

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1993-94 REPORTS**

**REPORT OF THE COMMITTEE ON EXPECTED EXPERIENCE—
INDIVIDUAL LIFE OF THE
CANADIAN INSTITUTE OF ACTUARIES**

**MORTALITY UNDER CANADIAN
STANDARD ORDINARY INSURANCE ISSUES STUDIED
BY YEAR FOR THE PERIOD 1986 TO 1990***

PREFACE

This report was prepared by the Committee on Expected Experience—Individual Life of the Canadian Institute of Actuaries (CIA). The CIA has given the Society of Actuaries permission to reproduce this report as part of the Society's expansion of its experience studies. Discussions of this report as well as of any experience study are encouraged. The CIA and the Society intend to cooperate in experience studies to benefit actuaries in both Canada and the United States.

INTRODUCTION

As a result of publishing the 1990–1991 annual report on mortality using the CIA 1982–88 mortality tables as an expected, there has been interest in recalculating past studies on the same basis. As a result, selected tables are published herein for the period 1986 through 1990.

The following tables are those reissued:

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|---------|---|
| Table 1 | The total experience analyzed for the select period by groups of duration and by groups of ages at issue; for the ultimate period by groups of attained ages. |
| Table 2 | Table 1 classified by: (A) males and (B) females. |
| Table 3 | Select period of Table 2 classified by: (A) medical males, (B) medical females, (C) nonmedical males, (D) nonmedical females, (E) paramedical males, and (F) paramedical females. |
| Table 8 | Smoking habits: (A) male smokers, (B) male nonsmokers, (C) male unclassified, (D) female smokers, (E) female nonsmokers, and (F) female unclassified. |

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TABLE 1
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
MALES AND FEMALES COMBINED—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience									
By Policy Year									
1	131.4	5.82	86.5	508	16,611	572,260	31,806,871	387	19,202
2	106.5	4.85	88.4	481	20,000	535,188	27,694,366	452	22,613
3	113.0	4.79	96.5	555	20,190	495,840	21,996,614	491	20,920
4	118.2	4.70	108.7	632	21,787	453,581	18,045,354	535	20,049
5	109.6	4.73	117.2	536	21,280	376,910	13,870,273	489	18,161
6-10	111.1	2.71	104.0	1,671	42,569	1,161,772	27,472,546	1,505	40,943
11-15	108.7	2.62	103.6	1,712	22,296	821,974	10,241,634	1,576	21,521
Total	112.2	1.43	100.8	6,095	164,733	4,417,525	151,127,658	5,433	163,409
By Issue Age									
0-4	99.1	7.95	81.3	155	2,109	615,640	9,007,233	156	2,594
5-29	103.6	2.91	87.3	1,264	28,618	2,037,308	58,155,996	1,220	32,770
30-44	116.1	2.68	110.8	1,873	73,153	1,315,630	68,146,534	1,613	66,037
45-59	111.7	2.52	96.0	1,956	49,421	387,703	14,739,111	1,751	51,489
60-74	121.2	4.22	109.4	824	11,337	60,650	1,071,744	680	10,364
75-89	177.8	37.0	61.5	23	95	594	7,040	13	155
Total	112.2	1.43	100.8	6,095	164,733	4,417,525	151,127,658	5,433	163,409
Ultimate Experience									
By Attained Age									
15-29	111.1	6.54	103.8	288	1,311	364,485	1,666,471	259	1,263
30-44	121.7	4.13	109.1	865	5,285	564,244	3,597,718	711	4,845
45-59	105.7	1.56	100.4	4,558	27,777	823,822	5,304,899	4,311	27,663
60-74	102.6	0.917	98.5	12,503	53,442	605,397	2,709,806	12,185	54,236
75-89	102.7	1.00	93.7	10,434	29,560	148,391	454,068	10,156	31,559
90-99	99.2	2.91	97.3	1,159	3,020	5,855	15,165	1,169	3,104
Total	103.5	0.599	98.1	29,807	120,394	2,512,194	13,748,128	28,790	122,671
Grand Total	104.9	0.55	99.7	35,902	285,127	6,929,719	164,875,786	34,223	286,080

* Shown in \$1,000 units.

TABLE 2A

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
 MALES ONLY—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience									
By Policy Year									
1	140.9	7.01	88.2	403	14,035	329,301	21,496,840	286	15,906
2	109.5	5.81	89.7	354	16,926	310,156	19,140,637	323	18,866
3	115.1	5.77	98.9	397	17,321	284,073	15,369,473	345	17,518
4	113.7	5.48	110.2	430	18,573	262,653	12,797,340	378	16,853
5	110.0	5.67	119.7	376	18,615	217,491	10,046,840	342	15,555
6-10	111.1	3.25	102.3	1,161	35,975	687,219	20,276,885	1,045	35,170
11-15	110.5	3.07	102.6	1,288	19,297	532,142	7,978,334	1,166	18,804
Total	113.5	1.70	101.5	4,409	140,743	2,623,035	107,106,349	3,886	138,671
Select Experience									
By Issue Age									
0-4	111.7	11.0	98.3	103	1,411	328,523	4,806,189	92	1,435
5-29	105.6	3.39	87.3	967	23,027	1,187,120	37,327,186	916	26,368
30-44	116.9	3.13	112.6	1,389	63,035	837,343	51,881,173	1,188	56,003
45-59	109.9	2.95	93.7	1,379	43,241	238,501	12,285,747	1,255	46,140
60-74	131.3	5.54	116.1	561	9,992	31,276	801,770	427	8,609
75-89	135.7	42.9	32.9	10	38	272	4,284	7	115
Total	113.5	1.70	101.5	4,409	140,743	2,623,035	107,106,349	3,886	138,671
Ultimate Experience									
By Attained Age									
15-29	116.5	7.45	103.6	244	1,121	217,847	1,124,500	209	1,082
30-44	127.8	4.84	110.2	695	4,709	398,953	3,039,564	544	4,272
45-59	106.0	1.69	100.8	3,905	26,083	656,456	4,806,738	3,683	25,888
60-74	103.7	1.00	99.0	10,745	50,318	474,399	2,453,152	10,365	50,822
75-89	103.2	1.10	94.4	8,734	27,283	114,430	400,861	8,460	28,898
90-99	102.2	3.25	102.2	987	2,800	4,600	12,956	966	2,740
Total	104.5	0.656	98.8	25,310	112,313	1,866,685	11,837,771	24,227	113,702
Grand Total	105.7	0.61	100.3	29,719	253,056	4,489,720	118,944,120	28,113	252,373

* Shown in \$1,000 units.

TABLE 2B

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987

FEMALES ONLY- EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^c	Number	Amount ^e
Select Experience By Policy Year									
1	104.4	10.1	78.2	105	2,576	242,959	10,310,030	101	3,296
2	98.9	8.77	82.0	127	3,074	225,032	8,553,729	128	3,747
3	108.2	8.60	84.3	158	2,868	211,767	6,627,141	146	3,402
4	129.0	9.07	100.6	202	3,214	190,928	5,248,014	157	3,196
5	108.8	8.60	102.2	160	2,665	159,419	3,823,433	147	2,607
6-10	111.0	4.91	114.2	510	6,594	474,553	7,195,661	459	5,773
11-15	103.5	5.02	110.3	424	2,998	289,832	2,263,301	410	2,718
Total	108.9	2.65	97.0	1,686	23,989	1,794,490	44,021,309	1,548	24,738
Select Experience By Issue Age									
0-4	80.9	11.2	60.3	52	698	287,117	4,201,044	64	1,158
5-29	97.7	5.66	87.3	297	5,590	850,188	20,828,810	304	6,402
30-44	113.9	5.17	100.8	484	10,117	478,287	16,265,361	425	10,034
45-59	116.2	4.83	115.6	577	6,181	149,202	2,453,364	496	5,348
60-74	104.1	6.42	76.6	263	1,345	29,374	269,973	253	1,755
75-89	233.6	64.7	143.0	13	58	322	2,756	6	40
Total	108.9	2.65	97.0	1,686	23,989	1,794,490	44,021,309	1,548	24,738
Ultimate Experience By Attained Age									
15-29	88.3	13.3	104.9	44	190	146,638	541,970	50	181
30-44	102.0	7.82	100.4	170	576	165,291	558,154	167	574
45-59	104.1	4.07	95.5	653	1,694	167,366	498,161	627	1,775
60-74	96.4	2.31	91.5	1,741	3,103	130,593	256,059	1,806	3,393
75-89	102.3	2.53	87.3	1,629	2,169	32,792	51,254	1,592	2,484
90-99	87.2	6.98	64.7	156	196	1,134	1,912	179	304
Total	99.4	1.49	91.0	4,393	7,929	643,814	1,907,511	4,421	8,711
Grand Total	101.8	1.31	95.4	6,079	31,918	2,438,304	45,928,820	5,969	33,449

* Shown in \$1,000 units.

TABLE 3A

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
MEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	162.5	23.7	76.0	47	2,688	16,863	3,082,133	29	3,538
2	128.2	16.6	100.9	59	5,533	17,191	3,282,166	46	5,483
3	131.4	16.4	106.4	64	5,705	15,481	2,693,506	49	5,361
4	130.3	14.1	150.7	85	8,187	17,372	2,293,183	65	5,431
5	117.5	12.6	135.6	87	8,218	18,703	2,380,215	74	6,062
6-10	101.2	5.76	81.3	308	14,025	80,635	6,013,721	304	17,246
11-15	97.2	4.29	100.6	513	11,238	106,179	2,826,765	528	11,170
Total	106.2	3.11	102.4	1,163	55,594	272,424	22,571,689	1,095	54,292
By Issue Age									
0-4	281.6	114.0	179.5	6	73	7,784	145,570	2	41
5-29	98.7	13.8	67.8	51	1,562	54,723	2,793,311	52	2,302
30-44	108.3	6.01	131.6	324	24,354	125,164	12,694,304	299	18,508
45-59	101.8	4.42	79.9	530	21,777	71,314	6,399,967	521	27,260
60-74	114.2	7.25	127.8	248	7,805	13,298	535,780	217	6,105
75-89	95.9	47.9	31.1	4	24	141	2,758	4	77
Total	106.2	3.11	102.4	1,163	55,594	272,424	22,571,689	1,095	54,292

* Shown in \$1,000 units.

TABLE 3B
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
MEDICAL FEMALES—EXPECTED CA 82 88 TABLES

Select Experience	Ratio A-E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^a
By Policy Year									
1	109.2	34.5	107.2	10	340	7,398	528,445	9	317
2	122.0	29.5	103.0	17	467	6,031	418,469	14	453
3	89.0	24.6	27.9	13	113	5,008	280,724	15	405
4	110.6	23.5	84.9	22	397	6,026	282,381	20	467
5	118.9	22.8	80.3	27	334	6,338	259,598	23	416
6-10	117.4	11.0	135.7	113	1,814	26,982	694,802	96	1,337
11-15	95.7	8.52	120.9	126	1,171	26,166	317,034	132	969
Total	106.4	5.87	106.2	328	4,636	83,949	2,781,453	308	4,365
By Issue Age									
0-4	113.9	113.0	9.4	1	2	4,900	80,182	1	17
5-29	135.1	38.9	87.4	12	203	18,137	605,389	9	232
30-44	106.0	16.9	119.7	39	1,466	23,662	1,284,929	37	1,224
45-59	107.0	8.70	124.3	151	2,317	26,062	673,836	141	1,864
60-74	99.5	9.23	61.4	116	613	10,969	135,105	117	999
75-89	231.5	77.1	126.3	9	36	219	2,012	4	29
Total	106.4	5.87	106.2	328	4,636	83,949	2,781,453	308	4,365

* Shown in \$1,000 units.

TABLE 3C

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
NONMEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	150.8	8.45	97.3	318	8,942	281,608	15,121,195	211	9,185
2	110.2	7.23	85.8	232	8,448	264,820	13,297,737	210	9,842
3	116.9	7.33	101.9	254	8,644	241,790	10,430,198	217	8,480
4	120.2	7.48	99.4	258	7,323	215,442	8,272,929	215	7,367
5	111.9	8.20	116.7	186	6,477	169,375	5,666,420	166	5,552
6-10	114.4	4.98	134.8	527	13,490	512,519	10,253,092	461	10,006
11-15	123.5	4.93	111.4	627	6,240	394,502	4,432,524	508	5,601
Total	120.8	2.46	106.3	2,402	59,564	2,080,056	67,474,094	1,988	56,033
By Issue Age									
0-4	106.7	10.8	95.7	96	1,333	320,239	4,651,993	90	1,392
5-29	106.8	3.57	90.8	890	20,419	1,095,240	32,439,440	834	22,487
30-44	123.5	4.27	105.6	834	26,107	581,026	28,196,669	675	24,722
45-59	136.5	6.74	166.5	409	10,695	75,892	2,088,862	300	6,425
60-74	192.3	14.8	103.0	168	1,004	7,560	95,834	87	975
75-89	219.5	98.1	20.3	5	6	99	1,297	2	32
Total	120.8	2.46	106.3	2,402	59,564	2,080,056	67,474,094	1,988	56,033

* Shown in \$1,000 units.

