$ 29,372	\$48,166	61%

TABLE B—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1980. (1)	0	\$ 32,568	\$ 100	\$ 188	53%
	1	25,283	100	34	294
	2-4	37,067	0	24	0
	5-9	53,076	0	21	0
	10-14	63,320	0	21	0
	15-19	92,186	33	84	39
	20-24	454,632	465	313	149
	25-29	2,026,801	1,829	1,161	158
	30-34	5,267,085	2,132	3,952	54
	35-39	6,002,327	4,275	5,195	82
	40-44	4,975,437	5,836	6,795	86
	45-49	3,657,398	7,473	7,118	105
	50-54	2,767,263	4,283	7,248	59
	55-59	1,603,977	3,567	5,883	61
	60-64	738,530	1,653	4,380	38
	65-69	230,896	839	2,249	37
	70 and over	45,898	1,171	504	232
	All ages	\$ 28,073,744	\$ 33,756	\$ 45,170	75%
All Years. (1-15)	0	\$ 239,232	\$ 125	\$ 316	40%
	1	169,428	165	107	154
	2-4	278,759	149	139	107
	5-9	470,583	351	276	127
	10-14	606,446	687	523	131
	15-19	1,129,752	1,190	1,214	98
	20-24	5,439,566	5,119	5,093	101
	25-29	16,580,920	13,994	17,034	82
	30-34	29,263,048	30,479	42,696	71
	35-39	31,216,129	51,091	70,010	73
	40-44	26,408,980	65,691	99,894	66
	45-49	20,173,326	78,235	113,842	69
	50-54	13,912,975	68,360	108,173	63
	55-59	7,314,594	50,114	75,273	67
	60-64	3,004,452	33,752	44,670	76
	65-69	883,210	12,174	18,523	66
	70 and over	182,112	4,330	5,618	77
	All ages	\$157,273,512	\$416,006	\$603,401	69%

