

TRANSACTIONS

1974 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

REPORTS OF THE COMMITTEE ON ORDINARY INSURANCE AND ANNUITIES

I. MORTALITY UNDER STANDARD ORDINARY INSURANCE ISSUES BETWEEN 1972 AND 1973 ANNIVERSARIES

ABSTRACT

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

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

General Mortality

The overall medical mortality ratio in the select period declined by 1.7 percentage points from last year's study.

The overall nonmedical mortality ratio in the select period declined by 2.8 percentage points from last year's study.

The overall mortality ratio in the ultimate period declined by 0.7 percentage points from last year's study.

The overall experience for the select medical, the select nonmedical, and the ultimate data showed the lowest mortality ratios for each of these corresponding groups since the inception of the use of the 1955-60 Basic Tables for expected deaths in 1962.

The experience on paramedical issues could not be studied, because of the limited amount of data.

Medical versus Nonmedical Mortality

In the select period, for all durations combined, nonmedical mortality continued to be higher than medical mortality at issue ages 20 and over.

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

For males, nonmedical mortality in the select period for all durations combined exceeds medical mortality for issue ages 10 and over.

For females, nonmedical mortality in the select period for all durations combined exceeds medical mortality for issue ages under 10 and 35-49.

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3.....	1972-73	1-15	Nonmedical	Combined	Ages at issue
4.....	1972-73	1-15	Nonmedical	Combined	Year of issue
5.....	1968-73	1-15	Medical and nonmedical	Combined	Age group at issue and duration
6.....	1972-73	16 and later	Combined	Combined	Attained ages
7.....	1968-73	16 and later	Medical and nonmedical	Combined	Attained ages
8.....	1968-73	16 and later	Combined	Combined	Attained ages; premium-paying and paid-up
9.....	1968-73	1-15	Medical	Separate	Ages at issue
10.....	1968-73	1-15	Nonmedical	Separate	Ages at issue
11.....	1968-73	1-15	Medical and nonmedical	Separate	Age group at issue and duration
12.....	1968-73	16 and later	Combined	Separate	Attained ages
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A.....	Contributing companies, proportion of total exposures contributed by each company				
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C.....	1972-73	1-15	Nonmedical	Combined	Year of issue and ages at issue
D.....	1972-73	1-15	Medical	Separate	Year of issue and ages at issue
E.....	1972-73	1-15	Nonmedical	Separate	Year of issue and ages at issue

Premium-paying versus Paid-up Mortality—Ultimate Period

Overall, premium-paying mortality continues to exceed paid-up by about 5 percentage points. However, for attained ages 15-19 and 25-59, the mortality ratios are higher for paid-up.

Male versus Female Mortality

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

INTRODUCTION

THIS report covers the intercompany mortality experience under Standard Ordinary insurance issues between 1972 and 1973 anniversaries, and also for the period between 1968 and 1973 anniversaries where one year's exposure provided an insufficient volume of data. It reviews in turn the mortality experience under the following:

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

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

	EXPERIENCE BETWEEN ANNIVERSARIES			
	Excluding War Deaths		Including War Deaths	
	1971-72	1972-73	1971-72	1972-73
	Medical select.	88.7%	87.0%	88.8%
Nonmedical select.	107.0	104.2	108.0	104.7
Ultimate.	88.7	88.0	88.8	88.0

The following tabulation shows war deaths (see definition in Appendix II) by amount and the ratio of war deaths to total deaths experienced between 1968 and 1973 anniversaries.

WAR DEATHS AND THE RATIO OF WAR DEATHS
TO TOTAL DEATHS EXPERIENCED BETWEEN 1968 AND
1973 ANNIVERSARIES
MALE AND FEMALE LIVES COMBINED
(Amounts Shown in \$1,000 Units)

EXPOSURE YEAR	FIRST FIFTEEN POLICY YEARS				SIXTEENTH AND SUBSEQUENT POLICY YEARS†	
	Medical*		Nonmedical‡		Amount	Ratio
	Amount	Ratio	Amount	Ratio		
1968-69	\$2,702	0.7%	\$12,653	12.2%	\$ 570	0.1%
1969-70	2,081	0.5	7,401	7.2	395	§
1970-71	930	0.2	3,690	3.6	262	§
1971-72	458	0.1	1,034	1.0	127	§
1972-73	200	§	476	0.4	87	§
Total	\$6,371	0.3%	\$25,254	5.0%	\$1,441	§

* Female war deaths of \$5,000 for 1968-69, \$10,000 for 1969-70, and \$50,000 for 1971-72 are included.

† Female war deaths of \$13,000 for 1968-69 and \$3,000 for 1970-71 are included.

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

§ Less than 0.05 per cent.

Because of the declining proportion of total deaths represented by war deaths and their minor effect on the mortality ratios, it is felt that the impact of war deaths can for all practical purposes be ignored. For consistency with prior studies all tables (except for the detailed tables in Appendix I) exclude the effect of war deaths.

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

EXPERIENCE UNDER STANDARD ISSUES DURING THE
FIRST FIFTEEN YEARS OF INSURANCE

Medically Examined Issues

The current experience during the first fifteen policy years is based on an exposure of \$138 billion and actual claims of \$438 million. This represents an increase in the exposure from the preceding year of 3.6 per cent,

0.5 per cent of which was due to an additional contribution to the current study.

The 1955-60 Male, Female, and Male and Female Combined Select Basic Tables (*TSA, 1962 Reports*, p. 44, and *1963 Reports*, p. 40) were used to calculate expected deaths separately for the male experience, female experience, and experience reported without subdivision by sex. The expected deaths for these three classes of experience were combined, and mortality ratios were calculated excluding war deaths.

The results by age group at issue are shown in Table 1 for the first fifteen policy years combined. The experience by year of issue is presented in Table 2. The detailed experience by age group at issue for each year of issue is set forth in Table B of Appendix I.

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1958-72
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths*	Expected Deaths	Mortality Ratio*
0.....	\$ 216,378	\$ 116	\$ 122	95.1%
1.....	224,744	19	93	20.4
2-4.....	295,739	25	122	20.5
5-9.....	561,026	787	260	302.7
10-14.....	803,399	628	633	99.2
15-19.....	2,002,999	2,265	1,927	117.5
20-24.....	8,589,430	7,372	7,862	93.8
25-29.....	18,297,798	17,475	19,292	90.6
30-34.....	25,643,305	38,449	42,916	89.6
35-39.....	27,482,317	66,004	75,729	87.2
40-44.....	23,684,996	82,361	99,750	82.6
45-49.....	15,868,236	89,086	97,560	91.3
50-54.....	8,477,211	66,025	75,998	86.9
55-59.....	3,761,180	39,099	47,322	82.6
60-64.....	1,292,014	19,109	23,112	82.7
65-69.....	330,394	7,240	8,313	87.1
70 and over.....	69,752	2,299	2,753	83.5
All ages.....	\$137,600,916	\$438,359	\$503,764	87.0%

* Excluding war deaths between 1972 and 1973 anniversaries.

TABLE 2
 STANDARD MEDICALLY EXAMINED ISSUES OF 1958-72
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
 BY YEAR OF ISSUE
 ALL AGES COMBINED
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths*	Expected Deaths	Mortality Ratio*
1958.....	15	\$ 5,698,231	\$ 37,336	\$ 44,090	84.7%
1959.....	14	5,915,121	35,504	42,311	83.9
1960.....	13	5,191,534	28,447	35,173	80.9
1961.....	12	5,371,821	27,873	33,367	83.5
1962.....	11	5,539,656	28,850	31,598	91.3
1963.....	10	6,740,856	33,172	35,698	92.9
1964.....	9	7,452,963	29,689	34,793	85.3
1965.....	8	8,305,840	29,661	34,864	85.1
1966.....	7	8,834,747	33,783	33,767	100.0
1967.....	6	9,148,062	28,915	31,442	92.0
1968.....	5	9,915,368	24,211	30,495	79.4
1969.....	4	11,779,817	26,813	32,351	82.9
1970.....	3	13,329,592	25,962	30,843	84.2
1971.....	2	15,827,401	25,523	28,519	89.5
1972.....	1	18,549,889	22,620	24,453	92.5
All years of issue.....		\$137,600,916	\$438,359	\$503,764	87.0%

* Excluding war deaths between 1972 and 1973 anniversaries.

The aggregate mortality ratio, excluding war deaths, for the period from 1972 to 1973 anniversaries was 87.0 per cent. The following tabulation shows how this result compares with previous studies based on the 1955-60 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1961-62.....	98.5%
1962-63.....	97.7
1963-64.....	101.0
1964-65.....	96.0
1965-66.....	95.1
1966-67.....	93.2
1967-68.....	94.2
1968-69.....	94.8
1969-70.....	92.7
1970-71.....	90.7
1971-72.....	88.7
1972-73.....	87.0

As seen in Table 1, there were two issue-age groups which showed mortality ratios greater than 100.0 per cent: ages 5-9 and ages 15-19. Of these age groupings, only age group 5-9 was materially influenced by large claims of at least \$100,000. The mortality ratio for the 5-9 age group was influenced to the point that without one large \$500,000 claim the mortality ratio would have been 110.4 per cent instead of the reported 302.7 per cent.

As seen in Table 2, mortality ratios by year of issue ranged from 79.4 per cent for 1968 (policy year 5) to 100.0 per cent for 1966 (policy year 7).

The following tabulation indicates the variation in the aggregate mortality ratios for the contributing companies from the all-company average of 87.0 per cent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20.....	3	5.9%
10-20.....	2	8.8
5-10.....	1	3.2
0-5.....	3	9.5
Percentage points above average:		
0-5.....	5	37.5
5-10.....	0	0.0
10-20.....	4	31.2
More than 20.....	1	3.9

Nonmedical Issues

The current experience during the first fifteen policy years is based on an exposure of \$101 billion and actual claims of \$109 million. This represents an increase in the exposure from the preceding year of 7.6 per cent, 0.7 per cent of which was due to an additional contributor to the current study.

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

For all age groups combined, nonmedical business now comprises 42.2 per cent of the total experience on recent Ordinary issues, measured by the exposures during the first fifteen policy years, as compared with 41.3 per cent last year. For all age groups combined, the proportion of non-medical issues in the first policy year for 1972-73 was 48.8 per cent, com-

NONMEDICAL EXPOSURES AS PERCENTAGE
OF TOTAL EXPOSURES

Ages at Issue	Policy Year 1	Policy Years 1-15
0-9.....	93.2%	87.1%
10-19.....	92.9	86.9
20-29.....	73.7	67.4
30-39.....	25.7	23.5
40-49.....	4.1	3.2
50 and over.....	0.3	0.2
All ages.....	48.8%	42.2%

pared with 47.0 per cent in last year's report. The tabulation above shows nonmedical exposures as a percentage of total exposures, by age group at issue, for experience between 1972 and 1973 anniversaries.

The mortality ratios for nonmedical issues are presented in Table 3 by age group at issue for the first fifteen policy years combined. The

TABLE 3
STANDARD NONMEDICAL ISSUES OF 1958-72
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Select Basic Tables
(Amounts Shown in \$1,000 Units)

Age at Issue	Exposed to Risk	Actual Deaths*	Expected Deaths†	Mortality Ratio*†
0.....	\$ 3,147,182	\$ 1,601	\$ 1,965	81.5%
1.....	1,241,249	501	579	86.6
2-4.....	1,828,385	724	751	96.4
5-9.....	2,579,795	1,165	1,061	109.8
10-14.....	3,708,643	3,002	2,591	115.9
15-19.....	14,926,826	15,878	13,144	120.8
20-24.....	31,648,484	26,826	26,030	103.1
25-29.....	23,871,447	23,239	23,061	100.8
30-34.....	11,491,533	18,016	18,042	99.9
35-39.....	4,857,504	13,029	12,378	105.3
40-44.....	1,189,092	4,095	3,884	105.4
45-49.....	105,603	383	438	87.4
50 and over.....	27,194	127	238	53.1
All ages.....	\$100,622,938	\$108,585	\$104,160	104.2%

* Excluding war deaths between 1972 and 1973 anniversaries.

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

aggregate mortality ratio, excluding war deaths, for the period from 1972 to 1973 anniversaries was 104.2 per cent. The following tabulation shows how this result compares with previous studies based on the 1955-60 Basic Tables.

Exposure Year	Aggregate Mortality Ratio
1961-62.....	105.8%
1962-63.....	106.3
1963-64.....	109.5
1964-65.....	108.5
1965-66.....	107.8
1966-67.....	107.0
1967-68.....	109.9
1968-69.....	112.8
1969-70.....	110.1
1970-71.....	105.9
1971-72.....	107.0
1972-73.....	104.2

Issue-age group 15-19 continues to be high (120.8 per cent). The mortality ratios for issue-age groups 5-9 and 10-14 also show high ratios (109.8 and 115.9 per cent, respectively).