TABLE 3D

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
NONMEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	101.9	11.3	78.3	81	2,051	222,130	9,101,528	80	2,618
2	93.5	10.0	70.9	86	1,971	206,887	7,617,483	92	2,780
3	107.8	10.3	95.6	109	2,343	194,880	5,906,889	101	2,452
4	132.1	11.6	91.2	129	1,921	171,713	4,503,131	98	2,106
5	103.6	11.3	105.3	83	1,668	140,023	3,153,505	80	1,584
6-10	111.6	6.92	109.1	260	3,355	407,885	5,678,506	233	3,076
11-15	114.6	7.03	110.8	265	1,587	253,799	1,834,529	231	1,432
Total	110.8	3.47	92.8	1,013	14,897	1,597,317	37,795,572	915	16,049
By Issue Age									
0-4	80.6	11.2	61.1	51	697	281,826	4,113,783	63	1,140
5-29	97.3	5.79	88.6	282	5,309	818,836	19,756,069	290	5,995
30-44	112.7	5.70	95.6	391	6,933	418,284	13,038,805	347	7,254
45-59	132.9	8.68	120.4	234	1,746	72,558	846,700	176	1,451
60-74	136.1	18.8	96.1	52	196	5,774	39,850	38	204
75-89	647.4	373.0	323.9	3	16	39	365	0	5
Total	110.8	3.47	92.8	1,013	14,897	1,597,317	37,795,572	915	16,049

* Shown in \$1,000 units.

TABLE 3E

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
PARAMEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	82.3	13.3	75.6	38	2,406	30,830	3,293,398	46	3,183
2	94.3	11.8	83.2	63	2,945	28,145	2,560,734	67	3,541
3	100.1	11.2	80.8	79	2,972	26,802	2,245,769	79	3,677
4	88.6	9.49	75.5	87	3,063	29,839	2,231,214	98	4,055
5	101.3	9.97	99.5	103	3,920	29,413	2,000,205	102	3,940
6-10	116.4	6.44	106.9	326	8,460	94,064	4,010,018	280	7,917
11-15	112.8	9.30	88.9	147	1,803	31,443	718,596	130	2,029
Total	105.1	3.61	90.2	843	25,569	270,536	17,059,933	802	28,343
By Issue Age									
0-4	748.6	748.0	216.2	1	5	500	8,626	0	2
5-29	84.8	16.6	66.3	26	1,047	37,157	2,094,427	31	1,580
30-44	108.2	7.11	98.5	231	12,574	131,145	10,989,841	214	12,772
45-59	101.1	4.82	86.4	439	10,753	91,284	3,796,653	434	12,453
60-74	118.2	9.81	77.3	145	1,182	10,418	170,157	123	1,529
75-89	108.5	108.0	119.4	1	8	32	229	1	6
Total	105.1	3.61	90.2	843	25,569	270,536	17,059,933	802	28,343

* Shown in \$1,000 units.

TABLE 3F
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
 PARAMEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A-E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	117.3	31.3	51.4	14	185	13,431	680,057	12	360
2	106.7	21.7	123.7	24	635	12,114	517,777	22	514
3	118.8	19.7	75.7	36	412	11,879	439,529	30	545
4	130.6	18.2	143.9	51	896	13,189	462,501	39	623
5	112.9	15.9	109.2	50	663	13,058	410,330	44	607
6-10	105.2	8.99	104.7	137	1,425	39,686	822,353	130	1,360
11-15	70.8	12.3	75.8	33	240	9,867	111,737	47	316
Total	106.2	5.71	103.0	345	4,456	113,224	3,444,284	325	4,325
By Issue Age									
0-4	0.0	0.0	0.0	0	0	391	7,078	0	2
5-29	54.4	31.3	44.9	3	78	13,215	467,353	6	175
30-44	130.8	17.8	110.5	54	1,718	36,341	1,941,627	41	1,555
45-59	107.2	7.73	104.1	192	2,118	50,582	932,829	179	2,034
60-74	97.2	9.96	97.1	95	536	12,631	95,019	98	553
75-89	82.4	82.3	78.2	1	5	64	379	1	6
Total	106.2	5.71	103.0	345	4,456	113,224	3,444,284	325	4,325

* Shown in \$1,000 units.

TABLE 8A
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
MALE SMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	197.4	14.1	98.2	194	3,306	68,619	3,407,057	98	3,366
2	105.2	10.9	74.4	93	2,911	61,718	3,026,775	88	3,912
3	104.4	10.5	76.1	97	2,843	54,718	2,410,587	93	3,735
4	101.7	9.60	106.6	112	4,210	55,526	2,200,320	110	3,950
5	101.3	9.74	96.5	108	3,188	48,762	1,657,279	107	3,304
6-10	90.9	11.0	82.6	68	2,336	36,899	1,244,728	75	2,827
11-15	162.4	114.0	36.2	2	42	314	24,425	1	115
Total	117.8	4.53	88.8	674	18,836	326,556	13,971,170	572	21,209
By Issue Age									
0-4	44.3	25.5	45.4	3	72	21,395	495,480	7	159
5-14	68.4	34.1	72.2	4	96	17,996	421,383	6	133
15-24	125.0	14.1	118.9	78	2,072	68,797	1,986,593	62	1,743
25-34	112.8	10.6	98.7	113	5,085	110,491	5,793,516	100	5,151
35-44	102.5	9.47	88.9	117	5,642	66,030	3,897,169	114	6,348
45-54	101.9	8.54	80.9	142	4,072	28,855	1,123,782	139	5,033
55-64	118.1	10.7	61.9	121	1,432	10,124	234,814	102	2,312
65-89	232.6	23.7	110.4	96	363	2,868	18,433	41	329
Total	117.8	4.53	88.8	674	18,836	326,556	13,971,170	572	21,209

* Shown in \$1,000 units.

TABLE 8B
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
MALE NONSMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	100.2	11.7	92.8	73	4,989	100,843	7,877,122	73	5,374
2	90.9	9.47	86.4	92	6,302	107,303	7,846,037	101	7,291
3	95.2	9.76	95.0	95	6,246	92,515	6,265,159	100	6,574
4	101.3	10.3	88.7	96	5,006	76,257	4,751,284	95	5,646
5	104.0	11.1	171.9	87	8,887	59,843	3,584,403	84	5,168
6-10	85.1	13.2	54.1	41	2,002	33,930	2,248,802	48	3,697
11-15	79.4	79.3	4.8	1	5	689	36,360	1	95
Total	96.7	4.38	98.8	485	33,436	471,380	32,609,168	502	33,845
By Issuc Age									
0-4	72.8	36.4	71.0	4	75	18,419	333,568	5	106
5-14	167.4	63.2	61.7	7	43	12,712	218,991	4	69
15-24	79.6	10.9	63.2	53	1,698	93,830	3,926,880	67	2,688
25-34	94.4	10.2	83.4	85	5,652	161,210	12,241,693	90	6,775
35-44	117.5	11.0	124.7	112	10,938	112,522	10,537,343	95	8,770
45-54	95.3	9.25	87.4	106	7,609	51,204	4,109,312	111	8,706
55-64	84.9	9.31	69.6	83	3,852	18,684	1,138,356	98	5,532
65-89	112.6	19.0	297.6	35	3,570	2,799	103,025	31	1,199
Total	96.7	4.38	98.8	485	33,436	471,380	32,609,168	502	33,845

* Shown in \$1,000 units.

TABLE 8C

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
MALE UNCLASSIFIED—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	118.4	10.1	80.1	136	5,741	159,839	10,212,662	115	7,166
2	126.4	9.72	100.6	169	7,713	141,135	8,267,825	134	7,663
3	134.7	9.40	114.2	205	8,232	136,840	6,693,728	152	7,209
4	128.2	8.60	128.9	222	9,357	130,870	5,845,737	173	7,257
5	119.3	8.87	92.3	181	6,541	108,886	4,805,158	152	7,083
6-10	114.1	3.51	110.4	1,052	31,637	616,390	16,783,355	922	28,646
11-15	110.4	3.08	103.5	1,285	19,251	531,139	7,917,548	1,164	18,593
Total	115.6	2.02	105.8	3,250	88,472	1,825,099	60,526,012	2,811	83,617
By Issue Age									
0-4	120.1	12.2	107.9	96	1,264	288,709	3,977,141	80	1,171
5-14	107.4	11.0	91.3	95	1,059	150,251	2,543,988	88	1,159
15-24	107.3	5.63	95.0	363	6,597	406,700	8,768,699	338	6,947
25-34	114.3	4.68	118.0	595	22,230	533,412	22,970,292	521	18,838
35-44	118.8	4.38	105.1	734	24,949	290,512	15,901,812	618	23,749
45-54	113.5	4.16	105.8	743	22,117	115,666	5,204,687	655	20,896
55-64	117.7	5.48	93.3	460	8,517	34,309	1,064,970	391	9,124
65-89	135.8	10.6	100.4	164	1,739	5,540	94,423	121	1,733
Total	115.6	2.02	105.8	3,250	88,472	1,825,099	60,526,012	2,811	83,617

* Shown in \$1,000 units.

TABLE 8D
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
 FEMALE SMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	150.0	22.6	100.7	44	766	50,387	1,928,792	29	761
2	100.4	16.9	63.3	35	579	47,311	1,652,589	35	915
3	116.7	17.4	99.5	45	792	42,978	1,207,386	39	796
4	129.3	16.9	110.3	58	844	41,016	931,843	45	765
5	90.6	14.3	73.9	40	470	34,833	705,256	44	635
6-10	96.8	21.6	78.7	20	325	21,242	424,907	21	413
11-15	0.0	0.0	0.0	0	0	34	2,134	0	7
Total	113.9	7.32	88.0	242	3,776	237,801	6,852,908	212	4,292
By Issue Age									
0-4	34.3	24.2	29.0	2	40	19,129	442,936	6	138
5-14	0.0	0.0	0.0	0	0	15,792	356,477	3	60
15-24	122.6	24.0	96.8	26	525	66,675	1,759,423	21	542
25-34	96.7	16.5	64.2	34	802	72,248	2,789,915	35	1,250
35-44	102.8	15.4	91.9	44	1,048	37,737	1,143,490	43	1,140
45-54	127.7	16.2	110.9	62	797	17,292	284,489	49	719
55-64	126.3	17.3	118.7	53	424	7,362	67,294	42	357
65-89	147.6	32.2	162.9	21	140	1,566	8,883	14	86
Total	113.9	7.32	88.0	242	3,776	237,801	6,852,908	212	4,292

* Shown in \$1,000 units.

TABLE 8E

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
FEMALE NONSMOKERS - EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	66.8	16.1	79.3	17	860	74,170	3,907,678	25	1,084
2	77.5	14.1	79.4	30	1,130	77,102	3,565,050	39	1,424
3	95.7	15.1	63.9	40	802	67,179	2,659,724	42	1,255
4	131.2	17.6	116.8	55	1,214	55,346	1,794,268	42	1,039
5	87.9	15.3	90.8	33	730	42,806	1,232,997	38	804
6-10	147.5	32.9	133.9	20	555	19,110	574,241	14	414
11-15	0.0	0.0	0.0	0	0	92	2,299	0	3
Total	98.0	7.01	87.8	195	5,291	335,805	13,736,258	199	6,024
By Issue Age									
0-4	19.8	19.7	11.6	1	11	17,408	311,807	5	99
5-14	0.0	0.0	0.0	0	0	11,566	192,177	2	32
15-24	84.1	21.0	96.5	16	634	77,812	2,749,908	19	657
25-34	109.2	17.9	89.7	37	1,570	113,057	6,102,410	34	1,750
35-44	97.1	16.1	93.9	36	1,515	68,600	3,247,405	37	1,613
45-54	103.8	16.6	110.3	39	1,047	29,843	841,864	38	949
55-64	100.8	15.1	47.4	44	311	14,390	246,379	44	656
65-89	105.9	22.5	75.9	22	204	3,129	44,307	21	268
Total	98.0	7.01	87.8	195	5,291	335,805	13,736,258	199	6,024

* Shown in \$1,000 units.