TABLE B--Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1966-80
 FEMALE LIVES
 EXPERIENCE BETWEEN 1980 AND 1981 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
1966..... (15)	0	\$ 4,471	\$ 0	\$ 1	0%
	1	2,609	0	1	0
	2-4	3,093	0	1	0
	5-9	9,514	50	6	883
	10-14	8,993	0	5	0
	15-19	10,452	14	7	200
	20-24	16,373	2	17	12
	25-29	25,371	5	45	11
	30-34	43,781	83	118	70
	35-39	70,172	230	282	82
	40-44	93,948	286	532	54
	45-49	74,517	517	630	82
	50-54	38,616	478	484	99
	55-59	21,762	741	375	198
	60-64	9,354	113	234	48
	65-69	3,474	126	117	108
	70 and over	1,299	18	147	12
	All ages	\$ 437,799	\$ 2,663	\$ 3,002	89%
1967..... (14)	0	\$ 4,240	\$ 0	\$ 1	0%
	1	2,513	0	1	0
	2-4	4,941	0	2	0
	5-9	11,844	0	7	0
	10-14	8,105	0	4	0
	15-19	9,823	10	6	167
	20-24	17,647	10	16	63
	25-29	25,368	1	41	2
	30-34	41,535	58	103	56
	35-39	72,869	151	268	56
	40-44	94,204	511	485	105
	45-49	78,448	374	560	67
	50-54	47,150	178	521	34
	55-59	25,334	243	399	61
	60-64	11,075	224	251	89
	65-69	3,905	73	122	60
	70 and over	1,013	3	109	3
	All ages	\$ 460,014	\$ 1,836	\$ 2,896	63%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1968. (13)	0	\$ 3,567	\$ 0	\$ 1	0%
	1	2,716	0	1	0
	2-4	3,529	0	1	0
	5-9	9,175	0	5	0
	10-14	10,132	0	5	0
	15-19	11,306	25	7	375
	20-24	16,509	0	14	0
	25-29	29,697	0	43	0
	30-34	45,783	10	104	10
	35-39	68,057	198	229	86
	40-44	96,319	459	443	104
	45-49	80,151	410	519	79
	50-54	55,576	244	547	45
	55-59	28,431	436	404	108
	60-64	13,521	159	278	57
65-69	3,083	106	89	119	
70 and over	838	31	83	37	
	All ages	\$ 478,390	\$ 2,078	\$ 2,773	75%
1969. (12)	0	\$ 4,655	\$ 0	\$ 1	0%
	1	3,176	0	1	0
	2-4	5,734	0	2	0
	5-9	8,610	10	5	200
	10-14	11,733	0	6	0
	15-19	11,259	0	7	0
	20-24	20,707	138	16	863
	25-29	32,548	3	43	7
	30-34	62,625	52	130	40
	35-39	74,643	241	230	105
	40-44	97,252	775	385	201
	45-49	94,503	522	536	97
	50-54	62,122	261	536	49
	55-59	33,230	354	395	90
	60-64	13,591	122	246	50
65-69	4,181	77	111	69	
70 and over	1,482	97	147	66	
	All ages	\$ 542,051	\$ 2,652	\$ 2,797	95%
1970. (11)	0	\$ 5,524	\$ 0	\$ 1	0%
	1	2,946	0	1	0
	2-4	6,518	0	2	0
	5-9	11,902	23	6	383
	10-14	10,776	154	6	2,567
	15-19	11,960	0	7	0
	20-24	21,025	6	15	40
	25-29	36,788	76	43	174
	30-34	57,188	50	110	45
	35-39	83,727	101	238	42
	40-44	104,346	313	388	81
	45-49	100,888	1,068	527	203
	50-54	68,155	441	531	83
	55-59	32,322	158	326	48
	60-64	16,954	235	271	87
65-69	6,454	117	158	74	
70 and over	1,815	45	145	31	
	All ages	\$ 579,288	\$ 2,787	\$ 2,775	100%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1971..... (10)	0	\$ 5,241	\$ 2	\$ 1	200%
	1	4,090	0	1	0
	2-4	7,305	0	2	0
	5-9	14,298	0	6	0
	10-14	14,239	0	8	0
	15-19	12,596	0	7	0
	20-24	26,426	10	18	56
	25-29	54,134	15	56	27
	30-34	81,333	75	143	52
	35-39	99,398	259	261	99
	40-44	120,823	530	422	126
	45-49	112,779	418	539	78
	50-54	82,186	443	555	80
	55-59	43,257	166	356	47
	60-64	19,787	208	286	73
	65-69	6,247	156	144	108
	70 and over	1,546	54	98	55
	All ages	\$ 705,685	\$ 2,336	\$ 2,903	80%
1972..... (9)	0	\$ 5,030	\$ 0	\$ 1	0%
	1	4,480	0	1	0
	2-4	5,896	0	2	0
	5-9	9,625	0	3	0
	10-14	13,655	5	8	63
	15-19	16,049	0	9	0
	20-24	28,184	25	19	132
	25-29	57,993	174	54	322
	30-34	96,928	12	156	8
	35-39	115,773	254	280	91
	40-44	132,234	704	427	165
	45-49	139,200	430	610	70
	50-54	93,433	534	608	88
	55-59	47,967	185	337	55
	60-64	21,156	303	286	106
	65-69	7,295	21	152	14
	70 and over	1,549	25	87	29
	All ages	\$ 796,447	\$ 2,672	\$ 3,040	88%
1973..... (8)	0	\$ 6,739	\$ 0	\$ 2	0%
	1	3,805	0	1	0
	2-4	6,974	0	2	0
	5-9	13,933	0	5	0
	10-14	14,209	25	8	313
	15-19	13,642	0	7	0
	20-24	32,215	0	20	0
	25-29	66,179	24	55	44
	30-34	126,364	100	184	54
	35-39	136,837	227	301	75
	40-44	144,752	702	434	162
	45-49	157,696	820	629	130
	50-54	108,170	772	656	118
	55-59	59,601	331	381	87
	60-64	26,264	191	329	58
	65-69	9,476	84	180	47
	70 and over	2,957	64	142	45
	All ages	\$ 929,813	\$ 3,340	\$ 3,336	100%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1974..... (7)	0	\$ 8,721	\$ 0	\$ 4	0%
	1	4,276	0	1	0
	2-4	9,063	0	2	0
	5-9	14,835	0	4	0
	10-14	16,442	5	9	56
	15-19	16,198	0	9	0
	20-24	37,424	0	23	0
	25-29	87,887	33	67	49
	30-34	162,682	137	214	64
	35-39	160,785	243	321	76
	40-44	168,017	416	461	90
	45-49	162,219	1,038	591	176
	50-54	131,921	563	738	76
	55-59	65,846	357	382	93
	60-64	35,015	137	410	33
	65-69	11,716	200	198	101
	70 and over	4,321	103	164	63
	All ages	\$ 1,097,368	\$ 3,232	\$ 3,598	90%
1975..... (6)	0	\$ 6,556	\$ 0	\$ 3	0%
	1	5,820	0	2	0
	2-4	11,352	0	3	0
	5-9	20,692	0	6	0
	10-14	15,488	0	7	0
	15-19	17,124	0	10	0
	20-24	39,926	47	23	204
	25-29	108,826	0	77	0
	30-34	180,820	5	211	2
	35-39	189,866	234	339	69
	40-44	194,231	127	475	27
	45-49	178,329	178	573	31
	50-54	138,571	820	702	117
	55-59	85,332	157	434	36
	60-64	42,878	143	432	33
	65-69	14,972	58	225	26
	70 and over	3,498	201	112	179
	All ages	\$ 1,254,281	\$ 1,970	\$ 3,634	54%
1976..... (5)	0	\$ 8,121	\$ 0	\$ 4	0%
	1	4,672	0	2	0
	2-4	10,963	0	4	0
	5-9	19,126	0	5	0
	10-14	17,531	0	7	0
	15-19	20,301	0	11	0
	20-24	46,203	0	25	0
	25-29	118,125	54	79	68
	30-34	217,325	110	223	49
	35-39	231,834	258	365	71
	40-44	204,759	438	435	101
	45-49	201,067	302	568	53
	50-54	166,082	414	764	54
	55-59	105,366	1,149	500	230
	60-64	55,902	281	459	61
	65-69	18,971	176	248	71
	70 and over	4,623	13	107	12
	All ages	\$ 1,450,971	\$ 3,195	\$ 3,806	84%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1977 (4)	0	\$ 12,395	\$ 11	\$ 7	157%
	1	7,056	0	4	0
	2-4	14,893	0	5	0
	5-9	22,431	0	6	0
	10-14	23,382	0	9	0
	15-19	28,191	0	14	0
	20-24	60,954	0	32	0
	25-29	152,173	154	101	152
	30-34	274,377	360	254	142
	35-39	288,098	471	416	113
	40-44	249,470	171	473	36
	45-49	227,564	264	571	46
	50-54	189,447	542	786	69
	55-59	121,615	717	522	137
	60-64	58,992	719	410	175
	65-69	26,897	109	295	37
	70 and over	7,367	12	121	10
	All ages	\$ 1,765,302	\$ 3,530	\$ 4,026	88%
1978 (3)	0	\$ 15,271	\$ 0	\$ 12	0%
	1	11,564	0	6	0
	2-4	15,912	0	7	0
	5-9	28,518	0	8	0
	10-14	32,815	0	11	0
	15-19	28,240	10	14	71
	20-24	56,504	64	29	221
	25-29	161,088	0	101	0
	30-34	333,441	84	279	30
	35-39	367,171	70	445	16
	40-44	309,235	101	481	21
	45-49	284,724	137	622	22
	50-54	251,181	980	882	111
	55-59	150,987	1,000	559	179
	60-64	82,913	217	516	42
	65-69	31,721	192	261	74
	70 and over	9,235	11	125	9
	All ages	\$ 2,170,520	\$ 2,866	\$ 4,358	66%
1979 (2)	0	\$ 21,924	\$ 5	\$ 26	19%
	1	14,113	0	10	0
	2-4	24,079	0	12	0
	5-9	38,946	0	10	0
	10-14	34,259	0	10	0
	15-19	27,981	0	14	0
	20-24	71,708	6	39	15
	25-29	242,662	131	144	91
	30-34	448,366	110	343	32
	35-39	526,044	219	516	42
	40-44	444,899	411	535	77
	45-49	379,010	582	578	101
	50-54	334,480	278	876	32
	55-59	217,385	711	609	117
	60-64	108,479	373	483	77
	65-69	49,768	94	320	29
	70 and over	12,525	19	121	16
	All ages	\$ 2,996,628	\$ 2,939	\$ 4,646	63%