The mortality ratios in Table 3 understate somewhat the death rates for nonmedical business because, in calculating the expected deaths, no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for issue-age groups 35-39, 40-44, 45-49, and 50 and over are lower than the average ages of the exposures for these age groups in the medical experience entering into the 1955-60 Basic Tables. This situation arises because the maximum age at which nonmedical business is issued by the various contributing companies falls at 35, 40, 45, or 50. Thus the nonmedical exposures beyond these ages tend to fall off sharply. It is likely that a further understatement arises from the general practice of reducing nonmedical amount limits in steps of \$5,000 or \$10,000 beyond ages such as 35 and 40.

An indication of the extent to which Table 3 understates the true mortality on nonmedical business is given in the tabulation on page 10, which shows mortality ratios adjusted for the distribution of exposures by age within each five-year age group at issue. Only the nonmedical age limits of the contributing companies were considered in making this adjustment; the reductions in amount limits mentioned above were not considered.

COMMITTEE ON MORTALITY—ORDINARY

MORTALITY RATIOS ON NONMEDICAL ISSUES
OF 1958-72
EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1-15 COMBINED
(Expected Deaths on 1955-60 Select Basic Tables)

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted
35-39.....	105.3%	105.3%
40-44.....	105.4	118.0
45-49.....	87.4	94.4
50 and over.....	53.1	53.1
Ages 35 and over.....	104.2%	107.0%

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

The nonmedical mortality ratios by year of issue for all ages at issue combined during the period from 1972 to 1973 anniversaries are presented in Table 4 on an unadjusted basis. The highest mortality ratio by year of issue was 126.4 per cent for issue year 1972 (policy year 1). Mortality ratios for policy year 1 have tended to be high for the last ten experience years.

The details of the unadjusted experience by age groups at issue for each year of issue are set forth in Table C of Appendix I.

The following tabulation indicates the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 104.2 per cent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
More than 20.....	2	1.7%
10-20.....	7	10.4
5-10.....	2	5.1
0-5.....	3	8.8
Percentage points above average:		
0-5.....	3	53.7
5-10.....	1	13.9
10-20.....	1	6.4

TABLE 4
 STANDARD NONMEDICAL ISSUES OF 1958-72
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
 BY YEAR OF ISSUE
 ALL AGES COMBINED
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths*	Expected Deaths†	Mortality Ratio*†
1958.....	15	\$ 3,278,736	\$ 7,430	\$ 8,096	91.8%
1959.....	14	3,306,690	6,250	6,893	90.7
1960.....	13	3,358,277	5,423	6,267	86.5
1961.....	12	3,625,635	5,928	6,015	98.6
1962.....	11	3,608,673	4,844	5,346	90.6
1963.....	10	4,300,927	5,550	5,790	95.9
1964.....	9	4,859,107	5,935	5,860	101.3
1965.....	8	5,401,402	6,322	5,854	108.0
1966.....	7	5,489,387	5,582	5,438	102.7
1967.....	6	6,448,826	7,063	6,089	116.0
1968.....	5	7,724,066	7,788	7,062	110.3
1969.....	4	8,543,931	7,987	7,454	107.1
1970.....	3	10,218,275	9,118	8,286	110.0
1971.....	2	12,774,223	9,683	8,884	109.0
1972.....	1	17,684,783	13,682	10,827	126.4
All years of issue.....		\$100,622,938	\$108,585	\$104,160	104.2%

* Excluding war deaths between 1972 and 1973 anniversaries.

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

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available.¹ Table 5 presents side by side the experience on medical and nonmedical issues as reported to the Committee for the five-year period from 1968 to 1973 anniversaries. The 1955-60 Male, Female, and Male and Female Combined Select Basic Tables, respectively, were used to calculate expected deaths for the male experience, female experience, and experience reported without subdivision by sex.

The nonmedical mortality ratios shown in Table 5 have been adjusted to reflect the approximate distribution of nonmedical exposures by age for issue-age groups 35-39 and higher. The lower half of Table 5 shows that for policy years 1-15 combined, nonmedical mortality exceeds medical mortality appreciably at issue ages 20-49; the excess ranges from about 6 per cent at issue ages 50 and over to about 30 per cent at issue ages 40-44. Over the past few years, the trend of the ratio of nonmedical to medical mortality has been to increase slightly for the important non-medical issue-age group 15-39, policy years 1-15 combined.

Paramedically Examined Issues

Companies were asked to submit their data on paramedically examined business separately. In prior years these data had always been excluded if possible; otherwise, they were included in the medically examined experience. Twelve companies were able to submit this business separately. The total exposure submitted was only \$2 billion, which is less than 2 per cent of the medically examined experience. Of the \$2 billion exposed, about 96 per cent of the total exposure is concentrated in the first two policy years. Therefore, because of the limited amount of data, no meaningful conclusions can be reached.

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

TABLE 5

COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE*
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 BETWEEN 1968 AND 1973 ANNIVERSARIES

BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Mortality Ratios on 1955-60 Select Basic Table									
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
0.....	139	74	115	73	73	80	264	118	141	81
1-9.....	148	73	87	95	110	114	169	132	139	104
10-19.....	161	132	143	128	103	114	103	98	117	118
20-24.....	99	134	92	109	90	102	90	86	92	109
25-29.....	102	122	98	102	99	103	88	95	94	103
30-34.....	111	132	103	114	96	102	89	99	95	106
35-39.....	100	131†	97	123†	93	106†	86	105†	91	110†
40-44.....	91	119†	90	115†	90	114†	90	106†	90	112†
45-49.....	95	95†	89	82†	90	68†	89	121†	90	95†
50 and over	85	49†	79	65†	91	146†	94	104†	89	95†
All ages.	94	125†	88	112†	91	105†	90	98†	91	108†
Ratio of Nonmedical to Medical Mortality Ratios										
0.....	53%		64%		110%		45%		57%	
1-9.....	50		110		104		78		75	
10-19.....	82		89		110		95		100	
20-24.....	135		118		113		95		118	
25-29.....	120		104		104		108		110	
30-34.....	119		111		106		110		111	
35-39.....	132†		127†		115†		122†		121†	
40-44.....	131†		128†		127†		118†		124†	
45-49.....	100†		93†		76†		135†		106†	
50 and over	58†		83†		161†		111†		107†	

* Excluding war deaths between 1968 and 1973 anniversaries.

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

EXPERIENCE UNDER STANDARD ISSUES DURING THE
SIXTEENTH AND SUBSEQUENT POLICY YEARS

The current experience during the sixteenth and subsequent policy years is based on an exposure of \$67 billion and actual claims of \$1,031 million excluding war deaths. This represents an increase in the exposures from the preceding year of 9.3 per cent, 1.1 per cent of which is due to an additional contribution to the current study. Mortality ratios are presented in Table 6 by attained-age groups based on (1) the 1955-60 Ultimate Basic Tables (Male, Female, and Male and Female Combined, respectively, for male experience, female experience, and experience reported without subdivision by sex), (2) the Commissioners 1941 Standard

TABLE 6
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK	ACTUAL DEATHS*	1955-60 ULTIMATE BASIC TABLE		MORTALITY RATIO*	
			Expected Deaths	Mortality Ratio*	1941 CSO Table	1958 CSO Table
15-19.....	\$ 1,359,778	\$ 1,217	\$ 1,057	115.1%	39.6%	55.1%
20-24.....	1,226,608	1,489	1,275	116.8	46.9	65.5
25-29.....	1,206,527	1,342	1,253	107.1	35.6	55.7
30-34.....	1,652,456	1,655	1,963	84.3	25.0	43.9
35-39.....	3,713,834	5,391	5,963	90.4	27.6	50.3
40-44.....	6,647,375	16,485	17,979	91.7	34.6	58.0
45-49.....	9,470,484	39,723	46,430	85.6	41.8	64.9
50-54.....	10,354,565	67,309	83,234	80.9	45.2	64.9
55-59.....	9,808,309	107,526	125,680	85.6	52.0	70.2
60-64.....	8,035,712	140,325	165,130	85.0	56.0	71.8
65-69.....	5,563,024	154,517	176,952	87.3	60.1	73.3
70-74.....	3,669,798	157,461	177,315	88.8	62.0	73.9
75-79.....	2,303,334	152,420	166,595	91.5	64.5	78.0
80-84.....	1,095,822	110,610	119,309	92.7	67.0	80.1
85-89.....	353,191	55,854	60,144	92.9	72.3	88.0
90-95.....	84,502	18,171	21,349	85.1	68.2	82.5
All ages.	\$66,545,321	\$1,031,495	\$1,171,628	88.0%	57.3%	73.3%

* Excluding war deaths between 1972 and 1973 anniversaries.

Ordinary Mortality Table, and (3) the Commissioners 1958 Standard Ordinary Mortality Table. The aggregate mortality ratio, excluding war deaths, on the 1955-60 Ultimate Basic Tables for the period from 1972 to 1973 anniversaries was 88.0 per cent.

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

Exposure Year	Aggregate Mortality Ratio
1961-62.....	96.8%
1962-63.....	98.6
1963-64.....	98.1
1964-65.....	95.4
1965-66.....	94.9
1966-67.....	94.3
1967-68.....	95.5
1968-69.....	93.4
1969-70.....	90.3
1970-71.....	88.6
1971-72.....	88.7
1972-73.....	88.0

The tabulation that follows indicates the variation in the aggregate mortality ratios of the contributing companies from the all-company average of 88.0 per cent.

	Number of Companies	Proportion of Actual Deaths
Percentage points below average:		
10-20.....	1	1.3%
5-10.....	2	9.7
0-5.....	7	34.4
Percentage points above average:		
0-5.....	6	34.9
5-10.....	2	18.3
10-20.....	1	1.4

Comparison of Medical and Nonmedical Experience

Companies were asked to subdivide their ultimate data into medical and nonmedical if they could conveniently do so. Twelve companies were able to subdivide their data in this manner. The results of this experience between 1968 and 1973 anniversaries are shown in Table 7. These data

involve exposures which comprise 44.6 per cent of the entire ultimate experience reported for the period as compared with 44.5 per cent for the previous study.

For all attained-age groups, the nonmedical mortality is higher than the medical.

Comparison of Premium-paying and Fully Paid-up Experience

A comparison of the mortality on premium-paying and fully paid-up (excluding reduced paid-up) policies for the period from 1968 to 1973

TABLE 7
COMPARISON OF MEDICAL AND NONMEDICAL MORTALITY EXPERIENCE*
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1968 AND 1973 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS†		MORTALITY RATIO†		RATIO OF NON-MEDICAL TO MEDICAL MORTALITY RATIOS†
	Medical	Non-medical	Medical	Non-medical	Medical	Non-medical	
15-19	\$ 515,803	\$ 2,243,961	\$ 474	\$ 1,929	112.1%	112.3%	100.2%
20-24	674,468	1,192,976	711	1,398	93.0	106.5	114.5
25-29	838,549	1,019,670	684	1,114	75.3	102.9	136.7
30-34	1,361,271	1,778,550	1,501	1,994	90.2	90.8	100.7
35-39	3,186,261	3,417,395	4,729	4,981	90.4	91.4	101.1
40-44	7,942,296	4,930,235	19,719	12,242	90.1	94.4	104.8
45-49	13,848,836	4,951,469	57,565	21,830	82.2	92.4	112.4
50-54	17,429,066	3,434,907	115,963	24,764	81.0	94.2	116.3
55-59	18,205,552	1,789,745	202,671	20,682	86.1	97.5	113.2
60-64	15,415,961	921,035	274,444	18,027	86.0	98.9	115.0
65-69	9,840,370	454,703	281,281	14,078	89.9	98.7	109.8
70-74	6,681,718	272,937	295,291	12,991	91.4	98.2	107.4
75-79	4,099,339	159,566	260,686	11,697	94.8	100.9	106.4
80-84	1,885,901	70,800	196,227	7,514	95.5	96.7	101.3
85-89	585,700	16,579	92,425	2,704	93.0	97.5	104.8
90-95	126,029	2,463	27,669	593	87.0	95.0	109.2
All ages	\$102,637,121	\$26,656,988	\$1,852,040	\$158,539	89.6%	96.5%	107.7%

* Based on data from twelve companies.