TABLE 8F

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1986 AND 1987
 FEMALE UNCLASSIFIED EXPECTED CA 82 88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	96.0	14.4	65.5	44	950	118,402	4,473,559	46	1,451
2	112.9	14.3	96.9	62	1,364	100,619	3,336,090	55	1,408
3	111.2	13.0	94.3	73	1,274	101,610	2,760,031	66	1,351
4	127.4	13.5	83.0	89	1,156	94,566	2,521,902	70	1,392
5	133.1	14.2	125.5	87	1,465	81,780	1,885,180	65	1,167
6-10	110.5	5.09	115.5	470	5,714	434,201	6,196,513	425	4,946
11-15	103.6	5.02	110.8	424	2,998	289,706	2,258,867	409	2,707
Total	109.9	3.11	103.5	1,249	14,922	1,220,884	23,432,143	1,136	14,422
By Issue Age									
0-4	91.9	13.1	70.2	49	647	250,580	3,446,301	53	922
5-14	129.0	21.4	95.3	36	374	125,522	2,095,633	28	393
15-24	88.3	8.92	72.6	98	1,121	283,479	4,609,771	111	1,544
25-34	103.6	7.47	102.1	192	3,986	301,763	8,198,995	185	3,904
35-44	124.2	7.67	116.4	262	4,133	154,224	3,848,566	211	3,551
45-54	112.2	6.71	129.6	279	2,958	70,057	937,977	249	2,281
55-64	115.5	7.40	103.1	243	1,353	28,835	247,867	210	1,312
65-89	101.7	10.7	67.9	90	349	6,424	47,033	89	515
Total	109.9	3.11	103.5	1,249	14,922	1,220,884	23,432,143	1,136	14,422

* Shown in \$1,000 units.

TABLE 1

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
 MALES AND FEMALES COMBINED—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience By Policy Year									
1	126.9	6.41	111.2	391	21,345	491,483	31,078,602	308	19,193
2	126.5	5.32	74.4	564	17,242	465,315	27,352,180	446	23,178
3	95.4	4.61	67.3	428	16,355	435,552	23,729,664	449	24,305
4	115.7	4.94	80.5	547	17,071	399,678	18,270,416	473	21,203
5	117.6	4.82	106.1	595	21,020	367,100	15,104,725	506	19,821
6-10	104.8	2.58	95.8	1,640	51,047	1,073,357	31,967,438	1,564	53,273
11-15	99.8	2.68	101.1	1,379	22,999	695,937	10,360,020	1,382	22,759
Total	108.1	1.45	90.9	5,544	167,079	3,928,422	157,863,046	5,128	183,731
Select Experience By Issue Age									
0-4	103.5	8.78	98.5	139	2,442	527,404	8,719,767	134	2,480
5-29	98.6	3.09	85.6	1,019	27,642	1,732,172	57,309,732	1,033	32,281
30-44	106.2	2.64	91.5	1,617	67,550	1,239,966	73,618,104	1,523	73,826
45-59	107.2	2.50	90.5	1,835	55,721	369,717	16,911,217	1,712	61,600
60-74	128.7	4.26	102.1	912	13,604	58,512	1,295,275	709	13,327
75-89	130.6	27.8	55.1	22	120	651	8,951	17	217
Total	108.1	1.45	90.9	5,544	167,079	3,928,422	157,863,046	5,128	183,731
Ultimate Experience By Attained Age									
15-29	123.8	7.32	114.3	286	1,369	326,542	1,588,378	231	1,198
30-44	110.5	4.27	92.6	669	4,071	482,553	3,264,648	606	4,394
45-59	97.8	1.61	95.6	3,666	24,582	719,388	4,953,882	3,749	25,718
60-74	101.4	0.948	94.9	11,443	50,456	554,963	2,632,908	11,280	53,185
75-89	103.1	1.01	100.5	10,349	32,601	146,127	464,293	10,034	32,428
90-99	100.5	2.91	90.5	1,187	2,891	5,901	15,430	1,181	3,196
Total	101.9	0.613	96.5	27,600	115,970	2,235,474	12,919,538	27,080	120,119
Grand Total	102.9	0.57	93.2	33,144	283,049	6,163,896	170,782,584	32,208	303,850

* Shown in \$1,000 units.

TABLE 2A
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
MALES ONLY—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience By Policy Year									
1	127.9	7.49	112.7	291	18,019	284,430	21,119,069	227	15,990
2	126.7	6.22	70.5	414	13,641	271,879	18,839,172	327	19,358
3	97.3	5.47	67.2	316	13,839	256,041	16,640,205	325	20,597
4	113.3	5.80	77.3	381	13,873	232,304	12,920,435	336	17,946
5	117.7	5.68	103.5	428	17,402	215,802	10,866,384	364	16,808
6-10	106.1	3.07	95.3	1,190	43,893	638,750	23,608,296	1,122	46,039
11-15	101.1	3.13	102.0	1,038	20,209	444,991	7,943,979	1,027	19,815
Total	108.8	1.70	90.0	4,058	140,876	2,344,197	111,937,540	3,728	156,553
Select Experience By Issue Age									
0-4	102.7	11.4	98.0	81	1,342	278,614	4,597,857	79	1,368
5-29	104.0	3.67	86.0	800	22,098	1,003,000	36,358,657	769	25,710
30-44	105.2	3.05	89.9	1,183	56,103	793,225	55,776,058	1,124	62,373
45-59	107.5	2.90	90.0	1,366	50,100	236,606	14,207,068	1,270	55,654
60-74	130.7	5.24	99.1	622	11,191	32,454	992,390	476	11,291
75-89	61.9	25.2	27.2	6	43	298	5,509	10	157
Total	108.8	1.70	90.0	4,058	140,876	2,344,197	111,937,540	3,728	156,553
Ultimate Experience By Attained Age									
15-29	127.0	8.28	112.7	235	1,151	192,365	1,060,685	185	1,021
30-44	113.3	4.97	92.1	519	3,549	337,357	2,742,176	458	3,855
45-59	96.6	1.74	95.8	3,048	22,963	564,122	4,473,909	3,157	23,970
60-74	102.6	1.04	95.0	9,601	46,736	424,725	2,359,275	9,355	49,193
75-89	103.9	1.13	99.3	8,436	28,818	109,423	401,157	8,120	29,029
90-99	101.0	3.29	90.2	941	2,426	4,422	12,631	932	2,689
Total	102.6	0.679	96.3	22,780	105,643	1,632,414	11,049,832	22,207	109,758
Grand Total	103.5	0.63	92.6	26,838	246,519	3,976,611	122,987,372	25,935	266,311

* Shown in \$1,000 units.

TABLE 2B

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
FEMALES ONLY—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience									
By Policy Year									
1	123.9	12.3	103.8	100	3,325	207,053	9,959,533	81	3,202
2	126.0	10.2	94.3	150	3,601	193,436	8,512,984	119	3,820
3	90.4	8.54	67.8	112	2,516	179,509	7,089,438	124	3,708
4	121.8	9.45	98.2	166	3,198	167,374	5,349,982	136	3,257
5	117.4	9.08	120.1	167	3,618	151,297	4,238,315	142	3,012
6-10	101.7	4.79	98.9	450	7,155	434,607	8,359,142	442	7,234
11-15	96.1	5.20	94.7	341	2,789	250,946	2,415,941	355	2,945
Total	106.2	2.75	96.4	1,486	26,203	1,584,222	45,925,335	1,399	27,178
Select Experience									
By Issue Age									
0-4	104.8	13.7	99.0	58	1,100	248,790	4,121,910	55	1,111
5-29	83.1	5.61	84.4	219	5,544	729,171	20,950,949	264	6,571
30-44	108.9	5.22	100.0	434	11,447	446,739	17,842,000	399	11,453
45-59	106.1	4.90	94.5	469	5,621	133,111	2,704,149	442	5,947
60-74	124.6	7.31	118.5	290	2,413	26,058	302,884	233	2,036
75-89	223.5	55.8	127.2	16	77	353	3,443	7	61
Total	106.2	2.75	96.4	1,486	26,203	1,584,222	45,925,335	1,399	27,178
Ultimate Experience									
By Attained Age									
15-29	111.3	15.5	123.5	51	218	134,177	527,693	46	177
30-44	99.5	8.29	95.8	144	512	143,122	518,600	145	534
45-59	104.8	4.32	91.8	587	1,509	150,664	465,072	560	1,644
60-74	95.0	2.36	86.3	1,608	2,815	120,581	242,582	1,693	3,261
75-89	99.8	2.51	103.7	1,574	2,609	32,434	51,670	1,577	2,516
90-99	106.3	7.55	95.4	198	313	1,184	1,995	186	328
Total	98.9	1.53	94.3	4,162	7,976	582,162	1,807,613	4,208	8,461
Grand Total	100.7	1.34	95.9	5,648	34,179	2,166,384	47,732,948	5,607	35,639

* Shown in \$1,000 units.

TABLE 3A
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
MEDICAL MALES--EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount ²	Number	Amount*
By Policy Year									
1	115.9	21.1	131.0	30	4,358	14,338	2,833,513	26	3,326
2	95.1	14.8	33.8	41	1,822	16,650	3,219,502	43	5,396
3	94.2	13.3	59.4	50	3,759	15,553	2,965,213	53	6,331
4	85.7	12.6	53.9	46	3,212	13,371	2,336,895	54	5,957
5	123.0	13.3	97.1	85	5,559	14,909	2,046,171	69	5,725
6-10	103.5	5.57	92.4	343	20,163	71,537	6,596,506	332	21,825
11-15	92.9	4.41	99.0	443	11,558	91,223	2,837,169	477	11,678
Total	98.5	3.05	83.7	1,038	50,430	237,581	22,834,971	1,054	60,238
By Issue Age									
0-4	152.1	87.8	86.6	3	36	6,685	135,261	2	42
5-29	80.3	13.9	46.5	33	973	43,112	2,516,743	41	2,093
30-44	90.3	5.93	77.9	232	14,955	106,382	12,602,885	257	19,185
45-59	102.2	4.51	88.2	512	27,506	66,947	6,953,161	501	31,189
60-74	103.0	6.44	91.0	255	6,935	14,281	622,874	248	7,621
75-89	54.1	31.2	24.3	3	26	174	4,046	6	108
Total	98.5	3.05	83.7	1,038	50,430	237,581	22,834,971	1,054	60,238

* Shown in \$1,000 units.

TABLE 3B
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
 MEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	253.6	56.7	117.2	20	327	6,713	466,930	8	279
2	127.4	28.4	74.6	20	369	6,340	458,951	16	494
3	115.2	27.1	37.6	18	173	5,104	348,538	16	460
4	117.6	27.7	53.6	18	220	4,136	237,974	15	411
5	133.8	25.2	103.2	28	467	4,981	223,319	21	453
6-10	123.9	11.1	98.8	124	1,538	23,701	717,052	100	1,557
11-15	80.8	8.33	82.5	94	823	22,745	330,734	116	998
Total	110.3	6.14	84.2	322	3,918	73,720	2,783,497	292	4,652
By Issuc Age									
0-4	0.0	0.0	0.0	0	0	4,264	78,534	1	18
5-29	148.4	44.7	123.2	11	289	15,152	615,636	7	235
30-44	103.3	17.9	70.3	33	891	20,547	1,282,161	32	1,268
45-59	102.0	9.08	83.0	126	1,574	22,330	649,059	124	1,897
60-74	112.2	9.55	91.9	138	1,093	11,171	155,414	123	1,189
75-89	272.3	72.7	157.6	14	71	256	2,693	5	45
Total	110.3	6.14	84.2	322	3,918	73,720	2,783,497	292	4,652

* Shown in \$1,000 units.

TABLE 3C

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
NONMEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	134.9	9.31	129.3	210	11,408	235,934	14,187,045	156	8,823
2	144.1	8.06	92.5	319	8,949	224,608	12,510,201	221	9,679
3	102.0	7.15	75.6	203	7,706	214,033	11,329,210	199	10,195
4	127.2	7.88	101.9	260	8,471	196,922	8,751,683	204	8,314
5	123.5	7.81	109.5	250	7,757	176,811	6,992,026	202	7,086
6-10	118.5	4.90	113.1	583	14,946	480,258	12,296,363	492	13,218
11-15	110.5	5.10	100.3	468	5,591	321,155	4,203,937	424	5,574
Total	120.8	2.52	103.1	2,293	64,829	1,849,721	70,270,465	1,899	62,889
By Issue Age									
0-4	102.5	11.6	99.7	78	1,306	269,858	4,418,586	76	1,309
5-29	105.4	3.88	91.4	737	20,062	923,534	31,551,785	699	21,942
30-44	116.0	4.17	105.7	772	30,589	565,988	31,341,498	665	28,944
45-59	136.9	6.35	117.7	464	10,660	82,041	2,813,031	339	9,054
60-74	206.8	13.3	138.1	239	2,206	8,206	144,316	116	1,598
75-89	94.2	54.3	15.3	3	6	94	1,250	3	42
Total	120.8	2.52	103.1	2,293	64,829	1,849,721	70,270,465	1,899	62,889

* Shown in \$1,000 units.