TABLE B—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1980 (1)	0	\$ 18,537	\$ 0	\$ 89	0%
	1	14,008	0	17	0
	2-4	26,481	0	14	0
	5-9	43,387	0	14	0
	10-14	39,079	0	12	0
	15-19	32,500	0	14	0
	20-24	76,530	0	38	0
	25-29	267,849	110	145	76
	30-34	618,264	81	435	19
	35-39	692,944	145	534	27
	40-44	617,695	683	539	127
	45-49	492,743	50	558	9
	50-54	389,190	154	731	21
	55-59	315,673	175	628	28
	60-64	162,564	158	467	34
	65-69	74,912	40	307	13
70 and over	28,082	46	183	25	
	All ages	\$ 3,910,438	\$ 1,642	\$ 4,725	35%
All years (1-15)	0	\$ 130,992	\$ 18	\$ 154	12%
	1	87,844	0	50	0
	2-4	156,733	0	61	0
	5-9	276,836	83	96	86
	10-14	270,838	189	115	164
	15-19	267,622	59	143	41
	20-24	568,335	308	344	90
	25-29	1,466,688	780	1,094	71
	30-34	2,790,812	1,327	3,007	44
	35-39	3,178,218	3,301	5,025	66
	40-44	3,072,184	6,627	6,915	96
	45-49	2,763,838	7,110	8,611	83
	50-54	2,156,280	7,102	9,917	72
	55-59	1,354,108	6,880	6,607	104
	60-64	678,445	3,583	5,358	67
	65-69	273,072	1,629	2,927	56
70 and over	82,150	742	1,891	39	
	All ages	\$ 19,574,995	\$ 39,738	\$ 52,315	76%

TABLE C
STANDARD NONMEDICAL ISSUES OF 1966-80
MALE LIVES
EXPERIENCE BETWEEN 1980 AND 1981 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
1966..... (15)	0	\$ 65,409	\$ 23	\$ 35	66%
	1	32,954	28	22	127
	2-4	50,036	51	48	106
	5-9	79,362	183	92	199
	10-14	111,846	186	120	155
	15-19	309,813	373	382	98
	20-24	676,045	767	1,023	75
	25-29	585,472	1,015	1,403	72
	30-34	292,255	879	1,171	75
	35-39	112,200	448	743	60
	40-44	21,698	148	227	65
	45-49	3,950	61	65	94
	50 and over	1,733	14	52	27
		All ages	\$ 2,342,773	\$ 4,176	\$ 5,383
1967..... (14)	0	\$ 68,136	\$ 14	\$ 29	48%
	1	33,907	15	18	83
	2-4	52,011	21	42	50
	5-9	80,027	77	95	81
	10-14	111,673	195	121	161
	15-19	317,690	307	377	81
	20-24	791,441	1,056	1,087	97
	25-29	673,719	962	1,414	68
	30-34	332,001	873	1,161	75
	35-39	125,818	451	718	63
	40-44	24,046	204	223	91
	45-49	5,457	69	79	87
	50 and over	1,957	17	54	31
		All ages	\$ 2,617,883	\$ 4,261	\$ 5,418
1968..... (13)	0	\$ 73,126	\$ 18	\$ 25	72%
	1	35,767	1	15	7
	2-4	52,375	45	35	129
	5-9	80,026	122	93	131
	10-14	115,258	261	127	206
	15-19	321,120	388	364	107
	20-24	916,686	1,062	1,129	94
	25-29	735,831	969	1,342	72
	30-34	358,175	917	1,107	83
	35-39	150,906	576	763	75
	40-44	32,217	256	265	97
	45-49	6,428	83	82	101
	50 and over	3,616	84	83	101
		All ages	\$ 2,881,531	\$ 4,782	\$ 5,430

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1969..... (12)	0	\$ 82,247	\$ 59	\$ 26	227%
	1	39,448	11	13	85
	2-4	54,760	73	29	252
	5-9	81,947	98	88	111
	10-14	121,201	68	135	50
	15-19	326,945	385	358	108
	20-24	1,000,514	981	1,121	88
	25-29	770,369	856	1,269	67
	30-34	363,719	805	1,012	80
	35-39	155,950	627	716	88
	40-44	33,654	161	245	66
	45-49	6,875	25	76	33
	50 and over	3,719	25	79	32
		All ages	\$ 3,041,348	\$ 4,174	\$ 5,167
1970..... (11)	0	\$ 95,069	\$ 5	\$ 29	17%
	1	46,870	5	15	33
	2-4	63,388	33	27	122
	5-9	88,135	93	84	111
	10-14	124,916	132	141	94
	15-19	371,481	367	388	95
	20-24	1,176,934	941	1,199	78
	25-29	823,238	955	1,176	81
	30-34	382,280	839	955	88
	35-39	166,628	596	684	87
	40-44	36,020	209	237	88
	45-49	7,404	26	72	36
	50 and over	4,674	59	90	66
		All ages	\$ 3,387,037	\$ 4,260	\$ 5,097
1971..... (10)	0	\$ 106,474	\$ 19	\$ 34	56%
	1	54,310	7	17	41
	2-4	74,540	22	25	88
	5-9	100,741	91	82	111
	10-14	139,726	267	161	166
	15-19	389,214	391	412	95
	20-24	1,252,578	924	1,199	77
	25-29	921,419	1,122	1,157	97
	30-34	413,066	616	907	68
	35-39	175,863	495	639	77
	40-44	40,023	85	234	36
	45-49	11,830	8	104	8
	50 and over	6,549	70	111	63
		All ages	\$ 3,686,333	\$ 4,117	\$ 5,082
1972..... (9)	0	\$ 107,205	\$ 27	\$ 37	73%
	1	57,925	21	18	117
	2-4	88,483	26	27	96
	5-9	108,771	66	74	89
	10-14	146,413	235	174	135
	15-19	457,151	471	487	97
	20-24	1,361,788	1,081	1,232	88
	25-29	1,080,088	1,106	1,226	90
	30-34	459,884	741	894	83
	35-39	189,312	568	605	94
	40-44	43,992	155	231	67
	45-49	11,297	32	88	36
	50 and over	6,775	8	102	8
		All ages	\$ 4,119,084	\$ 4,537	\$ 5,195