† Excluding war deaths between 1968 and 1973 anniversaries.

anniversaries is shown in Table 8 for standard medical and nonmedical issues combined. Fifteen companies submitted their experience separately on premium-paying policies, and thirteen companies did so on fully paid-up policies. On the basis of the experience between 1968 and 1973 anniversaries, the premium-paying data submitted constitute 75.0 per cent

TABLE 8
COMPARISON OF MORTALITY EXPERIENCE
UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES
MALE AND FEMALE LIVES COMBINED
(INCLUDING DATA NOT SUBDIVIDED BY SEX)
STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1968 AND 1973 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
Expected Deaths on 1955-60 Ultimate Basic Tables
(Amounts Shown in \$1,000 Units)

AT-TAINED AGES	PREMIUM-PAYING POLICIES*			FULLY PAID-UP POLICIES†			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...	\$ 5,536,791	\$ 4,624	110.1%	\$ 159,813	\$ 148	116.3%	94.7%
20-24...	2,973,278	3,526	113.2	1,999,003	2,029	103.7	109.2
25-29...	2,867,585	2,966	97.9	1,617,436	1,595	99.1	98.8
30-34...	5,024,226	5,822	96.7	1,098,490	1,206	97.6	99.1
35-39...	11,659,557	17,559	93.7	1,522,617	2,445	102.8	91.1
40-44...	22,388,430	57,053	94.1	3,091,732	7,906	101.0	93.2
45-49...	31,794,268	136,391	87.3	4,400,993	18,012	90.2	96.8
50-54...	35,037,487	241,441	85.0	5,531,650	37,359	88.5	96.0
55-59...	33,719,341	385,109	88.6	6,304,546	69,143	89.0	99.6
60-64...	27,354,051	501,281	88.4	6,532,674	110,805	84.8	104.2
65-69...	16,814,659	484,559	89.9	6,286,583	164,674	83.6	107.5
70-74...	11,300,319	504,568	91.8	4,340,200	174,353	83.8	109.5
75-79...	6,776,954	468,017	95.2	2,783,342	172,667	86.1	110.6
80-84...	3,045,938	318,679	95.8	1,436,999	140,131	89.6	106.9
85-89...	835,915	128,613	90.5	573,140	86,077	88.4	102.4
90-95...	172,438	37,060	84.8	174,344	34,097	76.9	110.3
All ages	\$217,301,237	\$3,297,268	90.7%	\$47,853,563	\$1,022,647	86.0%	105.5%

* Based on data from fifteen companies.

† Based on data from thirteen companies.

‡ Excluding war deaths between 1968 and 1973 anniversaries.

and the fully paid-up data 16.5 per cent of the total ultimate experience of all companies.

Mortality ratios are consistently higher on premium-paying than on fully paid-up policies at the higher attained ages.

EXPERIENCE BY SEX

All of the nineteen contributing companies submitted all or the major portion of both their medical and their nonmedical select data separately for males and females.

The detailed select experience by sex for the period from 1972 to 1973 anniversaries by age group at issue for each year of issue is presented in

TABLE 9
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1968 AND 1973 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS*		MORTALITY RATIO*		RATIO* OF FEMALE TO MALE MOR- TALITY†
	Male	Female	Male	Female	Male	Female	
0.....	\$ 735,480	\$ 327,101	\$ 739	\$ 96	166.8%	65.4%	29.4%
1.....	772,451	372,996	361	52	107.1	46.3	30.6
2-4.....	1,035,975	414,282	636	173	137.2	138.1	67.4
5-9.....	2,009,550	825,480	2,025	116	177.6	49.7	14.8
10-14.....	3,330,605	842,888	3,856	546	123.8	214.7	59.3
15-19.....	9,253,116	1,276,046	10,775	700	111.2	141.8	48.0
20-24.....	40,128,321	2,356,507	34,531	1,511	91.3	115.3	77.1
25-29.....	83,180,674	3,524,363	86,124	3,147	93.2	141.4	94.5
30-34.....	116,511,750	5,851,292	193,299	7,674	94.6	117.1	89.5
35-39.....	123,457,231	8,593,157	316,468	15,293	90.4	110.8	77.1
40-44.....	100,724,350	10,282,495	393,446	26,639	89.0	104.3	69.3
45-49.....	63,573,299	8,392,195	371,108	27,428	89.5	94.4	58.2
50-54.....	32,900,768	5,044,332	279,848	24,226	87.9	103.5	57.6
55-59.....	14,146,729	2,535,903	169,843	14,531	87.5	81.9	47.7
60-64.....	4,611,933	1,054,442	81,265	10,426	89.0	90.6	55.6
65-69.....	1,103,862	330,492	30,171	4,966	97.6	87.3	55.1
70 and over	208,993	83,253	6,673	2,339	75.2	122.0	94.4
All ages	\$597,685,087	\$52,107,225	\$1,981,170	\$139,862	90.0%	99.8%	61.7%

* Excluding war deaths between 1968 and 1973 anniversaries.

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

Table D of Appendix I for medical issues and in Table E of Appendix I for nonmedical issues. Expected deaths were calculated on the 1955-60 Male Select and the 1955-60 Female Select Basic Tables.

Tables 9-12 examine the experience by sex between 1968 and 1973 anniversaries for the select and ultimate data.

TABLE 10
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1968 AND 1973 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1-15 COMBINED
Expected Deaths on 1955-60 Male Select Basic Table
and 1955-60 Female Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS*		MORTALITY RATIO*†		RATIO* OF FEMALE TO MALE MOR- TALITY‡
	Male	Female	Male	Female	Male	Female	
0.	\$ 8,758,889	\$ 5,341,106	\$ 4,567	\$ 2,164	81.5%	80.6%	73.6%
1.	3,388,544	1,991,622	1,618	520	94.6	74.9	53.2
2-4.	4,807,831	2,630,258	2,212	666	101.9	80.1	53.2
5-9.	7,535,599	3,335,621	4,465	879	123.3	96.4	46.6
10-14.	12,256,690	3,706,335	11,289	1,383	107.2	142.8	44.1
15-19.	55,179,225	11,922,576	65,870	5,395	118.4	129.5	38.9
20-24.	115,943,027	17,928,566	111,316	8,332	109.9	95.5	50.6
25-29.	90,723,038	12,519,412	95,883	8,412	102.1	121.0	74.8
30-34.	43,658,963	8,889,634	80,595	9,210	106.1	102.0	71.0
35-39.	16,885,323	5,810,419	55,679	10,737	108.7	119.9	69.4
40-44.	3,022,607	1,929,155	14,018	3,910	103.3	104.8	60.2
45-49.	241,910	157,871	1,308	361	91.8	94.6	57.4
50 and over	88,541	17,804	938	83	95.6	90.8	49.3
All ages	\$362,490,187	\$76,180,379	\$449,758	\$52,053	107.7%	108.2%	59.1%

* Excluding war deaths between 1968 and 1973 anniversaries.

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

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

The mortality ratios by age group at issue and sex for the first fifteen policy years combined, covering the experience from 1968 to 1973 anniversaries, are presented in Table 9 for standard medically examined issues and in Table 10 for standard nonmedical issues. For the purpose of comparing male and female mortality, the right-hand column of these tables is based on mortality ratios for females with expected deaths calculated on the male table. The highest ratios of female to male mortality

TABLE 11

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1968 AND 1973 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %	Medi- cal %	Non- medi- cal %
Male Experience—Mortality Ratios on 1955-60 Male Select Basic Table										
0	156	73	130	70	88	84	345	123	167	81
1-9	174	74	77	101	123	125	189	134	156	111
10-19	149	129	141	129	102	113	101	97	114	117
20-24	95	135	93	111	90	103	89	85	91	110
25-29	101	122	97	100	97	102	87	94	93	102
30-34	110	138	104	116	97	103	88	98	95	106
35-39	99	131†	96	124†	95	105†	85	103†	90	109†
40-44	89	123†	89	124†	90	115†	88	105†	89	112†
45-49	94	106†	88	74†	80	63†	89	120†	90	94†
50 and over	81	43†	78	70†	90	146†	95	104†	88	96†
All ages	92	127†	88	113†	91	106†	90	97†	90	108†
Female Experience—Mortality Ratios on 1955-60 Female Select Basic Table										
0	88	76	63	82	25	71	59	106	65	81
1-9	69	71	117	80	54	78	59	117	72	85
10-19	354	170	182	119	127	126	138	119	167	132
20-24	212	118	77	83	99	85	112	96	115	95
25-29	128	123	143	118	168	116	120	131	141	121
30-34	124	102	88	105	88	100	162	102	117	102
35-39	117	133†	116	121†	92	105†	131	133†	111	120†
40-44	134	110†	99	110†	91	109†	116	114†	104	111†
45-49	100	72†	102	104†	93	93†	89	129†	94	98†
50 and over	127	107†	88	24†	97	144†	83	103†	94	91†
All ages	123	113†	97	105†	95	103†	100	116†	100	109†
Male Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	47%		54%		96%		36%		49%	
1-9	43		131		102		71		71	
10-19	86		91		111		96		102	
20-24	141		120		115		95		120	
25-29	121		104		105		107		110	
30-34	125		112		106		112		112	
35-39	132†		129†		115†		120†		120†	
40-44	139†		132†		129†		119†		126†	
45-49	113†		84†		71†		134†		105†	
50 and over	53†		89†		162†		110†		109†	
Female Experience—Ratio of Nonmedical to Medical Mortality Ratios										
0	86%		130%		280%		181%		123%	
1-9	104		68		122		199		117	
10-19	48		66		100		86		79	
20-24	56		108		86		85		83	
25-29	96		83		69		109		86	
30-34	82		120		114		63		87	
35-39	114†		104†		115†		101†		108†	
40-44	82†		112†		119†		98†		106†	
45-49	72†		101†		101†		145†		103†	
50 and over	74†		27†		148†		124†		97†	

* Excluding war deaths between 1968 and 1973 anniversaries.

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

TABLE 12

COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
 STANDARD ISSUES DURING SIXTEENTH AND SUBSEQUENT POLICY YEARS
 EXPERIENCE BETWEEN 1968 AND 1973 ANNIVERSARIES
 BY ATTAINED AGE—ALL POLICY YEARS COMBINED
 Expected Deaths on 1955-60 Male Ultimate Basic Table
 and 1955-60 Female Ultimate Basic Table
 (Amounts Shown in \$1,000 Units)

ATTAINED AGES	EXPOSED TO RISK		ACTUAL DEATHS†		MORTALITY RATIO‡		RATIO† OF FEMALE TO MALE MORTALITY‡
	Male	Female	Male	Female	Male	Female	
15-19	\$ 2,130,211	\$ 1,351,861	\$ 2,431	\$ 576	111.6%	113.8%	37.1%
20-24	2,020,961	1,151,364	2,690	609	93.2	108.2	39.4
25-29	2,085,661	902,412	2,267	528	91.3	84.4	53.2
30-34	3,382,333	760,357	4,130	523	95.6	72.4	56.6
35-39	6,783,837	1,300,704	10,444	1,424	92.4	85.7	71.2
40-44	13,557,116	2,021,396	35,282	3,928	93.1	108.8	75.1
45-49	20,033,779	2,641,377	88,151	7,882	85.0	102.3	67.9
50-54	22,670,274	2,785,120	159,751	13,232	83.5	105.4	67.4
55-59	22,174,530	2,625,381	259,347	18,140	87.7	102.9	58.8
60-64	18,539,308	2,195,057	345,449	22,481	86.6	102.4	54.7
65-69	12,392,732	1,441,399	367,158	20,041	90.2	82.2	46.6
70-74	8,084,316	1,028,591	368,748	24,785	92.0	73.4	52.5
75-79	4,816,614	627,152	340,085	27,568	95.3	89.1	62.0
80-84	2,179,737	285,917	230,798	21,586	95.0	97.6	71.1
85-89	691,739	91,328	108,028	10,371	90.3	86.7	72.1
90-95	159,843	25,238	34,850	4,354	84.7	78.1	78.7
All ages	\$141,702,992	\$21,234,654	\$2,359,608	\$178,027	90.1%	90.7%	59.4%

* Based on data from twelve companies.

† Excluding war deaths between 1968 and 1973 anniversaries.

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

are found at issue ages 20-39 and 70 and over for medical issues and at issue ages 0 and 25-39 for nonmedical issues. The ratios of female to male mortality are generally lower on nonmedical than on medical business at issue ages 15 and over, while at the younger ages the opposite is true.

Table 11 presents side by side the experience for the five-year period from 1968 to 1973 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 been adjusted approximately to reflect the distribution of nonmedical exposures by age for issue-age groups 35-39 and over. For males the ratios of nonmedical to medical mortality tend to increase with issue age and are in excess of

100 per cent at issue ages 10 and over in policy years 1-15 combined. For females the ratios exceed 100 per cent for issue ages under 10 and 35-49 in policy years 1-15 combined.

The mortality ratios by attained-age groups and sex for policy years sixteen and over combined, covering the experience from 1968 to 1973 anniversaries, are presented in Table 12 for standard medical and non-medical issues combined. Again, for the purpose of comparing male and female mortality, the right-hand column of this table is based on mortality ratios for females with expected deaths calculated on the male table. Twelve of the contributing companies submitted data separately for males and females for policy years 16 and over. The highest ratios of female to male mortality are found at attained ages 35-44 and 80-95.