TABLE 3D

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
NONMEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	102.7	12.8	98.8	64	2,463	185,636	8,589,011	62	2,493
2	127.3	12.1	92.3	110	2,569	174,548	7,410,238	86	2,784
3	91.7	10.3	78.0	79	2,100	163,514	6,263,409	86	2,693
4	127.4	11.6	103.9	120	2,427	154,769	4,780,036	94	2,336
5	120.6	11.5	102.0	110	2,042	137,314	3,680,700	91	2,003
6-10	92.8	6.13	81.8	229	3,320	380,282	6,749,576	247	4,060
11-15	104.6	7.16	95.4	213	1,498	219,672	1,944,121	204	1,570
Total	106.3	3.49	91.5	925	16,419	1,415,735	39,417,092	871	17,939
By Issue Age									
0-4	105.8	14.0	100.6	57	1,085	242,743	4,006,754	54	1,079
5-29	81.2	5.68	79.4	204	4,885	700,380	19,783,122	251	6,150
30-44	109.1	5.74	92.8	361	7,907	394,267	14,506,385	331	8,521
45-59	118.1	7.97	113.8	219	2,146	71,986	1,070,052	186	1,886
60-74	172.0	18.8	134.4	83	396	6,319	50,355	48	295
75-89	142.4	142.0	12.3	1	1	40	424	1	8
Total	106.3	3.49	91.5	925	16,419	1,415,735	39,417,092	871	17,939

* Shown in \$1,000 units.

TABLE 3E

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
PARAMEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E		Actual Deaths		Exposures		Expected Deaths		
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	116.1	16.5	60.7	49	2,189	28,768	3,777,062	42	3,608
2	84.2	12.0	67.8	49	2,720	26,031	2,833,378	58	4,014
3	90.8	11.5	63.2	62	2,364	22,478	2,086,838	68	3,742
4	95.8	11.0	59.6	75	2,190	22,011	1,831,856	78	3,675
5	101.0	10.4	102.2	93	4,086	24,082	1,828,187	92	3,998
6-10	88.7	5.45	79.9	264	8,783	86,955	4,715,399	298	10,995
11-15	100.5	8.91	119.5	127	3,061	32,610	902,664	126	2,562
Total	94.2	3.51	77.9	719	25,392	242,935	17,975,385	763	32,594
By Issue Age									
0-4	0.0	0.0	0.0	0	0	420	8,268	0	2
5-29	113.9	21.1	69.2	29	1,053	30,485	2,026,835	25	1,521
30-44	87.9	6.66	74.8	174	10,405	115,727	11,384,025	198	13,911
45-59	90.8	4.60	78.3	388	11,874	86,470	4,343,032	427	15,173
60-74	114.9	10.1	103.5	128	2,050	9,804	213,016	111	1,981
75-89	0.0	0.0	152.0	0	10	29	208	1	7
Total	94.2	3.51	77.9	719	25,392	242,935	17,975,385	763	32,594

* Shown in \$1,000 units.

TABLE 3F

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
PARAMEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	141.9	39.3	123.1	13	473	10,861	760,549	9	384
2	109.8	26.6	121.4	17	600	9,324	530,518	15	495
3	72.6	18.7	48.5	15	242	8,213	379,125	21	499
4	104.4	19.7	108.1	28	551	8,469	331,971	27	510
5	96.3	17.8	199.2	29	1,109	9,002	334,296	30	557
6-10	101.5	10.3	142.0	97	2,296	30,624	892,514	96	1,617
11-15	97.3	16.6	124.2	34	468	8,529	141,087	35	377
Total	100.1	6.55	129.3	233	5,740	85,022	3,370,060	233	4,438
By Issue Age									
0-4	0.0	0.0	0.0	0	0	316	5,860	0	1
5-29	76.8	44.3	238.5	3	360	9,107	407,712	4	151
30-44	113.0	18.1	162.3	39	2,599	28,901	1,898,769	35	1,602
45-59	92.5	8.37	87.8	122	1,876	38,170	963,253	132	2,137
60-74	111.3	13.4	166.6	68	900	8,475	94,175	61	540
75-89	78.9	78.8	72.8	1	5	53	290	1	7
Total	100.1	6.55	129.3	233	5,740	85,022	3,370,060	233	4,438

* Shown in \$1,000 units.

TABLE 8A

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
MALE SMOKERS—EXPECTED CA 82-88 Tables

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^c
By Policy Year									
1	136.7	15.1	159.5	81	5,905	53,079	3,488,744	59	3,702
2	169.4	11.8	82.3	206	3,938	54,985	3,208,600	122	4,784
3	109.9	10.9	76.7	101	4,204	50,726	3,018,741	92	5,482
4	110.1	11.1	66.3	97	2,804	42,612	2,030,676	88	4,231
5	90.8	9.51	69.0	91	2,676	44,588	1,786,221	100	3,880
6-10	93.2	7.32	74.6	162	5,817	72,203	2,748,562	174	7,798
11-15	0.0	0.0	0.0	0	0	399	27,291	2	123
Total	115.9	4.26	84.5	738	25,344	318,592	16,308,835	637	30,001
By Issue Age									
0-4	46.2	26.6	44.8	3	54	24,172	440,180	6	121
5-14	63.1	28.2	40.0	5	60	20,179	398,250	8	150
15-24	137.5	16.0	129.0	73	2,155	57,884	1,886,018	53	1,671
25-34	92.9	9.68	71.1	92	4,243	104,475	6,465,360	99	5,969
35-44	112.1	9.34	100.8	144	8,970	68,123	5,030,369	128	8,900
45-54	96.2	7.75	76.1	154	6,169	30,043	1,657,301	160	8,104
55-64	136.7	10.4	73.4	172	3,188	10,900	395,456	126	4,345
65-89	170.2	17.4	68.2	95	506	2,816	35,900	56	741
Total	115.9	4.26	84.5	738	25,344	318,592	16,308,835	637	30,001

* Shown in \$1,000 units.

TABLE 8B

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
MALE NONSMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	133.7	13.9	95.4	92	5,636	92,907	8,421,256	69	5,911
2	99.2	10.6	67.2	86	4,876	88,551	7,585,773	87	7,254
3	79.5	8.83	63.2	81	5,131	90,902	7,150,756	102	8,120
4	95.0	9.79	89.4	94	6,534	78,864	5,705,372	99	7,310
5	97.7	10.1	100.8	93	6,357	65,623	4,396,808	95	6,309
6-10	108.2	9.11	103.3	141	9,155	78,254	5,027,167	130	8,867
11-15	0.0	0.0	0.0	0	0	972	56,599	2	142
Total	100.6	4.15	85.8	587	37,689	496,073	38,343,732	584	43,912
By Issue Age									
0-4	67.9	33.9	59.2	4	73	20,619	408,792	6	123
5-14	57.2	33.0	30.4	3	30	14,478	285,569	5	99
15-24	99.5	12.6	91.0	62	2,586	88,269	4,144,397	62	2,842
25-34	102.1	10.3	91.4	98	7,145	166,302	13,749,684	96	7,821
35-44	104.6	9.62	96.5	118	10,891	122,993	12,682,824	113	11,281
45-54	96.4	8.32	75.5	134	9,119	58,586	5,400,466	139	12,084
55-64	100.4	8.94	77.4	126	6,362	21,820	1,558,123	126	8,221
65-89	113.8	17.5	102.8	42	1,482	3,006	113,876	37	1,443
Total	100.6	4.15	85.8	587	37,689	496,073	38,343,732	584	43,912

* Shown in \$1,000 units.

TABLE 8C

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
 MALE UNCLASSIFIED EXPECTED CA 82-88 TABLES

Select Experiences	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^o	Number	Amount ^o	Number	Amount*
By Policy Year									
1	118.6	10.9	101.6	118	6,478	138,444	9,209,069	99	6,378
2	103.0	9.32	65.9	122	4,827	128,343	8,044,798	118	7,319
3	102.2	8.83	64.4	134	4,504	114,413	6,470,708	131	6,995
4	127.2	9.22	70.8	190	4,535	110,828	5,184,387	149	6,405
5	145.1	9.29	126.4	244	8,369	105,591	4,683,355	168	6,619
6-10	108.5	3.64	98.5	887	28,920	488,293	15,832,568	818	29,374
11-15	101.4	3.14	103.4	1,038	20,209	443,620	7,860,089	1,024	19,549
Total	109.0	2.08	94.2	2,733	77,843	1,529,532	57,284,973	2,508	82,640
By Issue Age									
0-4	111.3	12.9	108.1	74	1,214	233,823	3,748,884	66	1,124
5-14	126.8	13.2	120.7	91	1,337	121,283	2,447,086	72	1,107
15-24	101.6	6.26	86.2	263	5,244	311,994	7,676,120	259	6,086
25-34	104.0	4.80	87.6	469	16,051	461,683	21,967,237	451	18,332
35-44	103.3	4.34	81.8	565	19,489	258,562	15,401,801	547	23,827
45-54	110.6	4.30	101.1	661	21,088	103,769	4,929,698	598	20,858
55-64	110.5	5.32	112.2	431	10,519	32,807	1,014,596	390	9,375
65-89	143.0	10.6	150.3	179	2,900	5,611	99,550	125	1,930
Total	109.0	2.08	94.2	2,733	77,843	1,529,532	57,284,973	2,508	82,640

* Shown in \$1,000 units.

TABLE 8D

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
FEMALE SMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	138.1	27.6	135.9	25	966	37,128	1,772,377	18	711
2	149.7	20.1	135.8	55	1,301	37,515	1,571,637	37	958
3	89.9	16.6	52.5	29	510	35,763	1,382,611	32	972
4	88.7	16.4	73.7	29	545	31,728	908,826	33	740
5	107.4	17.2	102.5	39	712	31,634	719,968	36	695
6-10	110.4	14.2	110.1	60	1,229	45,741	990,930	54	1,116
11-15	0.0	0.0	0.0	0	0	46	2,059	0	7
Total	112.6	7.31	101.2	237	5,264	219,555	7,348,410	211	5,199
By Issue Age									
0-4	223.3	64.4	227.9	12	227	21,863	391,406	5	100
5-14	59.7	42.2	89.7	2	55	17,717	331,858	3	61
15-24	103.7	23.7	139.5	19	756	55,223	1,708,596	18	542
25-34	88.4	15.8	84.8	31	1,266	66,388	3,093,174	35	1,493
35-44	113.4	16.0	100.5	50	1,528	35,323	1,403,035	44	1,520
45-54	87.2	13.4	85.3	42	772	15,469	333,213	48	905
55-64	132.7	18.2	100.5	53	454	6,157	75,511	40	452
65-89	172.4	32.5	162.9	28	204	1,415	11,616	16	125
Total	112.6	7.31	101.2	237	5,264	219,555	7,348,410	211	5,199

* Shown in \$1,000 units.

TABLE 8E

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
FEMALE NONSMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A-E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^a
By Policy Year									
1	108.6	21.7	82.4	25	960	67,601	4,119,915	23	1,165
2	103.5	18.2	81.8	32	1,173	60,612	3,511,729	31	1,434
3	97.4	16.4	83.4	35	1,231	61,727	3,110,100	36	1,477
4	107.5	16.9	96.0	40	1,252	53,931	2,328,106	37	1,304
5	104.4	16.9	145.9	38	1,554	44,572	1,584,585	36	1,065
6-10	73.1	12.9	75.8	32	898	49,179	1,531,086	44	1,185
11-15	0.0	0.0	0.0	0	0	153	4,468	0	6
Total	97.4	6.85	92.6	202	7,068	337,775	16,189,990	207	7,636
By Issue Age									
0-4	171.3	57.0	182.0	9	205	19,501	383,769	5	113
5-14	84.9	60.0	82.2	2	35	13,180	246,976	2	43
15-24	66.2	19.1	53.6	12	386	72,349	2,953,255	18	720
25-34	92.2	15.8	70.8	34	1,534	115,084	7,136,706	37	2,166
35-44	96.5	15.0	107.4	41	2,333	72,146	4,074,468	42	2,172
45-54	92.8	15.0	102.2	38	1,297	30,168	1,062,723	41	1,269
55-64	93.5	14.9	68.2	39	564	12,604	283,718	42	828
65-89	137.4	26.4	218.3	27	713	2,743	48,374	20	327
Total	97.4	6.85	92.6	202	7,068	337,775	16,189,990	207	7,636

* Shown in \$1,000 units.

TABLE 8F

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1987 AND 1988
FEMALE UNCLASSIFIED—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	126.3	17.8	105.5	50	1,399	102,324	4,067,241	40	1,326
2	122.6	15.4	78.9	63	1,127	95,309	3,429,617	51	1,428
3	86.2	12.4	61.5	48	775	82,019	2,596,726	56	1,259
4	146.2	14.8	115.5	97	1,401	81,715	2,113,049	66	1,213
5	129.4	13.6	108.0	90	1,352	75,091	1,933,762	70	1,252
6-10	104.0	5.49	101.9	358	5,028	339,687	5,837,126	344	4,933
11-15	96.1	5.20	95.2	341	2,789	250,747	2,409,414	355	2,931
Total	106.7	3.29	96.7	1,047	13,871	1,026,892	22,386,935	981	14,342
By Issue Age									
0-4	82.7	13.5	74.3	37	668	207,426	3,346,735	45	899
5-14	105.2	21.4	102.3	24	398	102,264	2,078,760	23	389
15-24	81.9	9.71	72.7	71	1,032	221,890	4,204,646	87	1,420
25-34	89.2	7.31	91.7	149	3,566	267,544	7,826,196	167	3,889
35-44	117.8	7.97	113.7	218	4,101	136,802	3,735,278	185	3,608
45-54	111.8	7.31	101.0	234	2,275	59,593	905,294	209	2,253
55-64	110.1	7.78	88.3	200	1,161	25,295	241,553	182	1,315
65-89	135.3	12.6	117.7	114	671	6,078	48,473	84	570
Total	106.7	3.29	96.7	1,047	13,871	1,026,892	22,386,935	981	14,342

* Shown in \$1,000 units.