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1973..... (8)	0	\$ 135,941	\$ 18	\$ 52	35%
	1	64,575	18	23	78
	2-4	113,083	23	35	66
	5-9	142,906	38	78	49
	10-14	204,433	322	239	135
	15-19	589,519	469	632	74
	20-24	1,466,912	1,189	1,266	94
	25-29	1,196,345	1,136	1,214	94
	30-34	514,364	581	876	66
	35-39	195,878	389	553	70
	40-44	53,357	97	250	39
	45-49	14,588	17	104	16
	50 and over	9,023	53	124	43
	All ages	\$ 4,700,924	\$ 4,350	\$ 5,446	80%
1974..... (7)	0	\$ 145,578	\$ 60	\$ 61	98%
	1	69,653	21	27	78
	2-4	116,847	22	37	59
	5-9	146,911	93	64	145
	10-14	190,406	195	206	95
	15-19	594,324	648	642	101
	20-24	1,525,331	1,139	1,270	90
	25-29	1,314,486	1,153	1,211	95
	30-34	543,396	678	803	84
	35-39	198,181	424	494	86
	40-44	52,172	250	217	115
	45-49	18,670	169	120	141
	50 and over	13,646	32	163	20
	All ages	\$ 4,929,601	\$ 4,884	\$ 5,315	92%
1975..... (6)	0	\$ 167,895	\$ 59	\$ 80	74%
	1	78,614	25	33	76
	2-4	119,497	5	42	12
	5-9	166,566	41	56	73
	10-14	194,609	210	188	112
	15-19	579,790	733	632	116
	20-24	1,522,416	1,278	1,249	102
	25-29	1,494,265	1,246	1,269	98
	30-34	627,284	494	842	59
	35-39	223,813	491	489	100
	40-44	60,742	323	224	144
	45-49	23,762	73	133	55
	50 and over	22,801	230	234	98
	All ages	\$ 5,282,054	\$ 5,208	\$ 5,471	95%
1976..... (5)	0	\$ 193,551	\$ 65	\$ 102	64%
	1	89,775	0	43	0
	2-4	134,950	5	52	10
	5-9	193,549	31	61	51
	10-14	214,214	71	177	40
	15-19	636,686	689	701	98
	20-24	1,715,333	1,425	1,424	100
	25-29	1,776,560	1,306	1,435	91
	30-34	750,719	689	901	76
	35-39	241,348	437	464	94
	40-44	63,286	134	197	68
	45-49	29,455	19	143	13
	50 and over	22,314	213	201	106
	All ages	\$ 6,061,740	\$ 5,084	\$ 5,901	86%

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1977..... (4)	0	\$ 235,788	\$ 43	\$ 150	29%
	1	103,870	16	55	29
	2-4	158,052	24	67	36
	5-9	226,154	75	70	107
	10-14	240,661	233	165	141
	15-19	714,005	836	760	110
	20-24	2,023,393	1,699	1,696	100
	25-29	2,151,931	1,337	1,670	80
	30-34	976,706	1,038	1,083	96
	35-39	292,879	302	493	61
	40-44	76,586	236	215	110
	45-49	26,707	101	113	89
	50 and over	24,995	61	206	30
		All ages	\$ 7,251,727	\$ 6,001	\$ 6,743
1978..... (3)	0	\$ 291,120	\$ 280	\$ 240	117%
	1	133,951	63	86	73
	2-4	195,404	30	94	32
	5-9	272,017	85	87	98
	10-14	280,159	95	150	63
	15-19	812,492	977	832	117
	20-24	2,473,428	2,187	1,999	109
	25-29	2,739,522	1,815	2,064	88
	30-34	1,429,353	1,532	1,408	109
	35-39	470,566	326	671	49
	40-44	127,831	219	302	73
	45-49	46,176	89	164	54
	50 and over	49,129	118	349	34
		All ages	\$ 9,321,148	\$ 7,816	\$ 8,446
1979..... (2)	0	\$ 365,902	\$ 141	\$ 468	30%
	1	163,735	67	135	50
	2-4	242,909	40	128	31
	5-9	319,041	97	111	87
	10-14	319,795	193	138	140
	15-19	948,560	1,042	933	112
	20-24	3,014,810	2,408	2,226	108
	25-29	3,573,644	1,761	2,264	78
	30-34	2,038,276	1,099	1,776	62
	35-39	680,903	707	765	92
	40-44	173,536	267	328	81
	45-49	63,308	137	174	79
	50 and over	61,220	414	324	128
		All ages	\$ 11,965,639	\$ 8,373	\$ 9,770

TABLE C—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1980 (1)	0	\$ 458,993	\$ 579	\$ 2,590	22%
	1	216,865	41	281	15
	2-4	325,572	66	208	32
	5-9	405,557	195	156	125
	10-14	412,774	215	142	151
	15-19	1,103,180	910	1,009	90
	20-24	3,794,923	2,829	2,613	108
	25-29	4,912,153	2,971	2,816	106
	30-34	2,839,257	1,267	2,131	59
	35-39	904,163	546	786	69
	40-44	240,523	449	328	137
	45-49	105,453	60	205	29
	50 and over	107,817	247	381	65
	All ages	\$15,827,230	\$ 10,375	\$ 13,646	76%
	All years (1-15)	0	\$ 2,592,433	\$ 1,410	\$ 3,958
1		1,222,219	339	801	42
2-4		1,841,908	486	896	54
5-9		2,491,710	1,385	1,291	107
10-14		2,928,084	2,878	2,384	121
15-19		8,471,970	8,986	8,909	101
20-24		24,712,532	20,966	21,733	96
25-29		24,749,042	19,710	22,930	86
30-34		12,320,735	13,048	17,027	77
35-39		4,284,408	7,383	9,583	77
40-44		1,079,683	3,193	3,723	86
45-49		381,360	969	1,722	56
50 and over		339,968	1,645	2,553	64
All ages		\$ 87,416,052	\$ 82,398	\$ 97,510	85%

TABLE C—Continued
 STANDARD NONMEDICAL ISSUES OF 1966-80
 FEMALE LIVES
 EXPERIENCE BETWEEN 1980 AND 1981 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
1966. (15)	0	\$ 38,083	\$ 6	\$ 13	46%
	1	18,117	17	7	243
	2-4	26,856	19	13	146
	5-9	32,749	6	19	32
	10-14	32,319	26	18	144
	15-19	69,160	54	47	115
	20-24	121,428	80	125	64
	25-29	92,505	77	164	47
	30-34	69,644	133	189	70
	35-39	46,560	151	186	81
	40-44	10,378	60	59	102
	45-49	1,193	14	10	140
	50 and over	308	6	4	150
	All ages	\$ 559,300	\$ 649	\$ 854	76%
1967. (14)	0	\$ 40,973	\$ 0	\$ 12	0%
	1	19,485	0	6	0
	2-4	26,888	2	11	18
	5-9	34,032	12	20	60
	10-14	34,809	36	18	200
	15-19	72,765	22	48	46
	20-24	143,179	140	133	105
	25-29	109,507	81	176	46
	30-34	78,219	207	196	106
	35-39	52,875	127	195	65
	40-44	17,052	80	89	90
	45-49	2,294	6	17	35
	50 and over	728	1	47	2
	All ages	\$ 632,806	\$ 714	\$ 968	74%
1968. (13)	0	\$ 44,257	\$ 3	\$ 12	25%
	1	20,569	0	6	0
	2-4	28,570	5	10	50
	5-9	36,780	30	21	143
	10-14	39,104	65	21	310
	15-19	78,325	22	50	44
	20-24	163,953	74	137	54
	25-29	127,125	92	186	49
	30-34	89,404	144	203	71
	35-39	59,562	131	201	65
	40-44	23,909	98	112	88
	45-49	3,693	31	24	129
	50 and over	966	1	47	2
	All ages	\$ 716,217	\$ 696	\$ 1,030	68%