APPENDIX I

TABLE A
CONTRIBUTING COMPANIES
PROPORTION OF TOTAL EXPOSURES BETWEEN 1972 AND 1973 ANNIVERSARIES
CONTRIBUTED BY EACH COMPANY

COMPANY	FIRST FIFTEEN POLICY YEARS		SIXTEENTH AND SUBSEQUENT POLICY YEARS	FIRST FIFTEEN POLICY YEARS BY SEX				SIXTEENTH AND SUBSEQUENT POLICY YEARS BY SEX	
	Medical Issues	Non-medical Issues		Medical Issues		Nonmedical Issues		Male	Female
	Male and Female Lives Combined (Including Data Not Subdivided by Sex)			Male	Female	Male	Female		
Prudential	17.0%	33.8%	20.1%	15.4%	1.6%	26.9%	6.9%	30.8%	4.3%
New York Life	11.8	14.0	10.2	10.5	1.3	10.9	3.1	13.5	2.5
Metropolitan	9.8	16.5	22.5	9.1	0.7	14.0	2.5		
Equitable, N.Y.	8.4	6.5	8.9	7.8	0.6	5.3	1.2		
Northwestern Mutual	8.2	2.3	6.5	7.5	0.7	1.6	0.7	10.4	1.0
Massachusetts Mutual	7.2	2.7	3.1	6.7	0.5	2.2	0.5		
John Hancock	5.3	6.1	5.1	4.9	0.5	4.9	1.2	7.3	1.7
New England	4.0	1.6	2.2	3.7	0.3	1.3	0.2	3.6	0.3
Connecticut Mutual	3.6	2.3	2.3	3.3	0.3	2.0	0.4		
Mutual Benefit	3.5	1.2	2.7	3.2	0.2	1.0	0.2	3.6	0.4
Connecticut General	3.2	0.5	0.9	2.9	0.3	0.4	0.1	1.5	0.2
Mutual Life, N.Y.	3.2	3.6	3.6	2.9	0.3	3.0	0.6	5.5	0.8
Aetna	2.9	1.4	1.8	2.7	0.2	1.1	0.3	2.7	0.4
Occidental	2.8	1.0	0.8	2.6	0.2	0.8	0.2		
Travelers	2.7	1.6	2.7	2.5	0.2	1.4	0.2	4.4	0.3
Penn Mutual	2.2	2.1	2.6	2.0	0.2	1.8	0.4		
Lincoln National	2.0	1.2	1.7	1.8	0.2	0.9	0.2	2.6	0.4
Provident Mutual	1.4	0.9	1.3	1.3	0.1	0.8	0.1		
Sun Life, Canada	0.8	0.7	1.0	0.7	0.1	0.5	0.2	1.6	0.2
Total	100.0%	100.0%	100.0%	91.5%	8.5%	80.8%	19.2%	87.5%	12.5%

NOTE.—A Comparative Mortality Study of the select experience between 1968 and 1973 anniversaries for the above companies is available upon request to the Office of the Society of Actuaries. The companies are not identified by name but are differentiated simply by a system of code letters. Experience is shown by issue-age groups and by issue year separately for medical and nonmedical business.

TABLE B
 STANDARD MEDICALLY EXAMINED ISSUES OF 1958-72
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1958. (15)	0	\$ 10,696	\$ 2	\$ 0	\$ 4	50%	50%
	1	19,863	4	0	9	44	44
	2-4	19,039	5	0	12	41	41
	5-9	32,845	5	0	27	18	18
	10-14	54,174	104	10	60	173	190
	15-19	117,702	152	0	137	110	110
	20-24	459,690	659	10	690	95	96
	25-29	851,486	1,915	0	2,061	92	92
	30-34	1,248,122	4,854	0	5,617	86	86
	35-39	1,213,492	6,696	0	8,602	77	77
	40-44	869,657	7,537	0	8,953	84	84
	45-49	469,424	6,127	0	7,941	77	77
	50-54	207,594	5,103	0	4,928	103	103
	55-59	89,103	2,490	0	3,205	77	77
	60-64	28,871	1,035	0	1,371	75	75
65-69	5,884	513	0	396	129	129	
70 and over	582	135	0	77	175	175	
	All ages	\$ 5,698,230	\$37,336	\$20	\$44,090	84%	84%
1959. (14)	0	\$ 11,544	\$ 5	\$ 0	\$ 4	125%	125%
	1	21,842	2	0	9	22	22
	2-4	21,179	9	0	12	75	75
	5-9	39,806	40	0	33	121	121
	10-14	66,073	78	0	70	111	111
	15-19	141,983	157	0	157	100	100
	20-24	459,487	570	0	638	89	89
	25-29	823,349	1,633	20	1,779	91	92
	30-34	1,215,990	3,848	0	4,733	81	81
	35-39	1,271,884	6,419	0	7,702	83	83
	40-44	912,951	6,734	0	8,598	78	78
	45-49	542,061	6,880	0	8,042	85	85
	50-54	243,997	4,488	0	5,235	85	85
	55-59	101,218	2,421	0	3,259	74	74
	60-64	31,995	1,559	0	1,419	109	109
65-69	9,073	606	0	534	113	113	
70 and over	682	55	0	87	63	63	
	All ages	\$ 5,915,120	\$35,504	\$20	\$42,311	83%	83%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1960..... (13)	0	\$ 10,084	\$ 2	\$ 0	\$ 3	66%	66%
	1	20,777	2	0	7	28	28
	2-4	18,556	2	0	9	22	22
	5-9	31,340	12	0	25	48	48
	10-14	49,766	24	0	52	46	46
	15-19	114,003	108	2	122	88	90
	20-24	338,025	302	0	427	70	70
	25-29	644,316	797	0	1,259	63	63
	30-34	1,046,753	3,083	0	3,507	87	87
	35-39	1,136,489	4,877	0	6,071	80	80
	40-44	866,365	5,927	0	7,282	81	81
	45-49	519,189	5,356	0	6,729	79	79
	50-54	247,532	3,795	0	4,693	80	80
	55-59	102,846	1,748	0	2,901	60	60
	60-64	35,083	1,788	0	1,444	123	123
65-69	9,490	606	0	533	113	113	
70 and over	932	18	0	109	16	16	
All ages	\$ 5,191,553	\$28,447	\$ 2	\$35,173	80%	80%	
1961..... (12)	0	\$ 9,112	\$ 10	\$ 0	\$ 3	333%	333%
	1	21,258	2	0	6	33	33
	2-4	18,608	2	0	8	25	25
	5-9	32,055	73	0	22	331	331
	10-14	48,129	36	0	48	75	75
	15-19	119,191	87	0	126	69	69
	20-24	342,805	261	0	392	66	66
	25-29	631,941	803	0	1,090	73	73
	30-34	1,037,829	2,515	0	3,046	82	82
	35-39	1,162,551	4,144	0	5,614	73	73
	40-44	931,672	5,912	21	6,890	85	86
	45-49	561,901	5,317	0	6,300	84	84
	50-54	288,725	4,173	0	4,776	87	87
	55-59	115,774	2,887	0	2,889	99	99
	60-64	38,015	1,060	0	1,415	74	74
65-69	10,293	478	0	533	89	89	
70 and over	1,953	113	0	209	54	54	
All ages	\$ 5,371,821	\$27,873	\$21	\$33,367	83%	83%	
1962..... (11)	0	\$ 9,413	\$ 0	\$ 0	\$ 3	0%	0%
	1	22,267	0	0	6	0	0
	2-4	20,522	0	0	7	0	0
	5-9	33,150	512	0	20	2,560	2,560
	10-14	46,450	65	0	44	147	147
	15-19	117,433	137	0	123	111	111
	20-24	335,177	320	0	352	90	90
	25-29	639,051	724	0	948	76	76
	30-34	1,021,304	2,317	0	2,659	87	87
	35-39	1,184,469	3,932	0	5,061	77	77
	40-44	993,643	6,028	0	6,586	91	91
	45-49	618,974	5,224	0	6,142	85	85
	50-54	311,183	5,217	0	4,584	113	113
	55-59	121,024	2,424	0	2,680	90	90
	60-64	50,755	1,188	0	1,592	74	74
65-69	12,758	623	0	602	103	103	
70 and over	2,076	139	0	189	73	73	
All ages	\$ 5,539,656	\$28,850	\$ 0	\$31,598	91%	91%	

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1963 (10)	0	\$ 12,849	\$ 0	\$ 0	\$ 3	0%	0%
	1	15,425	0	0	4	0	0
	2-4	17,821	0	0	5	0	0
	5-9	32,440	76	0	18	422	422
	10-14	46,767	49	0	43	113	113
	15-19	117,115	161	0	121	133	133
	20-24	391,456	253	0	391	64	64
	25-29	770,787	697	0	1,033	67	67
	30-34	1,209,867	1,978	0	2,815	70	70
	35-39	1,448,586	4,853	0	5,498	88	88
	40-44	1,233,320	6,541	0	7,293	89	89
	45-49	778,975	6,452	0	6,903	93	93
	50-54	401,252	5,228	0	5,407	96	96
	55-59	179,488	4,350	0	3,508	124	124
	60-64	64,791	1,581	0	1,729	91	91
	65-69	16,606	812	0	646	125	125
70 and over	3,300	141	0	281	50	50	
	All ages	\$ 6,740,855	\$33,172	\$ 0	\$35,698	92%	92%
1964 (9)	0	\$ 16,281	\$ 0	\$ 0	\$ 5	0%	0%
	1	8,945	0	0	2	0	0
	2-4	16,318	3	0	4	75	75
	5-9	30,031	2	0	15	13	13
	10-14	47,890	25	0	43	58	58
	15-19	126,875	171	0	127	134	134
	20-24	472,072	568	0	444	127	127
	25-29	918,136	1,027	0	1,090	94	94
	30-34	1,313,889	2,522	0	2,638	95	95
	35-39	1,566,561	4,282	0	5,199	82	82
	40-44	1,352,093	5,347	0	7,102	75	75
	45-49	833,132	5,702	0	6,673	85	85
	50-54	468,592	4,454	0	5,737	77	77
	55-59	192,887	3,065	0	3,300	92	92
	60-64	68,306	1,840	0	1,585	116	116
	65-69	17,008	348	0	571	60	60
70 and over	3,938	333	0	258	129	129	
	All ages	\$ 7,452,962	\$29,689	\$ 0	\$34,793	85%	85%
1965 (8)	0	\$ 15,863	\$ 5	\$ 0	\$ 5	100%	100%
	1	9,046	2	0	3	66	66
	2-4	18,185	2	0	5	40	40
	5-9	34,773	12	0	15	80	80
	10-14	46,136	25	0	40	62	62
	15-19	156,916	195	0	154	126	126
	20-24	571,855	543	0	510	106	106
	25-29	1,049,026	1,163	0	1,110	104	104
	30-34	1,462,058	2,243	0	2,534	88	88
	35-39	1,705,280	4,304	15	4,993	86	86
	40-44	1,464,885	5,545	0	6,944	79	79
	45-49	943,991	6,298	0	6,934	90	90
	50-54	515,182	4,810	0	5,850	82	82
	55-59	214,009	2,678	0	3,382	79	79
	60-64	75,552	1,211	0	1,597	75	75
	65-69	19,183	517	0	564	91	91
70 and over	3,893	108	0	224	48	48	
	All ages	\$ 8,305,840	\$29,661	\$15	\$34,864	85%	85%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1966..... (7)	0	\$ 16,435	\$ 7	\$ 0	\$ 7	100%	100%
	1	10,062	0	0	4	0	0
	2-4	17,961	0	0	5	0	0
	5-9	35,076	5	0	12	41	41
	10-14	51,345	10	0	42	23	23
	15-19	159,702	46	0	151	30	30
	20-24	607,466	566	10	515	109	111
	25-29	1,115,086	1,924	0	1,074	179	179
	30-34	1,530,142	2,237	0	2,261	98	98
	35-39	1,784,648	3,775	0	4,650	81	81
	40-44	1,577,428	5,474	0	6,725	81	81
	45-49	1,035,037	9,551	0	6,851	139	139
	50-54	555,654	5,264	0	5,803	90	90
	55-59	234,716	3,175	0	3,362	94	94
	60-64	77,063	1,026	0	1,472	69	69
	65-69	22,240	565	0	603	93	93
	70 and over	4,676	158	0	230	68	68
	All ages	\$ 8,834,746	\$33,783	\$10	\$33,767	100%	100%
1967..... (6)	0	\$ 16,029	\$ 0	\$ 8	8	0%	0%
	1	10,513	1	0	4	25	25
	2-4	18,710	0	0	5	0	0
	5-9	38,249	50	0	11	454	454
	10-14	47,943	49	0	36	136	136
	15-19	137,587	124	0	127	97	97
	20-24	566,217	646	27	468	138	143
	25-29	1,160,850	1,102	10	1,041	105	106
	30-34	1,579,442	1,953	0	2,072	94	94
	35-39	1,843,398	5,042	0	4,167	120	120
	40-44	1,636,920	4,338	0	6,248	69	69
	45-49	1,110,397	5,184	2	6,359	81	81
	50-54	598,752	4,283	0	5,319	80	80
	55-59	265,686	3,634	0	3,268	111	111
	60-64	89,677	1,818	0	1,565	116	116
	65-69	23,018	555	0	562	98	98
	70 and over	4,666	136	0	182	74	74
	All ages	\$ 9,148,061	\$28,915	\$39	\$31,442	91%	92%
1968..... (5)	0	\$ 14,719	\$ 0	\$ 0	\$ 8	0%	0%
	1	9,239	4	0	4	100	100
	2-4	16,202	0	0	6	0	0
	5-9	35,169	0	0	10	0	0
	10-14	57,042	2	0	39	5	5
	15-19	122,390	77	0	112	68	68
	20-24	537,022	258	22	441	58	63
	25-29	1,265,813	725	0	1,095	66	66
	30-34	1,729,602	1,732	0	1,973	87	87
	35-39	1,971,340	4,053	25	3,906	103	104
	40-44	1,805,294	5,398	0	5,876	91	91
	45-49	1,235,981	4,374	0	6,201	70	70
	50-54	670,169	3,972	0	4,995	79	79
	55-59	314,746	2,060	0	3,403	60	60
	60-64	98,851	911	0	1,619	56	56
	65-69	24,364	321	0	560	57	57
	70 and over	7,414	324	0	247	131	131
	All ages	\$ 9,915,367	\$24,211	\$47	\$30,495	79%	79%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1969 (4)	0	\$ 15,577	\$ 50	\$ 0	\$ 9	555%	555%
	1	12,414	0	0	6	0	0
	2-4	18,919	0	0	8	0	0
	5-9	43,089	0	0	11	0	0
	10-14	58,560	10	0	35	28	28
	15-19	132,842	114	0	121	94	94
	20-24	639,778	496	0	525	94	94
	25-29	1,566,286	1,036	0	1,318	78	78
	30-34	2,124,699	2,178	0	2,222	98	98
	35-39	2,289,136	4,648	0	3,969	117	117
	40-44	2,072,729	4,971	0	6,021	82	82
	45-49	1,489,907	5,239	0	6,553	79	79
	50-54	795,083	4,152	0	5,398	76	76
	55-59	363,843	2,338	0	3,573	65	65
	60-64	119,927	1,161	0	1,808	64	64
	65-69	29,143	249	0	576	43	43
70 and over	7,878	171	0	198	86	86	
	All ages	\$11,779,816	\$26,813	0	\$32,351	82%	82%
1970 (3)	0	\$ 20,475	\$ 0	\$ 0	\$ 13	0%	0%
	1	12,372	0	0	7	0	0
	2-4	22,706	0	0	10	0	0
	5-9	44,363	0	0	11	0	0
	10-14	54,540	0	0	30	0	0
	15-19	135,804	324	0	122	265	265
	20-24	835,326	553	0	661	83	83
	25-29	1,898,237	1,549	1	1,516	102	102
	30-34	2,451,109	2,320	0	2,294	101	101
	35-39	2,486,221	2,812	0	3,704	75	75
	40-44	2,261,700	4,300	0	5,516	77	77
	45-49	1,627,846	6,549	0	6,009	108	108
	50-54	877,530	3,658	0	5,042	72	72
	55-59	410,172	1,978	0	3,362	58	58
	60-64	144,729	1,322	0	1,755	75	75
	65-69	37,510	346	0	609	56	56
70 and over	8,944	251	0	182	137	137	
	All ages	\$13,329,592	\$25,962	\$ 1	\$30,843	84%	84%