TABLE 1

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
MALES AND FEMALES COMBINED—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^b	Number	Amount ^c
Select Experience By Policy Year									
1	107.0	5.61	96.0	364	23,050	536,542	37,535,481	340	24,019
2	99.4	4.73	72.9	440	21,106	517,168	34,261,621	443	28,940
3	113.0	4.53	78.2	621	22,576	486,805	28,867,995	549	28,878
4	109.3	4.48	95.8	595	27,430	452,575	24,466,645	544	28,641
5	105.0	4.23	75.6	614	19,509	423,139	19,559,862	585	25,810
6-10	100.9	2.13	81.2	2,241	62,478	1,326,093	44,608,316	2,220	76,970
11-15	96.8	2.47	79.7	1,532	22,402	783,087	12,380,896	1,583	28,117
Total	102.3	1.27	82.3	6,407	198,549	4,525,409	201,680,816	6,264	241,375
Select Experience By Issue Age									
0-4	87.7	7.63	94.2	132	2,799	587,665	10,539,713	151	2,973
5-29	101.1	2.96	85.6	1,166	33,743	1,946,569	70,439,109	1,153	39,409
30-44	101.5	2.37	88.4	1,824	84,483	1,455,090	95,677,941	1,797	95,540
45-59	99.6	2.14	74.7	2,151	62,083	458,451	23,070,028	2,160	83,133
60-74	113.2	3.39	76.6	1,111	15,147	76,856	1,938,382	982	19,775
75-89	101.3	21.1	53.8	23	294	778	15,643	23	546
Total	102.3	1.27	82.3	6,407	198,549	4,525,409	201,680,816	6,264	241,375
Ultimate Experience By Attained Age									
15-29	97.4	6.29	84.0	239	1,105	346,472	1,752,168	245	1,314
30-44	120.3	4.16	104.4	835	5,394	553,913	3,844,034	694	5,167
45-59	96.4	1.52	90.5	3,976	26,468	799,927	5,710,116	4,124	29,254
60-74	100.0	0.889	93.3	12,618	59,172	621,390	3,110,989	12,623	63,424
75-89	104.9	0.962	96.1	11,867	38,269	165,358	574,026	11,316	39,833
90-99	100.7	2.77	100.6	1,316	3,518	6,577	17,118	1,306	3,496
Total	101.8	0.579	94.0	30,851	133,926	2,493,637	15,008,450	30,309	142,489
Grand Total	101.9	0.53	86.6	37,258	332,475	7,019,046	216,689,266	36,573	383,864

* Shown in \$1,000 units.

TABLE 2A

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
MALES ONLY—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	§.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience By Policy Year									
1	97.3	6.25	91.7	242	18,471	308,391	25,665,665	249	20,136
2	94.6	5.46	67.7	299	16,311	298,972	23,700,520	316	24,107
3	116.2	5.43	77.3	458	18,617	281,829	19,962,073	394	24,091
4	105.9	5.24	93.7	407	22,594	262,424	17,115,899	384	24,110
5	107.2	5.13	76.5	435	16,596	242,510	13,782,696	406	21,696
6-10	102.4	2.58	81.9	1,564	53,649	768,539	32,402,666	1,528	65,540
11-15	95.9	2.92	79.0	1,073	19,082	482,418	9,297,102	1,119	24,142
Total	101.9	1.52	81.1	4,478	165,321	2,645,083	141,926,622	4,396	203,821
Select Experience By Issuc Age									
0-4	91.3	10.2	90.3	80	1,473	308,158	5,499,090	88	1,632
5-29	102.3	3.48	84.4	863	26,144	1,103,238	43,903,224	844	30,961
30-44	99.6	2.77	88.8	1,286	70,982	909,502	71,779,908	1,291	79,902
45-59	96.1	2.49	72.2	1,483	53,798	283,904	19,264,267	1,543	74,485
60-74	121.5	4.43	77.4	751	12,713	39,933	1,470,183	618	16,424
75-89	117.2	30.2	50.6	15	211	348	9,950	13	417
Total	101.9	1.52	81.1	4,478	165,321	2,645,083	141,926,622	4,396	203,821
Ultimate Experience By Attained Age									
15-29	92.6	6.86	80.7	182	899	203,994	1,158,745	197	1,114
30-44	128.6	4.96	106.8	671	4,784	383,103	3,177,450	522	4,481
45-59	95.8	1.65	90.4	3,354	24,667	630,995	5,146,669	3,501	27,289
60-74	102.6	0.979	94.2	10,971	56,093	485,070	2,824,892	10,692	59,542
75-89	105.4	1.05	96.8	9,976	35,629	127,514	511,962	9,463	36,817
90-99	100.9	3.06	101.3	1,086	3,132	5,107	14,600	1,076	3,091
Total	103.1	0.636	94.6	26,240	125,205	1,835,783	12,834,317	25,451	132,335
Grand Total	102.9	0.59	86.4	30,718	290,526	4,480,866	154,760,939	29,847	336,157

* Shown in \$1,000 units.

TABLE 2B

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
FEMALES ONLY—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience By Policy Year									
1	133.7	12.1	117.9	122	4,579	228,151	11,869,816	91	3,884
2	111.5	9.39	99.2	141	4,795	218,194	10,560,941	126	4,833
3	105.0	8.22	82.7	163	3,958	204,968	8,905,268	155	4,785
4	117.5	8.57	106.7	188	4,836	190,146	7,350,456	160	4,532
5	100.0	7.47	70.8	179	2,912	180,625	5,776,821	179	4,114
6-10	97.7	3.75	77.3	677	8,829	557,547	12,204,857	693	11,426
11-15	99.0	4.62	83.5	459	3,319	300,667	3,083,739	464	3,975
Total	103.2	2.35	88.5	1,929	33,229	1,880,298	59,751,898	1,868	37,548
Select Experience By Issue Age									
0-4	82.7	11.4	98.9	52	1,326	279,507	5,040,623	63	1,341
5-29	98.1	5.63	89.9	303	7,599	843,327	26,535,620	309	8,448
30-44	106.3	4.58	86.4	538	13,502	545,572	23,896,451	506	15,635
45-59	108.3	4.18	95.8	668	8,286	174,543	3,805,445	617	8,647
60-74	99.0	5.22	72.7	360	2,434	36,919	468,066	363	3,349
75-89	80.8	28.5	64.3	8	83	430	5,693	10	128
Total	103.2	2.35	88.5	1,929	33,229	1,880,298	59,751,898	1,868	37,548
Ultimate Experience By Attained Age									
15-29	116.7	15.4	102.8	57	206	142,478	593,423	49	200
30-44	95.0	7.42	88.8	164	610	170,809	666,579	173	686
45-59	99.9	4.00	91.7	622	1,801	168,932	563,446	623	1,964
60-74	85.3	2.10	79.3	1,647	3,079	136,320	286,097	1,931	3,882
75-89	102.1	2.34	87.5	1,891	2,640	37,844	62,065	1,853	3,016
90-99	100.0	6.59	95.2	230	386	1,470	2,518	230	405
Total	94.9	1.39	85.9	4,611	8,721	657,853	2,174,128	4,858	10,153
Grand Total	97.2	1.20	87.9	6,540	41,950	2,538,151	61,926,026	6,726	47,701

* Shown in \$1,000 units.

TABLE 3A
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
 MEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	95.8	21.4	145.0	20	5,574	11,727	3,127,540	21	3,844
2	89.2	14.4	41.0	38	2,432	15,245	3,562,544	43	5,925
3	121.4	15.2	64.2	63	4,213	15,606	3,161,924	52	6,564
4	133.8	15.0	115.3	79	7,848	14,598	2,729,041	59	6,807
5	109.3	13.6	66.1	64	4,176	12,746	2,199,785	59	6,318
6-10	102.4	5.45	72.3	353	17,559	63,797	6,770,162	345	24,302
11-15	86.0	4.59	70.0	350	8,531	76,330	2,811,412	407	12,183
Total	98.2	3.15	76.3	967	50,333	210,049	24,362,409	985	65,942
By Issue Age									
0-4	60.1	60.1	55.7	1	23	5,197	124,068	2	40
5-29	105.3	17.3	91.4	37	1,865	36,770	2,464,566	35	2,042
30-44	96.4	6.65	89.6	210	17,492	91,648	13,160,479	218	19,528
45-59	93.3	4.54	72.0	421	24,548	60,683	7,767,288	451	34,098
60-74	104.9	6.21	62.6	285	6,220	15,565	839,419	272	9,932
75-89	183.1	50.7	60.9	13	184	186	6,589	7	302
Total	98.2	3.15	76.3	967	50,333	210,049	24,362,409	985	65,942

* Shown in \$1,000 units.

TABLE 3B
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
MEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^a
By Policy Year									
1	156.5	49.4	96.0	10	303	6,183	492,592	6	316
2	134.4	29.3	110.5	21	623	6,787	521,323	16	564
3	116.1	23.7	98.6	24	624	6,241	450,702	21	632
4	106.1	23.1	57.7	21	321	4,991	320,457	20	557
5	100.3	23.0	53.1	19	263	4,186	222,002	19	494
6-10	97.1	9.25	71.8	110	1,383	22,080	738,262	113	1,926
11-15	84.3	8.34	66.1	102	716	22,279	358,146	121	1,083
Total	97.2	5.54	76.0	307	4,233	72,747	3,103,484	316	5,573
By Issue Age									
0-4	0.0	0.0	0.0	0	0	3,676	78,479	1	18
5-29	110.0	38.8	130.3	8	341	15,079	693,308	7	262
30-44	118.7	20.0	79.3	35	1,047	19,336	1,378,380	29	1,320
45-59	86.8	8.42	70.9	106	1,534	21,572	722,336	122	2,163
60-74	101.7	8.25	72.8	152	1,246	12,798	226,885	149	1,711
75-89	89.7	36.6	65.4	6	65	286	4,095	7	99
Total	97.2	5.54	76.0	307	4,233	72,747	3,103,484	316	5,573

* Shown in \$1,000 units.

TABLE 3C

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
NONMEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	105.7	7.94	88.2	177	8,724	253,007	15,703,371	167	9,888
2	98.2	7.10	69.7	191	7,908	246,666	14,963,998	194	11,339
3	125.6	6.98	79.9	323	9,030	235,554	13,207,971	257	11,301
4	107.4	6.90	96.9	242	10,718	220,027	11,459,136	225	11,059
5	104.9	6.64	74.5	249	7,083	203,611	9,146,506	237	9,507
6-10	113.2	4.05	91.2	778	19,272	594,359	18,360,939	687	21,139
11-15	100.8	4.70	88.1	459	5,684	351,114	4,828,408	455	6,449
Total	108.8	2.21	84.8	2,419	68,418	2,104,338	87,670,329	2,224	80,682
By Issue Age									
0-4	92.2	10.3	91.6	79	1,451	302,258	5,355,186	86	1,584
5-29	102.4	3.63	84.0	795	22,413	1,027,934	38,324,669	777	26,682
30-44	100.9	3.54	84.0	810	32,098	665,312	40,091,050	803	38,212
45-59	116.8	5.26	83.4	491	10,000	99,926	3,699,936	420	11,988
60-74	179.1	11.5	112.8	242	2,429	8,812	197,846	135	2,154
75-89	55.2	39.0	44.4	2	27	96	1,643	4	61
Total	108.8	2.21	84.8	2,419	68,418	2,104,338	87,670,329	2,224	80,682

* Shown in \$1,000 units.

TABLE 3D
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
 NONMEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^a
By Policy Year									
1	125.3	13.4	123.2	87	3,566	203,784	9,935,261	69	2,895
2	106.9	11.0	96.5	93	3,257	196,639	8,985,999	87	3,376
3	103.5	9.82	84.2	111	2,813	186,408	7,772,593	107	3,339
4	129.7	11.0	115.4	138	3,649	174,257	6,528,306	106	3,161
5	103.6	9.37	72.3	122	2,052	165,400	5,127,768	118	2,839
6-10	99.1	5.24	81.5	357	5,391	487,283	10,127,583	360	6,611
11-15	105.3	6.67	92.2	249	1,848	258,421	2,433,319	236	2,004
Total	106.7	3.13	93.2	1,157	22,575	1,672,192	50,910,829	1,084	24,224
By Issue Age									
0-4	83.8	11.6	100.5	52	1,326	275,303	4,948,977	62	1,319
5-29	98.4	5.77	90.8	291	7,186	813,566	25,045,788	296	7,918
30-44	105.0	4.97	89.7	446	10,622	484,564	19,400,239	425	11,840
45-59	125.2	7.18	115.1	304	3,056	91,346	1,444,840	243	2,655
60-74	108.5	13.6	79.2	63	379	7,366	70,285	58	479
75-89	98.5	98.4	55.4	1	8	47	699	1	14
Total	106.7	3.13	93.2	1,157	22,575	1,672,192	50,910,829	1,084	24,224

* Shown in \$1,000 units.