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1969 (12)	0	\$ 49,435	\$ 5	\$ 13	38%
	1	22,839	0	5	0
	2-4	29,544	10	10	100
	5-9	38,485	15	20	75
	10-14	41,282	26	23	113
	15-19	87,420	38	53	72
	20-24	190,999	105	147	71
	25-29	142,763	144	188	77
	30-34	93,174	89	194	46
	35-39	63,141	121	196	62
	40-44	27,908	112	112	100
	45-49	4,737	32	27	119
	50 and over	722	0	8	0
	All ages	\$ 792,449	\$ 697	\$ 996	70%
1970 (11)	0	\$ 59,477	\$ 5	\$ 15	33%
	1	27,353	0	7	0
	2-4	35,144	11	10	110
	5-9	43,874	27	21	129
	10-14	46,182	28	26	108
	15-19	102,006	33	59	56
	20-24	236,754	158	167	95
	25-29	181,702	102	213	48
	30-34	115,735	133	222	60
	35-39	72,919	158	208	76
	40-44	32,478	136	122	111
	45-49	5,541	24	29	83
	50 and over	1,010	6	10	60
	All ages	\$ 960,175	\$ 821	\$ 1,109	74%
1971 (10)	0	\$ 66,640	\$ 2	\$ 18	11%
	1	32,473	0	8	0
	2-4	43,308	16	12	133
	5-9	50,997	21	21	100
	10-14	56,999	20	33	61
	15-19	117,312	104	64	163
	20-24	273,041	123	184	67
	25-29	223,889	115	231	50
	30-34	138,000	135	245	55
	35-39	81,740	146	216	68
	40-44	37,197	102	131	78
	45-49	6,402	20	31	65
	50 and over	1,406	0	35	0
	All ages	\$ 1,129,404	\$ 804	\$ 1,229	65%
1972 (9)	0	\$ 69,307	\$ 4	\$ 20	20%
	1	35,981	3	10	30
	2-4	52,611	20	14	143
	5-9	60,498	36	22	164
	10-14	64,258	9	38	24
	15-19	142,443	60	76	79
	20-24	322,973	53	214	25
	25-29	282,318	222	260	85
	30-34	163,263	208	263	79
	35-39	90,495	155	220	70
	40-44	40,858	153	134	114
	45-49	7,416	38	33	115
	50 and over	1,119	13	9	144
	All ages	\$ 1,333,540	\$ 974	\$ 1,313	74%

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1973..... (8)	0	\$ 89,738	\$ 10	\$ 29	34%
	1	40,472	5	12	42
	2-4	70,437	29	18	161
	5-9	84,466	33	28	118
	10-14	96,466	36	55	65
	15-19	199,092	79	108	73
	20-24	400,526	191	254	75
	25-29	356,687	334	299	112
	30-34	206,406	246	302	81
	35-39	105,904	95	234	41
	40-44	48,038	221	146	151
	45-49	8,312	26	34	76
	50 and over	1,232	6	9	67
		All ages	\$ 1,707,766	\$ 1,311	\$ 1,528
1974..... (7)	0	\$ 100,138	\$ 23	\$ 37	62%
	1	44,960	15	15	100
	2-4	79,499	6	21	29
	5-9	96,095	12	28	43
	10-14	100,924	38	54	70
	15-19	208,413	61	115	53
	20-24	466,474	206	282	73
	25-29	463,039	327	355	92
	30-34	254,493	143	336	43
	35-39	108,176	389	217	179
	40-44	39,216	46	108	43
	45-49	7,857	57	29	197
	50 and over	2,530	31	17	182
		All ages	\$ 1,971,814	\$ 1,354	\$ 1,614
1975..... (6)	0	\$ 119,394	\$ 26	\$ 50	52%
	1	53,375	28	20	140
	2-4	85,856	9	25	36
	5-9	112,542	8	31	26
	10-14	114,681	13	55	24
	15-19	232,180	125	129	97
	20-24	559,963	221	321	69
	25-29	598,195	382	422	91
	30-34	327,187	169	384	44
	35-39	129,784	189	233	81
	40-44	48,366	83	119	70
	45-49	10,924	21	36	58
	50 and over	2,824	13	16	81
		All ages	\$ 2,395,271	\$ 1,287	\$ 1,841
1976..... (5)	0	\$ 143,200	\$ 20	\$ 68	29%
	1	65,288	29	27	107
	2-4	99,158	9	32	28
	5-9	139,634	0	37	0
	10-14	130,402	38	54	70
	15-19	280,831	120	149	81
	20-24	699,560	209	381	55
	25-29	779,960	401	526	76
	30-34	413,168	167	426	39
	35-39	156,200	129	247	52
	40-44	52,092	198	112	177
	45-49	10,401	26	30	87
	50 and over	3,966	40	20	200
		All ages	\$ 2,973,860	\$ 1,386	\$ 2,109

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1977..... (4)	0	\$ 187,043	\$ 22	\$ 102	22%
	1	77,513	31	37	84
	2-4	119,882	35	44	80
	5-9	166,672	23	42	55
	10-14	157,077	84	58	145
	15-19	341,572	188	174	108
	20-24	875,449	234	466	50
	25-29	976,136	487	646	75
	30-34	545,664	248	507	49
	35-39	191,565	204	278	73
	40-44	60,272	135	115	117
	45-49	11,865	16	30	53
	50 and over	4,232	0	22	0
		All ages	\$ 3,714,942	\$ 1,707	\$ 2,521
1978..... (3)	0	\$ 230,680	\$ 93	\$ 163	57%
	1	103,758	50	57	88
	2-4	153,343	40	64	63
	5-9	207,786	10	56	18
	10-14	188,547	22	63	35
	15-19	394,472	168	197	85
	20-24	1,059,357	590	553	107
	25-29	1,191,436	535	754	71
	30-34	751,324	345	629	55
	35-39	274,088	213	333	64
	40-44	86,682	121	136	89
	45-49	17,653	73	39	187
	50 and over	7,153	2	27	7
		All ages	\$ 4,666,279	\$ 2,262	\$ 3,071
1979..... (2)	0	\$ 293,281	\$ 162	\$ 343	47%
	1	128,398	5	91	5
	2-4	197,615	18	94	19
	5-9	254,958	25	73	34
	10-14	232,730	15	69	22
	15-19	512,579	197	253	78
	20-24	1,435,997	567	778	73
	25-29	1,650,297	671	979	69
	30-34	1,079,896	300	827	36
	35-39	391,335	154	385	40
	40-44	115,105	100	139	72
	45-49	23,969	15	37	41
	50 and over	11,125	16	34	47
		All ages	\$ 6,327,285	\$ 2,245	\$ 4,102