TABLE B—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1971 (2)	0	\$ 18,835	\$ 20	\$ 0	\$ 14	142%	142%
	1	13,691	2	0	9	22	22
	2-4	23,730	0	0	11	0	0
	5-9	50,753	0	0	14	0	0
	10-14	61,280	2	0	27	7	7
	15-19	146,613	314	0	120	261	261
	20-24	968,583	665	0	701	94	94
	25-29	2,272,749	1,082	0	1,477	73	73
	30-34	2,975,948	2,368	25	2,264	104	105
	35-39	2,953,815	3,733	0	3,463	107	107
	40-44	2,657,639	4,914	0	5,259	93	93
	45-49	1,894,677	4,970	0	5,389	92	92
	50-54	1,061,649	3,513	0	4,521	77	77
	55-59	496,519	2,616	0	2,959	88	88
	60-64	177,713	772	0	1,569	49	49
65-69	44,103	466	0	569	81	81	
70 and over	9,095	86	0	153	56	56	
	All ages	\$15,827,401	\$25,523	\$25	\$28,519	89%	89%
1972 (1)	0	\$ 18,462	\$ 15	\$ 0	\$ 33	45%	45%
	1	17,022	0	0	13	0	0
	2-4	27,277	2	0	15	13	13
	5-9	47,879	0	0	16	0	0
	10-14	67,295	149	0	24	620	620
	15-19	156,836	98	0	107	91	91
	20-24	1,064,464	712	0	707	100	100
	25-29	2,690,676	1,298	0	1,401	92	92
	30-34	3,696,543	2,301	0	2,281	100	100
	35-39	3,464,438	2,434	0	3,130	77	77
	40-44	3,048,693	3,395	0	4,457	76	76
	45-49	2,206,738	5,863	0	4,534	129	129
	50-54	1,234,309	3,915	0	3,710	105	105
	55-59	559,140	1,235	0	2,271	54	54
	60-64	190,678	837	0	1,172	71	71
65-69	49,714	235	0	455	51	51	
70 and over	9,715	131	0	127	103	103	
	All ages	\$18,549,888	\$22,620	\$ 0	\$24,453	92%	92%

TABLE C

STANDARD NONMEDICAL ISSUES OF 1958-72
 MALE AND FEMALE LIVES COMBINED
 (INCLUDING DATA NOT SUBDIVIDED BY SEX)
 EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Select Basic Tables
 (Amounts Shown in \$1,000 Units)

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1958..... (15)	0	\$ 156,591	\$ 100	\$ 0	\$ 62	161%	161%
	1	63,628	48	0	30	160	160
	2-4	63,968	59	0	37	159	159
	5-9	78,656	63	0	64	98	98
	10-14	118,863	109	0	128	85	85
	15-19	398,630	527	2	460	114	115
	20-24	820,787	981	6	1,219	80	80
	25-29	797,719	1,687	0	1,905	88	88
	30-34	503,652	2,043	0	2,211	92	92
	35-39	236,051	1,413	0	1,570	90	90
	40-44	37,816	349	0	369	94	94
	45-49	1,940	36	0	31	116	116
	50 and over	429	15	0	11	136	136
	All ages	\$ 3,278,735	\$ 7,430	\$ 8	\$8,097	91%	91%
1959..... (14)	0	\$ 149,663	\$ 77	\$ 0	\$ 51	150%	150%
	1	60,602	15	0	24	62	62
	2-4	66,729	72	0	35	205	205
	5-9	85,149	100	0	71	140	140
	10-14	135,769	124	5	144	86	89
	15-19	508,891	532	0	556	95	95
	20-24	846,345	725	0	1,162	62	62
	25-29	746,856	1,565	0	1,590	98	98
	30-34	458,642	1,543	0	1,737	88	88
	35-39	213,339	1,202	0	1,198	100	100
	40-44	31,987	262	0	280	93	93
	45-49	2,056	24	0	27	88	88
	50 and over	655	8	0	18	44	44
	All ages	\$ 3,306,689	\$ 6,249	\$ 5	\$6,893	90%	90%
1960..... (13)	0	\$ 125,943	\$ 69	\$ 0	\$ 37	186%	186%
	1	50,451	10	0	18	55	55
	2-4	63,799	24	0	31	77	77
	5-9	92,956	110	0	77	142	142
	10-14	147,146	153	0	154	99	99
	15-19	574,751	651	7	612	106	107
	20-24	853,998	881	0	1,070	82	82
	25-29	760,619	1,089	0	1,470	74	74
	30-34	440,982	1,144	17	1,438	79	80
	35-39	208,849	1,012	0	1,035	97	97
	40-44	35,831	246	0	280	87	87
	45-49	2,015	4	0	24	16	16
	50 and over	840	27	0	20	135	135
	All ages	\$ 3,358,276	\$ 5,420	\$ 24	\$6,266	86%	86%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1961 (12)	0	\$ 127,884	\$ 43	\$ 0	\$ 34	126%	126%
	1	50,859	20	0	15	133	133
	2-4	66,519	14	0	27	51	51
	5-9	98,431	104	0	72	144	144
	10-14	157,794	185	0	158	117	117
	15-19	655,250	799	0	688	116	116
	20-24	947,228	1,014	0	1,074	94	94
	25-29	800,538	1,240	0	1,364	90	90
	30-34	465,877	1,167	0	1,336	87	87
	35-39	215,960	1,113	0	970	114	114
	40-44	37,409	217	0	253	85	85
	45-49	1,530	10	0	16	62	62
	50 and over	298	1	0	6	16	16
	All ages	\$ 3,625,635	\$ 5,927	\$ 0	\$6,013	98%	98%
1962 (11)	0	\$ 124,946	\$ 18	\$ 0	\$ 32	56%	56%
	1	51,728	7	0	14	50	50
	2-4	67,740	48	0	24	200	200
	5-9	96,790	111	0	60	185	185
	10-14	150,162	168	0	147	114	114
	15-19	638,960	659	0	662	99	99
	20-24	971,446	913	0	1,008	90	90
	25-29	808,898	990	0	1,189	83	83
	30-34	449,675	1,022	0	1,140	89	89
	35-39	211,848	692	0	842	82	82
	40-44	34,537	200	0	208	96	96
	45-49	1,598	10	0	15	66	66
	50 and over	337	2	0	5	40	40
	All ages	\$ 3,608,673	\$ 4,840	\$ 0	\$5,346	90%	90%
1963 (10)	0	\$ 156,512	\$ 37	\$ 0	\$ 40	92%	92%
	1	57,092	35	0	14	250	250
	2-4	85,857	46	0	26	176	176
	5-9	131,969	87	0	74	117	117
	10-14	205,626	268	5	191	140	142
	15-19	723,667	642	0	738	86	86
	20-24	1,185,764	1,162	5	1,168	99	99
	25-29	959,263	1,196	0	1,276	93	93
	30-34	511,947	1,056	0	1,160	91	91
	35-39	240,415	793	0	853	92	92
	40-44	39,760	182	0	215	84	84
	45-49	2,229	25	0	19	131	131
	50 and over	818	20	0	14	142	142
	All ages	\$ 4,300,926	\$ 5,549	\$ 10	\$5,788	95%	96%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1964 (9)	0	\$ 168,316	\$ 33	\$ 0	\$ 47	70%	70%
	1	61,042	10	0	16	62	62
	2-4	94,456	39	0	26	150	150
	5-9	146,900	57	0	73	78	78
	10-14	224,129	295	10	202	146	150
	15-19	830,043	910	0	818	111	111
	20-24	1,394,507	1,260	26	1,283	98	100
	25-29	1,078,575	1,364	5	1,266	107	108
	30-34	559,243	1,023	0	1,096	93	93
	35-39	255,659	729	0	802	90	90
	40-44	43,419	209	0	207	100	100
	45-49	2,301	6	0	17	35	35
	50 and over	509	0	0	7	0	0
All ages	\$ 4,859,106	\$ 5,935	\$ 41	\$5,860	101%	101%	
1965 (8)	0	\$ 175,181	\$ 60	\$ 0	\$ 57	105%	105%
	1	66,076	16	0	19	84	84
	2-4	100,830	25	0	26	96	96
	5-9	157,734	75	0	67	111	111
	10-14	240,744	344	0	206	166	166
	15-19	1,057,856	1,120	17	1,018	110	111
	20-24	1,570,262	1,232	15	1,370	89	91
	25-29	1,157,782	1,215	10	1,208	100	101
	30-34	579,881	1,193	2	984	121	121
	35-39	248,328	822	0	689	119	119
	40-44	43,267	185	0	186	99	99
	45-49	2,912	27	0	20	135	135
	50 and over	543	6	0	6	100	100
All ages	\$ 5,401,402	\$ 6,320	\$ 44	\$5,856	107%	108%	
1966 (7)	0	\$ 184,453	\$ 56	\$ 0	\$ 70	80%	80%
	1	68,252	12	0	23	52	52
	2-4	106,893	49	0	28	175	175
	5-9	163,975	46	0	58	79	79
	10-14	246,236	314	0	198	158	158
	15-19	983,309	985	0	899	109	109
	20-24	1,590,435	1,254	10	1,311	95	96
	25-29	1,255,259	994	0	1,185	83	83
	30-34	596,733	1,034	0	864	119	119
	35-39	246,595	645	0	606	106	106
	40-44	43,464	182	0	169	107	107
	45-49	2,848	4	0	17	23	23
	50 and over	930	5	0	11	45	45
All ages	\$ 5,489,387	\$ 5,580	\$ 10	\$5,439	102%	102%	