TABLE 3E
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
 PARAMEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	77.2	12.0	53.8	41	2,821	36,920	5,689,055	53	5,247
2	91.7	11.3	100.0	65	5,746	32,565	4,398,620	71	5,748
3	87.4	10.6	99.2	67	4,984	27,298	2,989,320	77	5,024
4	90.6	9.94	76.2	83	3,682	25,093	2,329,256	92	4,830
5	114.0	10.5	100.2	117	4,816	24,159	2,049,435	103	4,807
6-10	85.3	4.30	77.9	393	13,018	103,054	6,283,376	461	16,709
11-15	106.1	6.87	87.4	238	3,953	50,097	1,461,963	224	4,523
Total	93.0	2.93	83.2	1,004	39,020	299,186	25,201,025	1,080	46,888
By Issue Age									
0-4	0.0	0.0	0.0	0	0	458	11,117	0	3
5-29	98.9	18.3	89.6	29	1,783	34,638	2,742,458	29	1,990
30-44	101.5	6.43	95.9	249	18,247	136,978	15,782,886	245	19,017
45-59	86.0	3.73	71.3	529	16,306	113,019	6,355,957	615	22,878
60-74	104.4	7.44	89.8	197	2,684	14,043	308,150	189	2,988
75-89	0.0	0.0	0.0	0	0	50	457	1	11
Total	93.0	2.93	83.2	1,004	39,020	299,186	25,201,025	1,080	46,888

* Shown in \$1,000 units.

TABLE 3F

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
PARAMEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^b
By Policy Year									
1	157.1	33.4	118.2	22	675	15,357	1,208,881	14	571
2	113.0	22.6	109.1	25	856	12,954	896,782	22	784
3	108.4	20.4	73.4	28	522	11,386	597,140	26	711
4	86.3	16.3	118.5	28	856	10,397	447,147	32	722
5	87.3	14.5	75.0	36	538	10,641	386,101	41	716
6-10	95.5	6.71	72.1	202	1,898	46,237	1,228,324	212	2,631
11-15	105.5	10.3	94.4	103	733	18,539	267,093	98	777
Total	99.8	4.73	87.9	444	6,078	125,511	5,031,467	445	6,914
By Issue Age									
0-4	0.0	0.0	0.0	0	0	367	8,382	0	2
5-29	55.3	31.9	31.8	3	72	12,622	656,837	5	226
30-44	112.6	15.3	75.0	54	1,668	37,682	2,736,129	48	2,225
45-59	103.1	6.54	102.9	248	3,567	58,669	1,483,672	241	3,466
60-74	92.7	7.89	77.3	138	761	16,088	145,965	149	984
75-89	51.2	51.2	97.8	1	10	83	482	2	10
Total	99.8	4.73	87.9	444	6,078	125,511	5,031,467	445	6,914

* Shown in \$1,000 units.

TABLE 8A

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
MALE SMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	99.2	11.9	85.7	69	3,942	62,962	4,343,121	70	4,601
2	105.1	10.9	99.5	92	5,450	58,323	3,826,856	88	5,479
3	138.1	9.64	73.6	205	4,192	59,055	3,356,945	148	5,697
4	118.6	10.4	117.5	129	6,908	52,508	2,938,081	109	5,879
5	107.7	9.83	86.2	120	4,308	47,011	2,212,808	111	4,998
6-10	93.0	5.46	91.2	290	10,297	113,832	4,135,729	312	11,290
11-15	106.8	40.3	96.6	7	397	1,051	80,084	7	411
Total	108.0	3.57	92.5	912	35,495	394,742	20,893,624	844	38,354
By Issue Age									
0-4	54.9	24.5	46.0	5	79	33,092	597,560	9	172
5-14	126.7	35.1	125.4	13	248	24,885	492,148	10	198
15-24	125.5	14.3	91.8	77	1,895	66,308	2,308,157	61	2,063
25-34	102.2	8.96	100.3	130	8,199	129,754	8,621,215	127	8,173
35-44	101.1	7.66	99.4	174	11,417	86,161	6,351,344	172	11,485
45-54	94.4	6.57	78.8	206	8,064	37,948	2,026,308	218	10,231
55-64	105.5	7.82	84.7	182	4,442	13,500	463,691	172	5,247
65-89	170.1	15.2	146.8	125	1,151	3,094	33,201	73	784
Total	108.0	3.57	92.5	912	35,495	394,742	20,893,624	844	38,354

* Shown in \$1,000 units.

TABLE 8B

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
 MALE NONSMOKERS EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount ⁶
By Policy Year									
1	96.4	10.9	108.0	78	9,253	105,832	11,493,082	81	8,565
2	90.2	8.88	48.5	103	5,472	112,381	11,552,542	114	11,270
3	105.4	9.24	78.2	130	8,691	105,017	9,592,853	123	11,111
4	96.3	8.40	90.4	131	10,096	102,189	8,375,784	136	11,163
5	84.5	7.87	69.1	115	7,209	90,158	6,973,618	136	10,432
6-10	95.4	5.53	81.3	297	18,021	165,315	11,728,268	311	22,159
11-15	105.3	35.1	171.1	9	820	2,332	138,794	9	479
Total	94.8	3.22	79.2	863	59,562	683,224	59,854,941	910	75,179
By Issue Age									
0-4	122.2	43.1	93.1	8	145	23,356	520,203	7	156
5-14	116.9	41.3	78.1	8	118	17,173	409,459	7	151
15-24	117.1	11.8	98.7	98	3,972	117,900	5,840,075	84	4,024
25-34	101.7	8.68	75.5	137	9,224	225,049	20,775,263	135	12,224
35-44	93.8	7.32	93.6	164	18,199	175,434	20,494,445	175	19,442
45-54	87.4	6.17	80.0	200	17,300	87,064	9,016,339	229	21,633
55-64	83.0	6.33	59.6	172	8,693	32,428	2,581,827	207	14,597
65-89	112.1	12.8	64.7	76	1,911	4,820	217,332	68	2,953
Total	94.8	3.22	79.2	863	59,562	683,224	59,854,941	910	75,179

* Shown in \$1,000 units.

TABLE 8C

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
MALE UNCLASSIFIED—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	96.6	9.91	75.7	95	5,275	139,597	9,829,462	98	6,970
2	90.8	8.90	73.2	104	5,389	128,268	8,321,122	115	7,359
3	100.6	9.06	78.7	123	5,734	117,757	7,012,275	122	7,283
4	105.4	8.69	79.1	147	5,590	107,727	5,802,034	140	7,068
5	126.3	8.92	81.1	200	5,080	105,341	4,596,269	158	6,266
6-10	108.0	3.45	78.9	977	25,330	489,392	16,538,670	905	32,091
11-15	95.8	2.94	76.8	1,057	17,865	479,035	9,078,224	1,104	23,252
Total	102.3	1.96	77.8	2,703	70,263	1,567,117	61,178,057	2,641	90,289
By Issue Age									
0-4	93.1	11.3	95.8	67	1,249	251,710	4,381,327	72	1,304
5-14	107.3	11.4	114.8	88	1,544	139,811	2,977,690	82	1,345
15-24	98.4	6.13	82.0	257	5,192	312,436	7,938,957	261	6,331
25-34	96.1	4.59	90.8	438	17,756	457,001	23,053,342	456	19,551
35-44	100.0	4.20	74.8	565	19,363	260,828	16,421,037	565	25,877
45-54	102.7	4.05	68.9	642	15,601	104,952	5,218,311	625	22,647
55-64	108.1	5.00	72.3	466	7,746	34,196	1,069,924	431	10,706
65-89	120.8	9.00	71.7	180	1,813	6,183	117,469	149	2,528
Total	102.3	1.96	77.8	2,703	70,263	1,567,117	61,178,057	2,641	90,289

* Shown in \$1,000 units.

TABLE 8D
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
 FEMALE SMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^a
By Policy Year									
1	143.4	24.5	116.7	34	1,057	46,037	2,208,144	24	906
2	105.6	17.8	85.1	35	971	42,308	1,885,609	33	1,141
3	122.1	15.5	123.3	62	1,521	41,975	1,639,473	51	1,233
4	137.1	17.7	121.4	60	1,401	38,869	1,376,753	44	1,154
5	89.0	13.7	74.2	42	748	36,393	1,017,279	47	1,007
6-10	91.1	8.53	69.8	114	1,449	80,584	1,680,335	125	2,076
11-15	0.0	0.0	0.0	0	0	220	9,608	1	26
Total	107.0	5.74	94.7	347	7,147	286,386	9,817,201	324	7,544
By Issue Age									
0-4	39.6	22.8	38.4	3	55	29,779	530,140	8	144
5-14	47.5	33.6	54.4	2	42	21,796	410,348	4	78
15-24	110.2	22.0	87.4	25	617	65,652	2,146,349	23	707
25-34	102.4	14.4	104.4	50	2,231	86,600	4,219,747	49	2,137
35-44	99.2	12.2	89.7	65	1,942	48,707	1,910,775	66	2,164
45-54	112.0	12.0	92.0	86	1,257	22,385	471,150	77	1,365
55-64	119.2	12.9	104.4	85	780	9,477	112,364	71	747
65-89	113.4	20.3	110.2	31	222	1,990	16,328	27	202
Total	107.0	5.74	94.7	347	7,147	286,386	9,817,201	324	7,544

* Shown in \$1,000 units.

TABLE 8E
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
FEMALE NONSMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	117.7	20.4	87.2	33	1,334	78,823	5,291,877	28	1,530
2	109.2	15.7	98.9	48	2,167	80,551	5,071,031	44	2,192
3	78.7	12.7	58.2	38	1,222	73,083	4,156,129	48	2,099
4	94.5	13.2	86.4	51	1,766	72,044	3,544,831	54	2,044
5	97.7	13.0	63.3	56	1,165	64,025	2,766,765	57	1,839
6-10	95.8	8.78	77.1	119	2,538	111,404	3,858,293	124	3,293
11-15	0.0	0.0	0.0	0	0	559	19,454	1	28
Total	96.7	5.20	78.2	345	10,191	480,489	24,708,380	357	13,026
By Issue Age									
0-4	69.3	34.6	57.7	4	80	22,134	485,480	6	139
5-14	172.9	77.3	374.4	5	232	15,558	348,312	3	62
15-24	109.3	20.6	89.5	28	961	99,332	4,281,236	26	1,074
25-34	91.4	12.8	73.8	51	2,601	162,327	10,882,030	56	3,523
35-44	92.4	11.5	72.9	64	2,706	107,124	6,423,713	69	3,712
45-54	98.9	11.7	90.0	71	2,000	47,196	1,706,804	72	2,223
55-64	94.7	10.6	78.7	79	1,256	21,816	487,027	83	1,594
65-89	101.7	15.5	50.9	43	356	5,002	93,778	42	699
Total	96.7	5.20	78.2	345	10,191	480,489	24,708,380	357	13,026

* Shown in \$1,000 units.

TABLE 8F
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1988 AND 1989
FEMALE UNCLASSIFIED—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^a
By Policy Year									
1	139.1	18.7	151.1	55	2,188	103,291	4,369,796	40	1,448
2	117.5	15.4	110.4	58	1,656	95,335	3,604,301	49	1,500
3	112.1	14.1	83.7	63	1,215	89,910	3,109,666	56	1,453
4	123.8	14.1	125.1	77	1,669	79,233	2,428,872	62	1,334
5	108.7	12.0	78.9	81	1,000	80,207	1,992,777	75	1,267
6-10	100.1	4.75	79.9	444	4,842	365,559	6,666,229	443	6,057
11-15	99.3	4.63	84.7	459	3,319	299,888	3,054,677	462	3,920
Total	104.2	2.96	93.6	1,237	15,890	1,113,423	25,226,317	1,187	16,979
By Issuc Age									
0-4	90.8	13.5	112.5	45	1,190	227,594	4,025,004	50	1,058
5-14	118.8	21.0	80.3	32	394	120,976	2,603,986	27	491
15-24	96.9	10.1	85.5	92	1,353	234,846	4,567,023	95	1,583
25-34	97.8	7.31	83.2	179	3,647	278,204	8,518,786	183	4,386
35-44	115.1	7.31	105.0	248	4,374	147,777	4,119,767	215	4,167
45-54	111.3	6.59	112.6	285	3,042	66,833	1,036,591	256	2,702
55-64	95.4	6.23	72.3	234	1,251	29,892	291,325	245	1,729
65-89	104.9	9.49	74.1	122	639	7,301	63,835	116	862
Total	104.2	2.96	93.6	1,237	15,890	1,113,423	25,226,317	1,187	16,979

* Shown in \$1,000 units.