TABLE C—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1980..... (1)	0	\$ 376,841	\$ 470	\$ 1,766	27%
	1	174,773	55	207	27
	2-4	264,776	14	144	10
	5-9	333,028	30	109	28
	10-14	313,063	10	85	12
	15-19	662,797	251	300	84
	20-24	1,919,201	792	960	83
	25-29	2,333,668	557	1,268	44
	30-34	1,562,016	594	1,101	54
	35-39	540,308	156	417	37
	40-44	159,208	100	140	71
	45-49	39,922	47	46	102
	50 and over	18,111	37	39	95
	All ages	\$ 8,697,712	\$ 3,113	\$ 6,582	47%
All years..... (1-15)	0	\$ 1,908,487	\$ 851	\$ 2,661	32%
	1	865,354	238	515	46
	2-4	1,313,487	243	522	47
	5-9	1,692,596	288	548	53
	10-14	1,648,843	466	670	70
	15-19	3,501,367	1,522	1,822	84
	20-24	8,868,854	3,743	5,102	73
	25-29	9,509,227	4,527	6,667	68
	30-34	5,887,593	3,261	6,024	54
	35-39	2,364,652	2,518	3,766	67
	40-44	798,759	1,745	1,774	98
	45-49	162,179	446	452	99
	50 and over	57,432	172	344	50
	All ages	\$ 38,578,330	\$ 20,020	\$ 30,867	65%

TABLE D
 STANDARD PARAMEDICALLY EXAMINED ISSUES OF 1970-80
 MALE LIVES
 EXPERIENCE BETWEEN 1980 AND 1981 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 Rate
1970..... (11)	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	4	0	0
	15-19	515	0	1	0
	20-24	3,834	0	4	0
	25-29	8,404	0	12	0
	30-34	7,383	40	18	222
	35-39	6,203	0	25	0
	40-44	4,254	2	28	7
	45-49	1,600	20	15	133
	50-54	730	4	11	36
	55-59	52	3	1	299
60-64	89	0	3	0	
65-69	2	0	0	0	
70 and over	0	0	0	0	
	All ages	\$ 33,147	\$ 69	\$ 118	58%
1971..... (10)	0	\$ 0	\$ 0	\$ 0	0%
	1	5	0	0	0
	2-4	35	0	0	0
	5-9	28	0	0	0
	10-14	54	0	0	0
	15-19	783	0	1	0
	20-24	12,744	115	12	958
	25-29	32,807	25	41	60
	30-34	34,020	93	74	125
	35-39	31,230	52	112	46
	40-44	19,293	90	112	80
	45-49	11,262	59	97	61
	50-54	5,771	25	80	31
	55-59	1,391	0	27	0
60-64	171	0	5	0	
65-69	132	0	6	0	
70 and over	0	0	0	0	
	All ages	\$ 149,726	\$ 459	\$ 567	81%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972..... (9)	0	\$ 99	\$ 0	\$ 0	0%
	1	137	0	0	0
	2-4	30	0	0	0
	5-9	690	0	0	0
	10-14	1,566	0	2	0
	15-19	5,247	0	6	0
	20-24	42,078	0	38	0
	25-29	103,328	65	116	56
	30-34	113,048	123	217	56
	35-39	85,302	128	269	47
	40-44	59,428	292	311	93
	45-49	33,741	206	265	77
	50-54	13,960	81	172	47
	55-59	5,424	97	91	106
	60-64	874	15	22	68
65-69	102	3	4	74	
70 and over	3	0	0	0	
	All ages	\$ 465,057	\$ 1,010	\$ 1,513	66%
1973..... (8)	0	\$ 337	\$ 0	\$ 0	0%
	1	187	0	0	0
	2-4	769	0	0	0
	5-9	1,091	0	1	0
	10-14	3,138	0	4	0
	15-19	13,199	0	14	0
	20-24	111,453	0	96	0
	25-29	256,778	299	258	115
	30-34	286,944	128	485	26
	35-39	220,882	333	617	53
	40-44	142,363	542	666	81
	45-49	95,889	336	691	48
	50-54	46,361	366	524	69
	55-59	16,276	117	250	46
	60-64	2,951	22	63	35
65-69	494	0	15	0	
70 and over	21	0	1	0	
	All ages	\$ 1,199,133	\$ 2,143	\$ 3,685	58%
1974..... (7)	0	\$ 356	\$ 0	\$ 0	0%
	1	654	0	0	0
	2-4	1,156	0	0	0
	5-9	3,327	0	1	0
	10-14	5,841	10	6	166
	15-19	27,364	26	30	86
	20-24	192,257	30	160	18
	25-29	476,098	454	436	104
	30-34	546,317	386	804	48
	35-39	405,307	513	1,007	50
	40-44	242,173	548	1,006	54
	45-49	159,813	701	1,032	67
	50-54	74,027	331	756	43
	55-59	31,334	283	436	64
	60-64	5,396	44	103	42
65-69	872	12	24	50	
70 and over	82	0	4	0	
	All ages	\$ 2,172,374	\$ 3,338	\$ 5,805	58%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1975..... (6)	0	\$ 1,026	\$ 0	\$ 0	0%
	1	517	0	0	0
	2-4	1,605	0	1	0
	5-9	6,566	0	2	0
	10-14	6,518	0	6	0
	15-19	36,799	50	40	124
	20-24	259,351	171	213	80
	25-29	708,260	426	600	70