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Includ- ing War Deaths
1967..... (6)	0	\$ 197,703	\$ 63	\$ 0	\$ 84	75%	75%
	1	73,396	36	0	28	128	128
	2-4	113,303	18	0	32	56	56
	5-9	171,357	74	0	52	142	142
	10-14	251,130	268	0	185	144	144
	15-19	1,025,670	1,240	10	909	136	137
	20-24	1,976,091	1,800	15	1,587	113	114
	25-29	1,521,333	1,612	0	1,338	120	120
	30-34	738,004	912	0	950	96	96
	25-29	300,689	758	0	638	118	118
	40-44	73,392	250	0	246	101	101
	45-49	5,586	19	0	27	70	70
	50 and over	1,165	11	0	11	100	100
	All ages	\$ 6,448,826	\$ 7,061	\$ 25	\$6,087	116%	116%
1968..... (5)	0	\$ 214,910	\$ 99	\$ 0	\$ 102	97%	97%
	1	79,735	40	0	35	114	114
	2-4	121,249	40	0	40	100	100
	5-9	179,835	44	0	50	88	88
	10-14	264,967	207	0	179	115	115
	15-19	1,093,330	1,295	9	961	134	135
	20-24	2,469,313	2,036	50	1,965	103	106
	25-29	1,876,521	1,679	0	1,582	106	106
	30-34	908,171	1,168	10	1,024	114	115
	35-39	386,684	758	0	721	105	105
	40-44	116,801	390	0	337	115	115
	45-49	10,649	30	0	45	66	66
	50 and over	2,496	0	0	23	0	0
	All ages	\$ 7,724,066	\$ 7,786	\$ 69	\$7,064	110%	111%
1969..... (4)	0	\$ 244,985	\$ 67	\$ 0	\$ 132	50%	50%
	1	89,991	37	0	43	86	86
	2-4	130,268	58	0	50	116	116
	5-9	189,281	124	0	49	253	253
	10-14	274,343	158	0	165	95	95
	15-19	1,164,021	1,185	0	995	119	119
	20-24	2,835,063	2,150	35	2,240	95	97
	25-29	2,082,886	1,744	0	1,692	103	103
	30-34	972,769	1,244	0	1,003	124	124
	35-39	415,669	791	0	681	116	116
	40-44	127,406	389	0	322	120	120
	45-49	14,079	23	0	52	44	44
	50 and over	3,365	14	0	29	48	48
	All ages	\$ 8,543,931	\$ 7,984	\$ 35	\$7,453	107%	107%

TABLE C—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Includ- ing War Deaths
1970..... (3)	0	\$ 297,771	\$ 90	\$ 0	\$ 185	48%	48%
	1	112,976	53	0	62	85	85
	2-4	158,737	47	5	68	69	76
	5-9	217,055	44	0	55	80	80
	10-14	299,201	157	0	159	98	98
	15-19	1,350,905	1,540	4	1,135	135	136
	20-24	3,538,640	2,897	35	2,714	106	108
	25-29	2,442,948	2,027	32	1,856	109	110
	30-34	1,113,492	859	0	1,016	84	84
	35-39	467,594	888	0	648	137	137
	40-44	148,937	435	0	309	140	140
	45-49	15,933	79	0	49	161	161
	50 and over	4,078	1	0	26	3	3
	All ages	\$10,218,274	\$ 9,117	\$ 76	\$8,282	110%	110%
1971..... (2)	0	\$ 359,933	\$ 161	\$ 0	\$ 253	63%	63%
	1	146,331	62	0	92	67	67
	2-4	218,411	59	0	104	56	56
	5-9	287,356	52	0	81	64	64
	10-14	379,815	99	0	161	61	61
	15-19	1,603,886	1,373	0	1,215	113	113
	20-24	4,514,454	3,408	60	3,090	110	112
	25-29	3,144,853	2,016	30	1,946	103	105
	30-34	1,380,270	1,265	0	1,015	124	124
	35-39	545,568	764	0	590	129	129
	40-44	171,168	349	0	275	126	126
	45-49	17,998	61	0	41	148	148
	50 and over	4,174	10	0	22	45	45
	All ages	\$12,774,223	\$ 9,679	\$ 90	\$8,885	108%	109%
1972..... (1)	0	\$ 462,382	\$ 624	\$ 0	\$ 779	80%	80%
	1	208,993	95	0	148	64	64
	2-4	369,619	123	0	197	62	62
	5-9	482,543	68	0	155	43	43
	10-14	612,711	150	0	213	70	70
	15-19	2,317,649	2,419	0	1,478	163	163
	20-24	6,084,143	5,111	37	3,770	135	136
	25-29	4,437,337	2,820	0	2,196	128	128
	30-34	1,812,189	1,342	0	1,068	125	125
	35-39	664,849	650	0	536	121	121
	40-44	203,889	249	0	229	108	108
	45-49	21,922	23	0	36	63	63
	50 and over	6,551	5	0	24	20	20
	All ages	\$17,684,782	\$13,679	\$ 37	\$10,827	126%	126%

TABLE D
STANDARD MEDICALLY EXAMINED ISSUES OF 1958-72
MALE LIVES
EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
BY YEAR OF ISSUE AND AGE AT ISSUE

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

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1958... (15)	0	\$ 7,221	\$ 2	\$ 0	\$ 3	66%	66%
	1	13,368	4	0	7	57	57
	2-4	13,789	0	0	10	0	0
	5-9	24,249	5	0	24	20	20
	10-14	45,961	104	10	56	185	203
	15-19	107,244	152	0	131	116	116
	20-24	442,169	644	10	672	95	97
	25-29	828,243	1,864	0	2,029	91	91
	30-34	1,209,392	4,776	0	5,515	86	86
	35-39	1,162,418	6,364	0	8,439	75	75
	40-44	806,225	7,258	0	8,586	84	84
	45-49	421,962	5,865	0	7,519	78	78
	50-54	183,797	4,836	0	4,610	104	104
	55-59	76,279	2,312	0	2,946	78	78
	60-64	23,581	953	0	1,229	77	77
65-69	4,750	489	0	352	138	138	
70 and over	381	82	0	56	146	146	
	All ages	\$ 5,371,037	\$ 35,710	\$ 20	\$ 42,184	84%	84%
1959... (14)	0	\$ 8,049	\$ 3	\$ 0	\$ 3	99%	99%
	1	14,637	2	0	7	28	28
	2-4	15,710	9	0	10	89	89
	5-9	28,868	40	0	29	137	137
	10-14	55,227	78	0	65	119	119
	15-19	130,882	155	0	151	102	102
	20-24	438,917	559	0	619	90	90
	25-29	798,644	1,550	20	1,749	88	89
	30-34	1,171,937	3,799	0	4,629	82	82
	35-39	1,208,162	6,223	0	7,515	82	82
	40-44	841,832	6,404	0	8,225	77	77
	45-49	484,489	6,505	0	7,606	85	85
	50-54	213,043	4,164	0	4,874	85	85
	55-59	84,956	2,323	0	2,961	78	78
	60-64	25,656	1,378	0	1,265	109	109
65-69	6,424	567	0	437	129	129	
70 and over	530	40	0	73	54	54	
	All ages	\$ 5,527,970	\$ 33,804	\$ 20	\$ 40,218	84%	84%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1960 . . . (13)	0	\$ 6,941	\$ 2	\$ 0	\$ 2	99%	99%
	1	13,586	2	0	5	39	39
	2-4	13,282	2	0	7	28	28
	5-9	23,571	12	0	23	52	52
	10-14	41,354	12	0	48	24	24
	15-19	103,669	101	2	117	86	88
	20-24	320,740	258	0	413	62	62
	25-29	622,900	784	0	1,235	63	63
	30-34	1,004,460	2,997	0	3,416	87	87
	35-39	1,072,030	4,669	0	5,888	79	79
	40-44	785,836	5,181	0	6,906	75	75
	45-49	458,377	5,056	0	6,307	80	80
	50-54	214,059	3,562	0	4,348	81	81
	55-59	86,194	1,637	0	2,588	63	63
	60-64	27,760	1,639	0	1,281	127	127
65-69	7,187	537	0	454	118	118	
70 and over	692	15	0	89	16	16	
	All ages	\$ 4,800,645	\$ 26,466	\$ 2	\$ 33,127	79%	79%
1961 . . . (12)	0	\$ 6,495	\$ 10	\$ 0	\$ 2	499%	499%
	1	13,422	2	0	4	49	49
	2-4	12,478	0	0	6	0	0
	5-9	22,671	71	0	19	373	373
	10-14	38,947	36	0	44	81	81
	15-19	107,483	87	0	120	72	72
	20-24	324,097	251	0	378	66	66
	25-29	609,073	772	0	1,067	72	72
	30-34	991,454	2,433	0	2,955	82	82
	35-39	1,088,963	3,946	0	5,413	72	72
	40-44	840,496	5,419	21	6,524	83	83
	45-49	495,470	4,820	0	5,894	81	81
	50-54	248,555	3,935	0	4,418	89	89
	55-59	94,874	2,717	0	2,590	104	104
	60-64	30,435	949	0	1,265	75	75
65-69	7,796	427	0	455	93	93	
70 and over	1,513	86	0	176	48	48	
	All ages	\$ 4,934,229	\$ 25,961	\$ 21	\$ 31,330	82%	82%
1962 . . . (11)	0	\$ 6,704	\$ 0	\$ 0	\$ 2	0%	0%
	1	14,489	0	0	4	0	0
	2-4	14,072	0	0	5	0	0
	5-9	23,141	512	0	17	3,011	3,011
	10-14	36,369	65	0	40	162	162
	15-19	103,245	112	0	116	96	96
	20-24	312,327	300	0	336	89	89
	25-29	609,985	716	0	921	77	77
	30-34	971,469	2,278	0	2,570	88	88
	35-39	1,102,069	3,496	0	4,845	72	72
	40-44	891,168	5,517	0	6,199	88	88
	45-49	546,429	4,962	0	5,733	86	86
	50-54	265,593	4,817	0	4,223	114	114
	55-59	101,823	2,226	0	2,440	91	91
	60-64	40,484	1,004	0	1,413	71	71
65-69	10,382	553	0	532	103	103	
70 and over	1,442	75	0	148	50	50	
	All ages	\$ 5,051,199	\$ 26,633	\$ 0	\$ 29,544	90%	90%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1963 . . . (10)	0	\$ 9,093	\$ 0	\$ 0	\$ 2	0%	0%
	1	9,968	0	0	3	0	0
	2-4	13,191	0	0	4	0	0
	5-9	22,810	75	0	15	499	499
	10-14	37,049	24	0	39	61	61
	15-19	103,197	159	0	115	138	138
	20-24	366,797	235	0	375	62	62
	25-29	739,124	673	0	1,006	66	66
	30-34	1,146,849	1,856	0	2,711	68	68
	35-39	1,347,440	4,326	0	5,247	82	82
	40-44	1,104,466	5,915	0	6,831	86	86
	45-49	681,680	5,918	0	6,395	92	92
	50-54	343,784	4,801	0	5,018	95	95
	55-59	150,700	3,901	0	3,210	121	121
	60-64	50,652	1,528	0	1,503	101	101
	65-69	11,893	630	0	515	122	122
	70 and over	2,795	133	0	252	52	52
	All ages	\$ 6,141,498	\$ 30,174	\$ 0	\$ 33,241	90%	90%
1964 . . . (9)	0	\$ 11,507	\$ 0	\$ 0	\$ 4	0%	0%
	1	6,804	0	0	2	0	0
	2-4	11,889	3	0	3	99	99
	5-9	21,009	2	0	12	16	16
	10-14	38,698	25	0	40	62	62
	15-19	110,676	168	0	120	139	139
	20-24	446,106	563	0	428	131	131
	25-29	877,950	958	0	1,058	90	90
	30-34	1,242,787	2,406	0	2,532	95	95
	35-39	1,450,547	3,950	0	4,929	80	80
	40-44	1,208,432	4,999	0	6,622	75	75
	45-49	728,884	5,375	0	6,173	87	87
	50-54	402,676	4,204	0	5,315	79	79
	55-59	159,666	2,721	0	3,003	90	90
	60-64	51,792	1,481	0	1,339	110	110
	65-69	12,483	286	0	457	62	62
	70 and over	2,344	91	0	182	49	49
	All ages	\$ 6,784,258	\$ 27,232	\$ 0	\$ 32,219	84%	84%
1965 . . . (8)	0	\$ 11,361	\$ 0	\$ 0	\$ 4	0%	0%
	1	6,310	0	0	2	0	0
	2-4	13,995	2	0	4	49	49
	5-9	24,721	7	0	12	58	58
	10-14	36,929	20	0	37	54	54
	15-19	136,958	140	0	145	96	96
	20-24	539,795	437	0	491	89	89
	25-29	1,003,050	966	0	1,076	89	89
	30-34	1,383,296	2,201	0	2,428	90	90
	35-39	1,573,504	4,175	15	4,712	88	88
	40-44	1,309,041	5,023	0	6,462	77	77
	45-49	825,913	5,919	0	6,417	92	92
	50-54	445,802	4,267	0	5,445	78	78
	55-59	181,511	2,567	0	3,122	82	82
	60-64	61,324	1,083	0	1,399	77	77
	65-69	13,964	396	0	444	89	89
	70 and over	2,621	79	0	174	45	45
	All ages	\$ 7,570,104	\$ 27,282	\$ 15	\$ 32,374	84%	84%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1966... (7)	0	\$ 11,510	\$ 7	\$ 0	\$ 5	139%	139%
	1	7,076	0	0	3	0	0
	2-4	14,097	0	0	4	0	0
	5-9	23,723	5	0	9	55	55
	10-14	39,951	5	0	38	13	13
	15-19	137,919	44	0	142	30	30
	20-24	571,136	537	10	494	108	110
	25-29	1,066,940	1,879	0	1,041	180	180
	30-34	1,446,886	2,186	0	2,161	101	101
	35-39	1,656,877	3,568	0	4,402	81	81
	40-44	1,419,193	5,073	0	6,275	80	80
	45-49	904,001	9,035	0	6,328	142	142
	50-54	485,585	4,921	0	5,426	90	90
	55-59	197,151	2,985	0	3,084	96	96
	60-64	62,916	929	0	1,289	72	72
	65-69	16,497	480	0	484	99	99
	70 and over	3,360	139	0	187	74	74
	All ages	\$ 8,064,828	\$ 31,793	\$ 10	\$ 31,372	101%	101%
1967... (6)	0	\$ 11,453	\$ 0	\$ 0	\$ 6	0%	0%
	1	7,999	1	0	3	33	33
	2-4	12,992	0	0	4	0	0
	5-9	26,016	50	0	8	624	624
	10-14	37,018	49	0	33	148	148
	15-19	117,689	117	0	119	98	98
	20-24	530,485	629	27	448	140	146
	25-29	1,101,742	1,015	10	1,004	101	102
	30-34	1,495,798	1,890	0	1,983	95	95
	35-39	1,711,624	4,936	0	3,953	124	124
	40-44	1,473,471	4,029	0	5,833	69	69
	45-49	969,474	4,813	2	5,864	82	82
	50-54	516,716	3,920	0	4,940	79	79
	55-59	223,269	3,336	0	2,989	111	111
	60-64	72,971	1,577	0	1,372	114	114
	65-69	16,727	295	0	447	65	65
	70 and over	2,990	119	0	138	86	86
	All ages	\$ 8,328,442	\$ 26,776	\$ 39	\$ 29,144	91%	92%
1968... (5)	0	\$ 10,678	\$ 0	\$ 0	\$ 6	0%	0%
	1	6,306	4	0	3	133	133
	2-4	12,353	0	0	5	0	0
	5-9	23,985	0	0	7	0	0
	10-14	44,097	2	0	36	5	5
	15-19	103,548	77	0	105	73	73
	20-24	504,033	253	22	423	59	65
	25-29	1,212,094	706	0	1,064	66	66
	30-34	1,642,589	1,673	0	1,891	88	88
	35-39	1,836,742	3,768	25	3,715	101	102
	40-44	1,633,161	4,915	0	5,494	89	89
	45-49	1,087,613	4,128	0	5,745	71	71
	50-54	577,537	3,644	0	4,615	78	78
	55-59	266,473	1,786	0	3,108	57	57
	60-64	79,864	787	0	1,424	55	55
	65-69	19,580	285	0	483	59	59
	70 and over	5,664	290	0	211	137	137
	All ages	\$ 9,066,323	\$ 22,318	\$ 47	\$ 28,335	78%	78%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1969... (4)	0	\$ 10,592	\$ 50	\$ 0	\$ 7	714%	714%
	1	9,005	0	0	5	0	0
	2-4	12,673	0	0	6	0	0
	5-9	30,863	0	0	8	0	0
	10-14	43,871	10	0	32	31	31
	15-19	113,155	112	0	114	98	98
	20-24	599,721	491	0	504	97	97
	25-29	1,499,029	1,015	0	1,282	79	79
	30-34	2,010,097	2,082	0	2,122	98	98
	35-39	2,131,882	4,513	0	3,769	119	119
	40-44	1,887,251	4,164	0	5,656	73	73
	45-49	1,316,611	4,820	0	6,085	79	79
	50-54	689,538	3,853	0	5,021	76	76
	55-59	307,193	1,994	0	3,259	61	61
	60-64	98,320	1,007	0	1,615	62	62
65-69	23,131	194	0	495	39	39	
70 and over	5,393	54	0	159	33	33	
	All ages	\$ 10,788,332	\$ 24,359	\$ 0	\$ 30,139	80%	80%
1970 (3)	0	\$ 13,427	\$ 0	\$ 0	\$ 10	0%	0%
	1	8,501	0	0	5	0	0
	2-4	15,964	0	0	8	0	0
	5-9	30,462	0	0	8	0	0
	10-14	40,880	0	0	27	0	0
	15-19	114,344	312	0	115	271	271
	20-24	787,109	548	0	638	85	85
	25-29	1,816,089	1,544	1	1,476	104	104
	30-34	2,322,344	2,165	0	2,196	98	98
	35-39	2,303,730	2,632	0	3,516	74	74
	40-44	2,056,343	4,013	0	5,190	77	77
	45-49	1,433,454	5,128	0	5,562	92	92
	50-54	758,157	3,352	0	4,696	71	71
	55-59	349,198	1,589	0	3,078	51	51
	60-64	118,026	1,255	0	1,561	80	80
65-69	28,385	314	0	516	60	60	
70 and over	5,939	51	0	144	35	35	
	All ages	\$ 12,202,359	\$ 22,903	\$ 1	\$ 28,746	79%	79%
1971... (2)	0	\$ 13,266	\$ 20	\$ 0	\$ 11	181%	181%
	1	9,603	0	0	7	0	0
	2-4	15,714	0	0	8	0	0
	5-9	33,941	0	0	10	0	0
	10-14	44,245	0	0	24	0	0
	15-19	121,750	304	0	114	266	266
	20-24	907,931	443	0	677	65	65
	25-29	2,158,395	1,015	0	1,431	70	70
	30-34	2,796,491	2,298	25	2,157	106	107
	35-39	2,728,377	3,524	0	3,289	107	107
	40-44	2,410,947	4,491	0	4,977	90	90
	45-49	1,667,307	4,446	0	5,026	88	88
	50-54	910,307	3,267	0	4,212	77	77
	55-59	422,819	2,437	0	2,712	89	89
	60-64	145,779	711	0	1,408	50	50
65-69	34,473	322	0	493	65	65	
70 and over	6,508	48	0	127	37	37	
	All ages	\$ 14,427,859	\$ 23,326	\$ 25	\$ 26,683	87%	87%