TABLE 1

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989-1990
 MALES AND FEMALES COMBINED - EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience									
By Policy Year									
1	108.6	6.01	86.5	326	20,610	466,563	37,667,938	300	23,833
2	96.5	4.89	70.1	389	21,134	472,955	34,999,193	403	30,130
3	104.0	4.77	78.1	474	24,107	453,718	31,021,845	456	30,887
4	106.4	4.33	78.6	601	23,655	427,671	26,274,835	565	30,108
5	101.3	4.28	86.9	558	26,161	400,238	22,656,517	551	30,090
6-10	98.9	2.04	84.1	2,335	79,731	1,315,834	53,304,363	2,360	94,856
11-15	95.4	2.60	92.5	1,343	28,405	665,682	12,630,529	1,408	30,695
Total	99.7	1.28	82.7	6,026	223,804	4,202,661	218,555,219	6,043	270,599
Select Experience									
By Issue Age									
0-4	92.2	8.34	106.1	122	3,167	522,083	10,875,953	132	2,985
5-29	97.3	3.07	90.3	999	37,337	1,745,587	73,989,398	1,027	41,366
30-44	99.2	2.37	85.3	1,750	91,877	1,421,755	105,906,501	1,764	107,755
45-59	96.6	2.14	76.3	2,036	72,039	438,807	25,568,155	2,107	94,474
60-74	110.6	3.35	78.1	1,090	18,241	73,557	2,196,457	985	23,347
75-89	106.4	19.7	170.2	29	1,144	872	18,755	27	672
Total	99.7	1.28	82.7	6,026	223,804	4,202,661	218,555,219	6,043	270,599
Ultimate Experience									
By Attained Age									
15-29	103.9	6.88	94.5	228	1,236	311,041	1,760,825	219	1,307
30-44	111.3	4.34	104.8	657	5,117	472,287	3,624,225	591	4,883
45-59	93.0	1.61	91.4	3,318	25,133	697,128	5,429,328	3,568	27,496
60-74	95.5	0.910	88.8	10,984	52,603	562,599	2,916,736	11,506	59,260
75-89	100.9	0.951	95.7	11,255	37,068	162,866	555,747	11,150	38,724
90-99	93.7	2.69	97.2	1,207	3,364	6,475	16,849	1,289	3,459
Total	97.6	0.587	92.1	27,649	124,521	2,212,396	14,303,711	28,322	135,129
Grand Total	98.0	0.53	85.9	33,675	348,325	6,415,057	232,858,930	34,365	405,728

* Shown in \$1,000 units.

TABLE 2A

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
MALES ONLY—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience By Policy Year									
1	110.7	7.07	83.8	245	16,620	270,033	25,606,718	221	19,839
2	94.7	5.71	62.1	275	15,556	273,998	24,085,471	290	25,045
3	101.9	5.59	73.9	332	18,980	263,237	21,467,531	326	25,692
4	108.5	5.17	76.4	440	19,132	248,776	18,168,518	406	25,033
5	96.3	4.96	82.3	377	20,758	234,355	15,882,488	391	25,234
6-10	98.0	2.42	82.9	1,636	66,894	772,069	38,456,983	1,669	80,663
11-15	94.2	3.06	94.2	945	24,799	407,766	9,417,143	1,004	26,338
Total	98.7	1.51	80.2	4,250	182,740	2,470,234	153,084,852	4,307	227,844
Select Experience By Issue Age									
0-4	81.9	10.3	109.8	63	1,797	273,385	5,638,959	77	1,636
5-29	98.2	3.62	91.0	733	29,269	984,077	45,646,249	747	32,180
30-44	100.0	2.80	82.8	1,271	74,176	892,231	78,879,772	1,271	89,599
45-59	92.5	2.44	72.8	1,434	61,578	280,004	21,251,483	1,550	84,604
60-74	113.2	4.18	77.4	732	14,941	40,151	1,656,747	646	19,314
75-89	110.1	26.6	191.5	17	979	386	11,642	15	511
Total	98.7	1.51	80.2	4,250	182,740	2,470,234	153,084,852	4,307	227,844
Ultimate Experience By Attained Age									
15-29	100.2	7.57	93.2	175	1,025	180,863	1,144,799	175	1,100
30-44	117.5	5.17	108.2	515	4,544	322,509	2,967,792	438	4,199
45-59	92.7	1.75	90.2	2,774	22,998	540,323	4,851,652	2,993	25,510
60-74	97.1	1.00	89.6	9,407	49,758	435,522	2,641,608	9,687	55,532
75-89	101.4	1.04	96.9	9,365	34,425	123,852	490,161	9,237	35,537
90-99	93.7	2.99	92.3	976	2,797	4,905	14,237	1,042	3,029
Total	98.5	0.646	92.5	23,212	115,547	1,607,974	12,110,249	23,572	124,908
Grand Total	98.5	0.59	84.6	27,462	298,287	4,078,208	165,195,101	28,279	352,752

* Shown in \$1,000 units.

TABLE 2B

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
FEMALES ONLY—EXPECTED CA 82-88 TABLES

	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
Select Experience By Policy Year									
1	102.4	11.3	99.9	81	3,990	196,529	12,061,195	79	3,994
2	101.2	9.48	109.7	114	5,578	198,956	10,913,521	113	5,085
3	109.2	9.16	98.7	142	5,127	190,478	9,554,055	130	5,194
4	100.5	7.94	88.6	160	4,495	178,888	8,105,669	159	5,074
5	113.4	8.42	111.3	181	5,403	165,879	6,773,794	160	4,856
6-10	101.2	3.82	90.5	699	12,836	543,754	14,846,196	691	14,189
11-15	98.5	4.93	82.8	398	3,606	257,915	3,213,335	404	4,357
Total	102.3	2.42	96.0	1,775	41,036	1,732,399	65,467,765	1,735	42,748
Select Experience By Issue Age									
0-4	106.3	13.8	101.6	59	1,370	248,698	5,236,994	55	1,349
5-29	94.8	5.81	87.8	266	8,067	761,507	28,342,889	281	9,185
30-44	97.3	4.44	97.5	479	17,702	529,509	27,025,179	492	18,153
45-59	108.1	4.40	106.0	602	10,461	158,795	4,315,932	557	9,867
60-74	105.4	5.57	81.1	357	3,271	33,404	539,657	339	4,033
75-89	101.5	29.3	102.3	12	164	486	7,114	12	161
Total	102.3	2.42	96.0	1,775	41,036	1,732,399	65,467,765	1,735	42,748
Ultimate Experience By Attained Age									
15-29	118.5	16.2	101.8	53	211	130,178	616,027	45	207
30-44	93.3	7.83	83.7	142	573	149,777	656,428	152	685
45-59	94.7	4.06	107.5	544	2,135	156,804	577,671	574	1,985
60-74	86.7	2.18	76.3	1,577	2,845	127,077	275,128	1,820	3,727
75-89	98.8	2.27	82.9	1,890	2,643	39,014	65,586	1,912	3,187
90-99	93.6	6.15	132.0	231	567	1,570	2,612	247	430
Total	93.4	1.40	87.8	4,437	8,974	604,420	2,193,452	4,750	10,221
Grand Total	95.8	1.22	94.4	6,212	50,010	2,336,819	67,661,217	6,485	52,969

* Shown in \$1,000 units.

TABLE 3A
 CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
 MEDICAL MALES - EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	72.9	17.1	39.9	18	2,052	16,494	4,640,958	25	5,143
2	64.3	12.8	35.6	25	2,425	15,847	4,064,774	39	6,809
3	118.4	14.3	81.2	68	6,368	17,465	3,945,657	57	7,840
4	89.1	11.6	64.0	59	5,240	17,371	3,407,141	66	8,194
5	91.2	11.1	66.8	67	5,778	15,685	3,017,794	73	8,648
6-10	94.6	4.89	79.3	374	25,247	64,974	8,274,951	395	31,827
11-15	86.3	4.67	86.7	340	12,402	65,896	2,994,457	394	14,310
Total	90.6	2.93	71.9	951	59,512	213,732	30,345,732	1,050	82,770
By Issue Age									
0-4	336.0	168.0	280.3	4	95	3,939	109,777	1	34
5-29	107.0	19.2	59.5	31	1,272	31,522	2,731,353	29	2,136
30-44	93.3	6.68	86.4	195	20,532	94,285	16,716,428	209	23,771
45-59	81.5	4.09	62.2	395	26,911	66,471	9,703,070	485	43,296
60-74	99.9	5.61	74.7	317	9,801	17,309	1,076,433	317	13,121
75-89	101.1	33.7	219.1	9	900	206	8,671	9	411
Total	90.6	2.93	71.9	951	59,512	213,732	30,345,732	1,050	82,770

* Shown in \$1,000 units.

TABLE 3B

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
MEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	77.2	34.5	80.4	5	382	7,248	860,562	6	475
2	113.1	29.2	106.8	15	758	6,944	630,558	13	709
3	163.9	28.1	124.5	34	962	7,033	568,978	21	773
4	80.4	17.5	27.7	21	228	6,579	471,101	26	823
5	127.9	23.3	186.3	30	1,469	5,144	358,471	23	788
6-10	105.6	9.11	68.1	134	1,732	21,343	881,370	127	2,545
11-15	109.5	9.42	70.1	135	912	20,297	384,762	123	1,300
Total	109.9	5.68	86.9	374	6,442	74,588	4,155,802	340	7,413
By Issue Age									
0-4	177.0	176.0	61.1	1	12	3,005	83,151	1	20
5-29	119.2	42.1	75.4	8	236	14,371	872,190	7	313
30-44	121.0	20.1	130.0	36	2,211	21,173	1,930,226	30	1,701
45-59	113.0	9.62	74.7	138	2,090	21,896	966,455	122	2,798
60-74	107.0	7.86	76.2	185	1,866	13,820	298,286	173	2,450
75-89	72.8	29.7	21.0	6	28	323	5,494	8	131
Total	109.9	5.68	86.9	374	6,442	74,588	4,155,802	340	7,413

* Shown in \$1,000 units.

TABLE 3C

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
NONMEDICAL MALES--EXPECTED CA 82--88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	121.5	9.24	103.6	173	9,319	213,791	14,309,493	142	8,993
2	101.5	7.58	78.2	179	8,697	221,303	14,367,068	176	11,128
3	108.9	7.58	78.5	206	8,952	214,955	13,358,445	189	11,401
4	120.9	6.82	90.7	314	10,409	206,600	12,023,700	260	11,482
5	99.2	6.63	84.6	224	9,801	196,737	10,784,258	226	11,590
6-10	102.2	3.56	86.7	822	25,034	610,736	23,352,560	804	28,858
11-15	102.3	5.10	98.6	401	6,519	293,195	4,757,062	392	6,613
Total	105.9	2.19	87.4	2,319	78,731	1,957,317	92,952,586	2,190	90,065
By Issue Age									
0-4	78.1	10.1	106.6	59	1,702	268,944	5,512,819	76	1,597
5-29	97.6	3.76	92.0	673	25,425	918,332	39,453,944	690	27,633
30-44	104.8	3.58	85.6	856	37,246	659,188	43,482,762	817	43,531
45-59	107.2	4.87	84.2	483	12,285	101,619	4,271,640	451	14,588
60-74	158.3	10.1	78.3	242	2,063	9,125	229,291	153	2,636
75-89	134.9	55.0	11.4	6	9	109	2,129	4	80
Total	105.9	2.19	87.4	2,319	78,731	1,957,317	92,952,586	2,190	90,065

* Shown in \$1,000 units.

TABLE 3D

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
NONMEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	105.3	13.3	115.0	62	3,184	173,196	9,500,768	59	2,768
2	98.1	11.2	89.7	76	3,041	177,131	9,006,906	77	3,390
3	106.4	11.0	101.3	92	3,540	171,622	8,097,118	86	3,493
4	111.6	10.1	106.8	122	3,728	163,043	7,087,470	109	3,489
5	117.2	10.5	99.0	124	3,294	152,402	6,026,282	106	3,328
6-10	102.8	5.02	95.5	418	8,345	486,698	12,697,043	407	8,743
11-15	97.2	6.80	92.5	204	2,029	221,954	2,519,090	210	2,193
Total	104.1	3.14	99.1	1,098	27,159	1,546,046	54,934,676	1,055	27,404
By Issue Age									
0-4	105.8	13.8	102.4	58	1,358	245,291	5,140,428	55	1,326
5-29	94.6	5.93	90.4	254	7,749	734,624	26,519,123	269	8,569
30-44	96.5	4.80	98.0	403	13,511	471,237	21,575,969	418	13,789
45-59	122.1	7.05	126.1	300	3,977	87,229	1,617,345	246	3,154
60-74	121.7	13.5	84.6	81	467	7,608	81,097	67	552
75-89	160.8	113.0	659.1	2	96	57	714	1	15
Total	104.1	3.14	99.1	1,098	27,159	1,546,046	54,934,676	1,055	27,404

* Shown in \$1,000 units.