	30-34	862,587	570	1,157	49
	35-39	640,927	870	1,401	62
	40-44	393,236	1,569	1,458	107
	45-49	262,823	1,282	1,484	86
	50-54	138,566	839	1,198	70
	55-59	53,735	504	639	78
	60-64	9,093	96	158	60
65-69	1,618	13	42	30	
70 and over	93	2	4	49	
	All ages	\$ 3,383,320	\$ 6,392	\$ 8,403	76%
1976..... (5)	0	\$ 1,462	\$ 0	\$ 1	0%
	1	1,589	0	1	0
	2-4	3,098	0	1	0
	5-9	8,500	12	3	389
	10-14	14,016	0	11	0
	15-19	45,153	0	50	0
	20-24	360,116	229	299	76
	25-29	1,035,577	924	835	110
	30-34	1,329,718	783	1,595	49
	35-39	985,316	1,568	1,890	83
	40-44	588,697	965	1,843	52
	45-49	380,755	977	1,864	52
	50-54	198,907	1,294	1,405	92
	55-59	81,080	496	838	59
	60-64	14,925	134	246	54
65-69	3,061	13	73	17	
70 and over	348	11	11	100	
	All ages	\$ 5,052,318	\$ 7,406	\$ 10,966	68%
1977..... (4)	0	\$ 2,479	\$ 0	\$ 2	0%
	1	2,216	0	1	0
	2-4	4,628	0	2	0
	5-9	11,490	0	4	0
	10-14	17,474	0	12	0
	15-19	63,675	0	68	0
	20-24	482,582	342	404	84
	25-29	1,459,973	964	1,131	85
	30-34	1,994,585	1,515	2,210	68
	35-39	1,511,683	2,091	2,537	82
	40-44	822,915	1,717	2,321	73
	45-49	525,741	1,336	2,244	59
	50-54	273,784	1,235	1,735	71
	55-59	118,066	776	1,105	70
	60-64	21,429	214	323	66
65-69	3,654	33	75	43	
70 and over	327	48	8	600	
	All ages	\$ 7,316,701	\$ 10,271	\$ 14,182	72%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1978..... (3)	0	\$ 3,607	\$ 0	\$ 3	0%
	1	2,645	0	2	0
	2-4	6,186	0	3	0
	5-9	14,513	0	5	0
	10-14	19,897	0	10	0
	15-19	70,301	0	72	0
	20-24	528,664	274	427	64
	25-29	1,819,157	1,058	1,372	77
	30-34	2,722,368	1,659	2,683	61
	35-39	2,190,365	2,240	3,118	71
	40-44	1,186,368	1,938	2,805	69
	45-49	727,170	1,712	2,594	65
	50-54	384,974	1,297	2,056	63
	55-59	181,318	1,406	1,398	100
	60-64	37,010	505	443	113
	65-69	5,482	50	96	52
	70 and over	360	2	7	28
	All ages	\$ 9,900,385	\$ 12,141	\$ 17,094	71%
1979..... (2)	0	\$ 4,690	\$ 0	\$ 6	0%
	1	3,153	0	3	0
	2-4	5,062	0	3	0
	5-9	15,571	0	5	0
	10-14	25,706	0	11	0
	15-19	97,455	85	96	88
	20-24	750,385	467	553	84
	25-29	2,659,123	1,513	1,685	89
	30-34	4,218,617	2,590	3,679	70
	35-39	3,410,614	2,362	3,827	62
	40-44	1,828,583	1,610	3,470	46
	45-49	1,056,348	2,267	2,872	78
	50-54	576,916	1,967	2,335	84
	55-59	274,536	1,038	1,515	69
	60-64	66,328	427	570	74
	65-69	8,850	25	120	20
	70 and over	1,002	1	15	6
	All ages	\$ 15,002,939	\$ 14,352	\$ 20,765	69%
1980..... (1)	0	\$ 3,854	\$ 0	\$ 23	0%
	1	3,725	0	5	0
	2-4	8,332	0	5	0
	5-9	19,163	0	8	0
	10-14	37,772	0	13	0
	15-19	134,865	50	123	40
	20-24	1,060,315	440	729	60
	25-29	3,824,881	1,994	2,196	90
	30-34	6,461,613	2,550	4,851	52
	35-39	5,303,236	3,115	4,601	67
	40-44	2,777,878	3,795	3,794	100
	45-49	1,576,657	2,061	3,074	67
	50-54	836,720	1,831	2,197	83
	55-59	411,957	1,243	1,516	82
	60-64	103,402	500	614	81
	65-69	16,295	71	158	44
	70 and over	1,669	5	18	27
	All ages	\$ 22,582,334	\$ 17,655	\$ 23,925	75%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
All years (1-11)	0	\$ 17,910	\$ 0	\$ 35	0%
	1	14,828	0	12	0
	2-4	30,901	0	15	0
	5-9	81,019	12	29	41
	10-14	131,982	10	75	13
	15-19	495,351	211	501	42
	20-24	3,803,779	2,068	2,935	70
	25-29	12,384,386	7,722	8,682	89
	30-34	18,577,200	10,437	17,773	59
	35-39	14,791,065	13,272	19,404	68
	40-44	8,065,188	13,068	17,817	73
	45-49	4,831,799	10,957	16,232	68
	50-54	2,550,716	9,270	12,469	74
	55-59	1,175,169	5,963	7,816	76
	60-64	261,668	1,957	2,550	77
	65-69	40,562	220	613	36
	70 and over	3,905	69	68	101
	All ages	\$ 67,257,434	\$ 75,236	\$107,023	70%