TABLE D—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1972 . . . (1)	0	\$ 12,858	\$ 15	\$ 0	\$ 24	62%	62%
	1	11,379	0	0	10	0	0
	2-4	19,346	0	0	12	0	0
	5-9	33,294	0	0	12	0	0
	10-14	47,686	0	0	22	0	0
	15-19	126,472	98	0	101	97	97
	20-24	985,920	672	0	683	98	98
	25-29	2,533,554	1,293	0	1,350	95	95
	30-34	3,462,364	2,265	0	2,175	104	104
	35-39	3,190,258	2,337	0	2,988	78	78
	40-44	2,763,676	3,281	0	4,246	77	77
	45-49	1,932,380	5,704	0	4,211	135	135
	50-54	1,063,701	3,186	0	3,465	91	91
	55-59	472,191	1,114	0	2,075	53	53
	60-64	156,143	744	0	1,059	70	70
65-69	38,711	213	0	398	53	53	
70 and over	7,332	79	0	109	72	72	
	All ages	\$ 16,857,275	\$ 21,001	\$ 0	\$ 22,940	91%	91%
All years (1-15)	0	\$ 151,161	\$ 109	\$ 0	\$ 91	119%	119%
	1	152,463	15	0	70	21	21
	2-4	211,553	16	0	96	16	16
	5-9	393,331	779	0	213	365	365
	10-14	628,287	430	10	581	74	75
	15-19	1,738,237	2,138	2	1,825	117	117
	20-24	8,077,289	6,820	69	7,579	89	90
	25-29	17,476,820	16,750	31	18,789	89	89
	30-34	24,298,220	37,305	25	41,441	90	90
	35-39	25,564,630	62,427	40	72,620	85	86
	40-44	21,431,544	75,682	21	94,026	80	80
	45-49	13,954,052	82,494	2	90,865	90	90
	50-54	7,318,858	60,729	0	70,626	85	85
	55-59	3,172,303	35,645	0	43,165	82	82
	60-64	1,045,710	17,030	0	20,422	83	83
65-69	252,390	5,988	0	6,962	86	86	
70 and over	49,510	1,381	0	2,225	62	62	
	All ages	\$125,916,366	\$405,738	\$ 200	\$471,596	86%	86%