TABLE 3E

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
PARAMEDICAL MALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^a
By Policy Year									
1	99.7	13.5	92.0	54	5,249	39,748	6,656,267	54	5,703
2	91.4	11.1	60.8	67	4,220	34,854	5,471,286	73	6,936
3	74.8	9.81	57.9	58	3,660	29,575	4,045,431	78	6,321
4	84.5	10.3	65.5	67	3,483	24,445	2,706,820	79	5,314
5	93.4	10.0	103.7	86	5,179	21,931	2,080,086	92	4,996
6-10	93.7	4.46	83.2	440	16,614	96,359	6,829,472	470	19,978
11-15	93.9	6.57	108.5	204	5,878	48,675	1,665,624	217	5,415
Total	91.8	2.93	81.0	976	44,282	295,587	29,454,986	1,063	54,663
By Issue Age									
0-4	0.0	0.0	0.0	0	0	391	12,038	0	4
5-29	102.3	19.3	107.5	28	2,522	32,910	3,357,972	27	2,346
30-44	90.0	6.06	74.1	220	16,398	137,090	18,499,058	244	22,144
45-59	90.1	3.83	83.5	553	22,216	111,449	7,236,423	614	26,618
60-74	98.4	7.47	87.1	173	3,077	13,676	348,654	176	3,531
75-89	95.2	67.3	342.4	2	70	71	841	2	20
Total	91.8	2.93	81.0	976	44,282	295,587	29,454,986	1,063	54,663

* Shown in \$1,000 units.

TABLE 3F

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
PARAMEDICAL FEMALES—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	102.2	27.3	56.6	14	425	16,085	1,699,841	14	751
2	109.5	22.8	188.9	23	1,779	13,364	1,188,024	21	942
3	72.3	18.0	69.8	16	626	10,891	830,804	22	897
4	72.0	17.4	71.8	17	538	9,038	532,413	24	750
5	88.9	17.1	86.7	27	641	8,333	389,041	30	739
6-10	93.7	7.72	95.1	147	2,759	35,713	1,267,782	157	2,902
11-15	83.1	10.8	77.1	59	666	15,664	309,484	71	864
Total	89.4	5.13	94.8	303	7,434	109,088	6,217,389	339	7,844
By Issue Age									
0-4	0.0	0.0	0.0	0	0	312	10,035	0	2
5-29	81.6	40.8	28.7	4	82	11,437	888,794	5	286
30-44	90.9	14.3	75.5	40	1,979	35,926	3,440,465	44	2,623
45-59	87.0	6.79	112.8	164	4,394	49,374	1,717,950	188	3,894
60-74	91.9	9.63	91.6	91	938	11,933	159,240	99	1,024
75-89	171.2	85.5	270.9	4	41	106	905	2	15
Total	89.4	5.13	94.8	303	7,434	109,088	6,217,389	339	7,844

* Shown in \$1,000 units.

TABLE 8A

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
MALE SMOKERS— EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	116.1	13.5	69.7	73	3,341	59,443	4,603,339	63	4,794
2	118.5	12.0	81.3	96	4,714	56,411	4,147,247	81	5,798
3	117.2	11.4	79.6	104	4,716	51,938	3,552,018	89	5,925
4	143.8	9.67	77.7	221	4,556	52,505	3,061,686	154	5,864
5	115.7	10.4	99.7	123	6,020	46,484	2,696,273	106	6,041
6-10	96.8	4.98	95.3	377	15,165	133,532	5,441,554	389	15,914
11-15	102.4	29.5	69.7	12	450	2,298	126,269	12	646
Total	112.6	3.54	86.6	1,006	38,962	402,611	23,628,386	894	44,982
By Issue Age									
0-4	100.2	30.2	117.6	11	273	39,797	792,546	11	232
5-14	101.0	28.0	88.7	13	235	29,649	646,574	13	265
15-24	123.6	14.8	111.5	69	2,344	59,571	2,327,414	56	2,102
25-34	97.9	8.52	88.5	132	8,512	131,767	9,808,634	135	9,614
35-44	106.5	7.49	85.5	202	11,802	88,703	7,275,215	190	13,809
45-54	95.5	6.39	80.1	223	9,677	37,379	2,243,241	234	12,075
55-64	125.7	8.38	87.9	225	5,272	12,819	497,484	179	6,000
65-89	169.9	14.8	95.6	131	847	2,926	37,278	77	886
Total	112.6	3.54	86.6	1,006	38,962	402,611	23,628,386	894	44,982

* Shown in \$1,000 units.

TABLE 8B

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
MALE NONSMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	95.7	11.1	83.5	73	7,836	100,946	13,038,415	76	9,382
2	91.7	9.21	60.4	99	7,462	106,310	12,372,173	108	12,352
3	78.8	7.88	69.3	100	9,101	107,009	11,410,845	127	13,135
4	75.5	7.51	73.9	101	9,298	99,143	9,502,206	134	12,582
5	85.6	7.71	85.3	123	10,557	95,413	8,221,418	144	12,370
6-10	79.3	4.18	73.8	360	25,093	227,718	17,198,450	454	33,993
11-15	55.8	19.7	41.6	8	362	3,725	232,712	14	870
Total	81.8	2.78	73.6	864	69,710	740,264	71,976,219	1,057	94,685
By Issue Age									
0-4	129.7	45.8	111.6	8	175	23,051	552,541	6	157
5-14	80.2	32.7	91.6	6	162	16,984	440,224	7	177
15-24	84.1	10.1	83.8	68	3,646	114,132	6,310,940	81	4,353
25-34	101.8	8.10	88.2	158	13,405	250,934	25,273,533	155	15,206
35-44	89.4	6.48	84.5	190	21,302	199,209	25,289,725	213	25,210
45-54	67.8	4.97	67.0	186	18,499	96,056	10,854,212	274	27,603
55-64	75.0	5.55	55.1	182	10,134	34,807	3,015,158	243	18,376
65-89	85.1	10.4	66.3	66	2,388	5,091	239,886	78	3,604
Total	81.8	2.78	73.6	864	69,710	740,264	71,976,219	1,057	94,685

* Shown in \$1,000 units.

TABLE 8C

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
 MALE UNCLASSIFIED EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^a
By Policy Year									
1	120.6	12.1	96.1	99	5,443	109,644	7,964,963	82	5,663
2	78.9	8.82	49.0	80	3,380	111,277	7,566,051	101	6,894
3	116.1	10.2	77.9	128	5,163	104,290	6,504,668	110	6,632
4	99.9	9.19	80.1	118	5,279	97,128	5,604,626	118	6,587
5	92.7	8.09	61.3	131	4,181	92,458	4,964,797	141	6,822
6-10	108.8	3.62	86.6	899	26,636	410,819	15,816,979	826	30,756
11-15	94.6	3.11	96.6	925	23,987	401,743	9,058,162	978	24,823
Total	101.0	2.06	84.0	2,380	74,068	1,327,359	57,480,246	2,357	88,177
By Issue Age									
0-4	73.6	11.1	108.2	44	1,349	210,537	4,293,872	60	1,247
5-14	76.3	10.5	77.0	52	1,053	117,413	2,986,183	68	1,368
15-24	103.1	7.06	100.9	213	5,937	247,982	7,382,858	207	5,886
25-34	96.7	4.96	80.3	379	14,981	391,608	21,549,312	392	18,666
35-44	103.9	4.54	79.9	522	20,067	228,356	15,235,409	502	25,125
45-54	95.9	4.14	91.6	536	20,211	92,999	4,866,949	559	22,058
55-64	108.0	5.10	67.2	448	7,358	32,175	1,038,689	415	10,943
65-89	120.4	8.83	107.9	186	3,113	6,289	126,975	154	2,884
Total	101.0	2.06	84.0	2,380	74,068	1,327,359	57,480,246	2,357	88,177

* Shown in \$1,000 units.

TABLE 8D
CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
FEMALE SMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	103.2	22.5	95.1	21	925	40,704	2,274,911	20	972
2	134.4	21.5	175.2	39	2,166	39,567	2,028,466	29	1,236
3	115.1	18.9	119.3	37	1,454	36,212	1,684,924	32	1,218
4	101.2	14.1	74.3	51	952	35,997	1,473,983	50	1,281
5	120.2	17.3	82.8	48	1,042	33,057	1,249,551	40	1,258
6-10	92.2	8.08	76.0	130	2,214	92,518	2,249,374	141	2,913
11-15	52.2	52.1	101.0	1	56	906	23,420	2	56
Total	103.9	5.74	98.6	327	8,808	278,961	10,984,630	315	8,935
By Issue Age									
0-4	130.6	37.7	119.9	12	242	36,169	724,706	9	202
5-14	57.9	33.4	43.7	3	47	26,244	562,347	5	107
15-24	134.3	25.3	111.3	28	817	57,450	2,150,078	21	734
25-34	86.7	13.0	84.1	44	2,123	83,619	4,693,267	51	2,525
35-44	92.2	11.7	101.3	62	2,648	46,399	2,189,259	67	2,615
45-54	117.3	12.6	138.7	86	2,181	19,697	512,708	73	1,572
55-64	103.5	12.9	54.4	64	507	7,626	133,615	62	930
65-89	106.3	20.0	97.4	28	243	1,757	18,650	26	250
Total	103.9	5.74	98.6	327	8,808	278,961	10,984,630	315	8,935

* Shown in \$1,000 units.

TABLE 8E

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
FEMALE NONSMOKERS—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount ^a	Number	Amount ^a	Number	Amount ^b
By Policy Year									
1	66.0	16.5	80.2	16	1,345	68,342	5,709,953	24	1,678
2	90.4	15.2	85.9	35	1,989	73,333	5,299,184	39	2,316
3	90.2	13.9	78.1	42	1,967	72,699	4,806,418	47	2,519
4	103.0	14.5	91.6	50	2,134	64,694	3,906,304	49	2,329
5	99.5	13.7	97.4	52	2,150	63,118	3,320,213	52	2,208
6-10	98.5	7.85	97.1	157	5,074	145,440	5,901,229	159	5,223
11-15	0.0	0.0	0.0	0	0	1,053	38,014	2	62
Total	94.7	5.04	89.7	352	14,659	488,679	28,981,316	372	16,335
By Issue Age									
0-4	188.0	59.4	168.7	10	232	21,784	515,096	5	137
5-14	67.2	47.4	50.6	2	35	15,324	375,051	3	69
15-24	76.0	17.4	83.2	19	990	94,083	4,632,070	25	1,190
25-34	75.7	10.9	73.5	48	3,216	173,077	12,857,074	63	4,373
35-44	94.7	10.9	99.2	75	4,741	113,609	7,819,021	79	4,780
45-54	108.0	11.8	124.8	83	3,585	47,067	2,093,602	77	2,871
55-64	81.4	10.1	57.2	64	1,141	19,243	574,674	79	1,995
65-89	126.2	17.6	78.4	51	719	4,492	114,728	40	918
Total	94.7	5.04	89.7	352	14,659	488,679	28,981,316	372	16,335

* Shown in \$1,000 units.

TABLE 8F

CANADIAN STANDARD ORDINARY EXPERIENCE BETWEEN POLICY ANNIVERSARIES IN 1989 AND 1990
 FEMALE UNCLASSIFIED—EXPECTED CA 82-88 TABLES

Select Experience	Ratio A/E			Actual Deaths		Exposures		Expected Deaths	
	Number	S.D.	Amount	Number	Amount*	Number	Amount*	Number	Amount*
By Policy Year									
1	127.6	19.2	128.1	44	1,721	87,483	4,076,331	34	1,344
2	89.1	14.0	92.9	40	1,423	86,056	3,585,871	45	1,533
3	122.8	15.4	117.2	63	1,707	81,567	3,062,712	51	1,457
4	97.8	12.7	96.3	59	1,409	78,197	2,725,381	60	1,463
5	120.1	13.3	159.1	81	2,211	69,704	2,204,030	67	1,390
6-10	105.6	5.20	91.7	412	5,549	305,796	6,695,593	390	6,054
11-15	99.2	4.97	83.7	397	3,550	255,956	3,151,901	400	4,239
Total	104.5	3.15	100.5	1,096	17,569	964,759	25,501,819	1,049	17,478
By Issue Age									
0-4	90.3	14.8	88.8	37	896	190,745	3,997,192	41	1,010
5-14	122.9	23.2	128.3	28	654	102,604	2,654,731	23	509
15-24	73.8	9.76	75.3	57	1,181	193,087	4,540,482	77	1,568
25-34	101.6	7.83	101.4	168	4,587	251,354	8,672,662	165	4,526
35-44	109.5	7.54	108.9	211	4,730	134,166	4,222,027	193	4,342
45-54	111.9	7.18	106.3	243	2,898	58,548	1,036,281	217	2,726
55-64	102.5	6.88	88.9	222	1,654	26,911	310,797	217	1,861
65-89	111.8	9.80	103.4	130	968	7,344	67,649	116	937
Total	104.5	3.15	100.5	1,096	17,569	964,759	25,501,819	1,049	17,478

* Shown in \$1,000 units.