TABLE D—Continued
 STANDARD PARAMEDICALLY EXAMINED ISSUES OF 1966-80
 FEMALE LIVES
 EXPERIENCE BETWEEN 1980 AND 1981 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..... (11)	0	\$ 0	\$ 0	\$ 0	0%
	1	41	0	1	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	429	0	0	0
	25-29	630	0	1	0
	30-34	797	0	2	0
	35-39	873	0	2	0
	40-44	843	0	3	0
	45-49	633	4	3	133
	50-54	109	0	1	0
	55-59	41	0	0	0
	60-64	34	0	1	0
65-69	7	0	0	0	
70 and over	0	0	0	0	0
	All ages	\$ 4,524	\$ 4	\$ 14	29%
1971..... (10)	0	\$ 8	\$ 0	\$ 0	0%
	1	0	0	0	0
	2-4	11	0	0	0
	5-9	5	0	0	0
	10-14	60	0	0	0
	15-19	185	0	0	0
	20-24	1,158	0	1	0
	25-29	1,589	0	2	0
	30-34	3,378	0	6	0
	35-39	3,164	0	8	0
	40-44	3,492	10	12	83
	45-49	2,830	13	13	100
	50-54	1,751	0	12	0
	55-59	394	0	3	0
	60-64	138	0	2	0
65-69	22	0	1	0	
70 and over	0	0	0	0	0
	All ages	\$ 18,185	\$ 23	\$ 60	38%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972..... (9)	0	\$ 32	\$ 0	\$ 0	0%
	1	36	0	0	0
	2-4	211	0	0	0
	5-9	323	0	0	0
	10-14	429	0	1	0
	15-19	930	0	0	0
	20-24	2,685	0	2	0
	25-29	5,744	0	5	0
	30-34	9,624	0	15	0
	35-39	10,226	0	25	0
	40-44	12,436	5	40	12
	45-49	9,313	27	41	65
	50-54	3,923	13	25	52
	55-59	1,331	0	9	0
	60-64	215	0	3	0
	65-69	73	0	2	0
	70 and over	50	0	2	0
	All ages	\$ 57,581	\$ 45	\$ 170	26%
1973..... (8)	0	\$ 30	\$ 0	\$ 0	0%
	1	265	0	0	0
	2-4	308	0	0	0
	5-9	716	0	0	0
	10-14	1,032	0	1	0
	15-19	2,516	0	1	0
	20-24	5,986	0	4	0
	25-29	18,127	5	15	33
	30-34	29,280	0	43	0
	35-39	28,217	0	62	0
	40-44	27,797	123	83	148
	45-49	24,243	141	97	145
	50-54	14,244	59	86	68
	55-59	4,642	34	29	117
	60-64	851	5	11	45
	65-69	105	1	2	50
	70 and over	4	0	0	0
	All ages	\$ 158,363	\$ 368	\$ 434	85%
1974..... (7)	0	\$ 365	\$ 0	\$ 0	0%
	1	232	0	0	0
	2-4	685	0	0	0
	5-9	1,746	0	1	0
	10-14	2,418	0	1	0
	15-19	4,648	0	3	0
	20-24	15,909	1	10	10
	25-29	42,286	47	32	146
	30-34	73,374	60	96	62
	35-39	62,856	112	126	88
	40-44	54,087	112	148	75
	45-49	44,129	210	161	130
	50-54	23,211	68	130	52
	55-59	9,159	52	53	98
	60-64	1,650	0	18	0
	65-69	384	5	7	71
	70 and over	78	0	3	0
	All ages	\$ 337,217	\$ 667	\$ 789	85%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1975..... (6)	0	\$ 466	\$ 0	\$ 0	0%
	1	436	0	0	0
	2-4	928	0	1	0
	5-9	2,750	0	1	0
	10-14	4,219	0	2	0
	15-19	8,659	35	5	699
	20-24	23,861	0	14	0
	25-29	74,985	30	53	56
	30-34	129,419	25	151	16
	35-39	110,815	63	198	31
	40-44	86,011	81	211	38
	45-49	68,808	155	222	70
	50-54	41,971	260	211	123
	55-59	17,171	129	88	146
60-64	4,285	104	43	241	
65-69	884	0	14	0	
70 and over	301	1	10	9	
	All ages	\$ 575,969	\$ 883	\$ 1,224	72%
1976..... (5)	0	\$ 733	\$ 33	\$ 0	0%
	1	709	0	0	0
	2-4	1,699	0	1	0
	5-9	5,297	0	1	0
	10-14	5,698	0	2	0
	15-19	10,446	0	6	0
	20-24	38,657	0	21	0
	25-29	123,263	128	83	154
	30-34	211,961	243	218	111
	35-39	187,615	185	296	62
	40-44	137,460	263	293	89
	45-49	110,314	262	313	83
	50-54	62,208	159	286	55
	55-59	26,767	83	128	64
60-64	5,746	82	48	170	
65-69	798	5	10	49	
70 and over	92	0	2	0	
	All ages	\$ 929,463	\$ 1,443	\$ 1,708	84%
1977..... (4)	0	\$ 1,328	\$ 12	\$ 1	1200%
	1	1,015	0	0	0
	2-4	2,212	0	1	0
	5-9	6,214	0	2	0
	10-14	8,110	0	3	0
	15-19	15,395	0	7	0
	20-24	62,720	26	33	78
	25-29	199,313	25	132	18
	30-34	334,882	166	310	53
	35-39	290,647	380	420	90
	40-44	190,422	260	362	71
	45-49	142,839	401	361	111
	50-54	79,915	155	331	46
	55-59	35,883	52	155	33
60-64	7,833	230	55	418	
65-69	1,450	10	16	62	
70 and over	208	0	4	0	
	All ages	\$ 1,380,386	\$ 1,717	\$ 2,193	78%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1978..... (3)	0	\$ 3,176	\$ 15	\$ 2	749%
	1	1,143	0	1	0
	2-4	2,824	0	1	0
	5-9	9,491	0	2	0
	10-14	10,713	0	4	0
	15-19	20,117	0	10	0
	20-24	81,454	86	43	199
	25-29	288,877	168	183	91
	30-34	453,304	158	380	41
	35-39	420,739	156	510	31
	40-44	260,450	291	406	71
	45-49	185,697	341	408	84
	50-54	109,862	265	385	68
	55-59	49,635	61	185	32
	60-64	10,944	44	68	64
	65-69	1,641	0	13	0
	70 and over	525	0	7	0
	All ages	\$ 1,910,592	\$ 1,585	\$ 2,608	61%
1979..... (2)	0	\$ 3,154	\$ 0	\$ 4	0%
	1	2,226	0	2	0
	2-4	4,804	0	2	0
	5-9	9,884	0	3	0
	10-14	14,756	0	4	0
	15-19	35,988	0	17	0
	20-24	132,514	25	71	35
	25-29	451,067	175	267	66
	30-34	738,167	105	565	18
	35-39	648,430	460	637	72
	40-44	389,585	292	469	62
	45-49	289,283	463	443	104
	50-54	159,790	286	419	68
	55-59	74,454	191	209	91
	60-64	17,307	155	77	201
	65-69	4,316	9	28	32
	70 and over	470	0	4	0
	All ages	\$ 2,976,195	\$ 2,161	\$ 3,221	67%
1980..... (1)	0	\$ 3,534	\$ 0	\$ 17	0%
	1	1,981	0	2	0
	2-4	3,951	0	2	0
	5-9	10,339	0	3	0
	10-14	20,216	0	5	0
	15-19	49,978	0	24	0
	20-24	229,995	0	115	0
	25-29	687,149	0	374	0
	30-34	1,223,168	105	861	12
	35-39	1,044,677	1,367	806	169
	40-44	628,973	186	550	33
	45-49	388,180	305	441	69
	50-54	229,704	222	431	52
	55-59	117,552	171	235	72
	60-64	27,862	46	80	57
	65-69	4,951	10	20	49
	70 and over	1,219	0	8	0
	All ages	\$ 4,673,429	\$ 2,412	\$ 3,974	61%

TABLE D—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
All years (1-11)	0	\$ 12,826	\$ 60	\$ 24	250%
	1	8,084	0	6	0
	2-4	17,633	0	8	0
	5-9	46,765	0	13	0
	10-14	67,651	0	23	0
	15-19	148,949	35	73	48
	20-24	595,368	138	314	44
	25-29	1,893,030	578	1,147	50
	30-34	3,207,354	862	2,647	32
	35-39	2,808,259	2,723	3,090	88
	40-44	1,791,556	1,623	2,577	63
	45-49	1,266,269	2,322	2,503	93
	50-54	726,688	1,487	2,317	64
	55-59	337,029	773	1,094	71
	60-64	76,865	666	406	164
	65-69	14,631	40	113	35
70 and over	2,947	1	40	2	
	All ages	\$ 13,021,904	\$ 11,308	\$ 16,395	69%