TABLE D—Continued
 STANDARD MEDICALLY EXAMINED ISSUES OF 1958-72
 FEMALE LIVES
 EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 (15)	0	\$ 3,474	\$ 0	\$ 1	0%
	1	6,495	0	2	0
	2-4	5,249	5	2	249
	5-9	8,596	0	3	0
	10-14	8,212	0	4	0
	15-19	10,457	0	6	0
	20-24	17,520	15	18	83
	25-29	23,242	51	32	159
	30-34	38,730	78	102	76
	35-39	51,073	332	163	203
	40-44	63,432	279	367	76
	45-49	47,461	262	422	62
	50-54	23,796	267	318	83
	55-59	12,824	178	259	68
	60-64	5,289	82	142	57
	65-69	1,133	24	44	54
70 and over	201	53	21	252	
	All ages	\$ 327,193	\$ 1,626	\$ 1,906	85%
1959 (14)	0	\$ 3,494	\$ 2	\$ 1	199%
	1	7,204	0	2	0
	2-4	5,468	0	2	0
	5-9	10,937	0	4	0
	10-14	10,846	0	5	0
	15-19	11,101	2	6	33
	20-24	20,570	11	19	57
	25-29	24,705	83	30	276
	30-34	44,053	49	104	47
	35-39	63,722	196	187	104
	40-44	71,118	330	373	88
	45-49	57,572	375	436	86
	50-54	30,954	324	361	89
	55-59	16,261	98	298	32
	60-64	6,338	176	154	114
	65-69	2,648	39	97	40
70 and over	152	15	14	107	
	All ages	\$ 387,149	\$ 1,700	\$ 2,093	81%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1960..... (13)	0	\$ 3,143	\$ 0	\$ 1	0%
	1	7,190	0	2	0
	2-4	5,273	0	2	0
	5-9	7,768	0	2	0
	10-14	8,412	12	4	299
	15-19	10,334	7	5	139
	20-24	17,285	44	14	314
	25-29	21,415	13	24	54
	30-34	42,293	86	91	94
	35-39	64,459	208	183	113
	40-44	80,528	746	376	198
	45-49	60,812	300	422	71
	50-54	33,472	233	345	67
	55-59	18,652	111	313	35
	60-64	7,323	149	163	91
	65-69	2,302	69	79	87
70 and over	239	3	20	14	
	All ages	\$ 390,908	\$ 1,981	\$ 2,046	96%
1961..... (12)	0	\$ 2,616	\$ 0	\$ 1	0%
	1	7,836	0	2	0
	2-4	6,130	2	2	99
	5-9	9,384	2	3	66
	10-14	9,181	0	4	0
	15-19	11,707	0	6	0
	20-24	18,708	10	14	71
	25-29	22,867	31	23	134
	30-34	46,374	82	91	90
	35-39	73,588	198	201	98
	40-44	91,175	493	366	134
	45-49	66,430	497	406	122
	50-54	40,170	238	358	66
	55-59	20,900	170	299	56
	60-64	7,580	111	150	73
	65-69	2,497	51	78	65
70 and over	440	27	33	81	
	All ages	\$ 437,592	\$ 1,912	\$ 2,037	93%
1962..... (11)	0	\$ 2,709	\$ 0	\$ 1	0%
	1	7,777	0	2	0
	2-4	6,449	0	2	0
	5-9	10,008	0	3	0
	10-14	10,080	0	4	0
	15-19	14,187	25	7	357
	20-24	22,850	20	16	124
	25-29	29,066	8	27	29
	30-34	49,834	39	89	43
	35-39	82,400	436	216	201
	40-44	102,475	511	387	132
	45-49	72,544	262	409	64
	50-54	45,590	400	361	110
	55-59	19,200	198	240	82
	60-64	10,271	184	179	102
	65-69	2,375	70	70	99
70 and over	634	64	41	156	
	All ages	\$ 488,456	\$ 2,217	\$ 2,054	107%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1963 (10)	0	\$ 3,756	\$ 0	\$ 1	0%
	1	5,456	0	1	0
	2-4	4,629	0	1	0
	5-9	9,630	1	3	33
	10-14	9,718	25	4	624
	15-19	13,918	2	6	33
	20-24	24,658	18	16	112
	25-29	31,662	24	27	88
	30-34	63,018	122	104	117
	35-39	101,145	527	251	209
	40-44	128,853	626	462	135
	45-49	97,294	534	508	105
	50-54	57,468	427	389	109
	55-59	28,788	449	298	150
	60-64	14,138	53	226	23
65-69	4,713	182	131	138	
70 and over	504	8	29	27	
	All ages	\$ 599,357	\$ 2,998	\$ 2,457	122%
1964 (9)	0	\$ 4,773	\$ 0	\$ 1	0%
	1	2,140	0	0	0
	2-4	4,429	0	1	0
	5-9	9,022	0	3	0
	10-14	9,192	0	3	0
	15-19	16,199	3	7	42
	20-24	25,966	5	16	31
	25-29	40,185	69	32	215
	30-34	71,101	116	106	109
	35-39	116,013	332	270	122
	40-44	143,660	348	480	72
	45-49	104,247	327	500	65
	50-54	65,915	250	422	59
	55-59	33,221	344	297	115
	60-64	16,513	359	246	145
65-69	4,525	62	114	54	
70 and over	1,594	242	76	318	
	All ages	\$ 668,704	\$ 2,457	\$ 2,574	95%
1965 (8)	0	\$ 4,501	\$ 5	\$ 1	499%
	1	2,736	2	1	199
	2-4	4,190	0	1	0
	5-9	10,052	5	3	166
	10-14	9,206	5	3	166
	15-19	19,957	55	9	611
	20-24	32,060	106	19	557
	25-29	45,975	197	34	579
	30-34	78,762	42	106	39
	35-39	131,776	129	281	45
	40-44	155,843	522	482	108
	45-49	118,077	379	517	73
	50-54	69,380	543	405	134
	55-59	32,498	111	260	42
	60-64	14,227	128	198	64
65-69	5,218	121	120	100	
70 and over	1,271	29	50	57	
	All ages	\$ 735,736	\$ 2,379	\$ 2,490	95%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1966 (7)	0	\$ 4,924	\$ 0	\$ 2	0%
	1	2,985	0	1	0
	2-4	3,863	0	1	0
	5-9	11,353	0	3	0
	10-14	11,394	5	4	124
	15-19	21,783	2	9	22
	20-24	36,329	29	21	138
	25-29	48,146	45	33	136
	30-34	83,255	51	100	50
	35-39	127,770	207	248	83
	40-44	158,234	401	450	89
	45-49	131,036	516	523	98
	50-54	70,068	343	377	90
	55-59	37,564	190	278	68
	60-64	14,146	97	183	53
	65-69	5,742	85	119	71
70 and over	1,316	19	43	44	
	All ages	\$ 769,917	\$ 1,990	\$ 2,395	83%
1967 (6)	0	\$ 4,576	\$ 0	\$ 2	0%
	1	2,514	0	1	0
	2-4	5,717	0	1	0
	5-9	12,232	0	3	0
	10-14	10,925	0	3	0
	15-19	19,897	7	8	87
	20-24	35,731	17	20	84
	25-29	59,108	87	37	235
	30-34	83,643	63	89	70
	35-39	131,773	106	214	49
	40-44	163,449	309	415	74
	45-49	140,922	371	495	74
	50-54	82,035	363	379	95
	55-59	42,416	298	279	106
	60-64	16,706	241	193	124
	65-69	6,291	260	115	226
70 and over	1,675	17	44	38	
	All ages	\$ 819,618	\$ 2,139	\$ 2,298	93%
1968 (5)	0	\$ 4,041	\$ 0	\$ 2	0%
	1	2,932	0	1	0
	2-4	3,849	0	1	0
	5-9	11,184	0	3	0
	10-14	12,945	0	3	0
	15-18	18,842	0	7	0
	20-24	32,989	5	18	27
	25-29	53,719	19	31	61
	30-34	87,013	59	82	71
	35-39	134,598	285	191	149
	40-44	172,133	483	382	126
	45-49	148,368	246	456	53
	50-54	92,632	328	380	86
	55-59	48,273	274	295	92
	60-64	18,987	124	195	63
	65-69	4,784	36	77	46
70 and over	1,749	34	36	94	
	All ages	\$ 849,043	\$ 1,893	\$ 2,160	87%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1969 (4)	0	\$ 4,984	\$ 0	\$ 2	0%
	1	3,408	0	1	0
	2-4	6,245	0	2	0
	5-9	12,225	0	3	0
	10-14	14,689	0	3	0
	15-19	19,687	2	7	28
	20-24	40,057	5	21	23
	25-29	67,256	21	36	58
	30-34	114,602	96	100	95
	35-39	157,254	135	200	67
	40-44	185,478	807	365	221
	45-49	173,295	419	468	89
	50-54	105,545	299	377	79
	55-59	56,650	344	314	109
	60-64	21,606	154	193	79
	65-69	6,011	55	81	67
	70 and over	2,484	117	39	299
	All ages	\$ 991,483	\$ 2,454	\$ 2,212	110%
1970 (3)	0	\$ 7,048	\$ 0	\$ 3	0%
	1	3,870	0	2	0
	2-4	6,742	0	2	0
	5-9	13,900	0	3	0
	10-14	13,660	0	3	0
	15-19	21,460	12	7	171
	20-24	48,216	5	23	21
	25-29	82,148	5	40	12
	30-34	128,765	155	98	158
	35-39	182,490	180	188	95
	40-44	205,357	287	326	88
	45-49	194,391	1,421	447	317
	50-54	119,372	306	346	88
	55-59	60,974	389	284	136
	60-64	26,702	67	194	34
	65-69	9,125	32	93	34
	70 and over	3,005	200	38	526
	All ages	\$1,127,232	\$ 3,059	\$ 2,097	145%
1971 (2)	0	\$ 5,568	\$ 0	\$ 3	0%
	1	4,088	2	2	99
	2-4	8,015	0	3	0
	5-9	16,811	0	4	0
	10-14	17,035	2	3	66
	15-19	24,862	10	6	166
	20-24	60,652	222	24	924
	25-29	114,354	67	46	145
	30-34	179,456	70	107	65
	35-39	225,438	209	174	120
	40-44	246,692	423	282	149
	45-49	227,370	524	363	144
	50-54	151,342	246	309	79
	55-59	73,700	179	247	72
	60-64	31,934	61	161	37
	65-69	9,629	144	76	189
	70 and over	2,587	38	26	146
	All ages	\$1,399,541	\$ 2,197	\$ 1,836	119%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1972 (1)	0	\$ 5,603	\$ 0	\$ 9	0%
	1	5,643	0	3	0
	2-4	7,930	2	3	66
	5-9	14,584	0	4	0
	10-14	19,609	149	2	7,449
	15-19	30,363	0	6	0
	20-24	78,544	40	24	166
	25-29	157,122	5	51	9
	30-34	234,178	36	106	33
	35-39	274,180	97	142	68
	40-44	285,017	114	211	54
	45-49	274,358	159	323	49
	50-54	170,608	729	245	297
	55-59	86,948	121	196	61
	60-64	34,535	93	113	82
	65-69	11,002	22	57	38
70 and over	2,382	52	18	288	
	All ages	\$1,692,613	\$ 1,619	\$ 1,513	107%
All years . . . (1-15)	0	\$ 65,216	\$ 7	\$ 31	22%
	1	72,280	4	23	17
	2-4	84,185	9	26	34
	5-9	167,693	8	47	17
	10-14	175,111	198	52	380
	15-19	264,760	127	102	124
	20-24	512,140	552	283	195
	25-29	820,977	725	503	144
	30-34	1,345,084	1,144	1,475	77
	35-39	1,917,686	3,577	3,109	115
	40-44	2,253,451	6,679	5,724	116
	45-49	1,914,183	6,592	6,695	98
	50-54	1,158,353	5,296	5,372	98
	55-59	588,876	3,454	4,157	83
	60-64	246,303	2,079	2,690	77
	65-69	78,002	1,252	1,351	92
70 and over	20,241	918	528	173	
	All ages	\$11,684,550	\$32,621	\$32,168	101%

TABLE E
 STANDARD NONMEDICAL ISSUES OF 1958-72
 MALE LIVES
 EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE

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

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1958 (15)	0	\$ 94,134	\$ 78	\$ 0	\$ 43	181%	181%
	1	38,834	31	0	22	140	140
	2-4	40,174	49	0	29	168	168
	5-9	56,103	57	0	56	101	101
	10-14	97,753	90	0	118	76	76
	15-19	359,236	494	2	438	112	113
	20-24	762,311	918	6	1,159	79	79
	25-29	752,137	1,576	0	1,843	85	85
	30-34	458,750	1,937	0	2,092	92	92
	35-39	200,488	1,217	0	1,456	83	83
	40-44	30,908	308	0	329	93	93
	45-49	1,525	27	0	27	99	99
	50 and over	373	15	0	10	149	149
	All ages	\$ 2,892,734	\$ 6,797	\$ 8	\$ 7,622	89%	89%
	1959 (14)	0	\$ 92,024	\$ 69	\$ 0	\$ 35	197%
1		38,028	8	0	17	47	47
2-4		43,706	67	0	28	239	239
5-9		62,711	92	0	64	143	143
10-14		112,358	117	5	133	87	91
15-19		462,432	495	0	532	93	93
20-24		784,401	686	0	1,106	62	62
25-29		699,362	1,500	0	1,532	97	97
30-34		411,449	1,405	0	1,625	86	86
35-39		174,349	1,039	0	1,084	95	95
40-44		24,731	215	0	242	88	88
45-49		1,495	10	0	23	43	43
50 and over		562	8	0	17	47	47
All ages		\$ 2,907,613	\$ 5,711	\$ 5	\$ 6,438	88%	88%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1960 (13)	0	\$ 81,627	\$ 55	\$ 0	\$ 26	211%	211%
	1	32,947	5	0	13	38	38
	2-4	43,116	18	0	24	74	74
	5-9	70,620	96	0	70	137	137
	10-14	123,767	139	0	144	96	96
	15-19	513,799	585	7	582	100	101
	20-24	783,421	828	0	1,013	81	81
	25-29	706,920	1,021	0	1,411	72	72
	30-34	387,644	1,031	17	1,324	77	79
	35-39	164,980	918	0	910	100	100
	40-44	27,099	211	0	239	88	88
	45-49	1,554	4	0	21	19	19
	50 and over	746	27	0	19	142	142
	All ages	\$ 2,938,247	\$ 4,938	\$ 24	\$ 5,796	85%	85%
1961 (12)	0	\$ 82,974	\$ 42	\$ 0	\$ 24	174%	174%
	1	32,998	18	0	11	163	163
	2-4	45,027	13	0	21	61	61
	5-9	74,692	97	0	64	151	151
	10-14	131,521	174	0	147	118	118
	15-19	585,057	771	0	655	117	117
	20-24	862,883	957	0	1,011	94	94
	25-29	736,532	1,150	0	1,300	88	88
	30-34	404,160	1,063	0	1,215	87	87
	35-39	166,781	954	0	835	114	114
	40-44	27,352	184	0	213	86	86
	45-49	1,107	10	0	13	76	76
	50 and over	264	1	0	6	16	16
	All ages	\$ 3,151,355	\$ 5,434	\$ 0	\$ 5,515	98%	98%
1962 (11)	0	\$ 80,605	\$ 11	\$ 0	\$ 22	49%	49%
	1	33,842	5	0	10	49	49
	2-4	45,854	46	0	18	255	255
	5-9	71,717	104	0	52	199	199
	10-14	124,711	142	0	137	103	103
	15-19	557,072	637	0	624	102	102
	20-24	868,796	831	0	937	88	88
	25-29	737,489	925	0	1,123	82	82
	30-34	379,703	915	0	1,015	90	90
	35-39	157,944	519	0	700	74	74
	40-44	24,017	159	0	168	94	94
	45-49	1,230	8	0	13	61	61
	50 and over	298	2	0	5	39	39
	All ages	\$ 3,083,284	\$ 4,304	\$ 0	\$ 4,824	89%	89%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1963 (10)	0	\$ 100,891	\$ 28	\$ 0	\$ 27	103%	103%
	1	37,010	20	0	10	199	199
	2-4	57,458	44	0	19	231	231
	5-9	95,336	72	0	62	116	116
	10-14	165,284	232	5	176	131	134
	15-19	619,294	573	0	690	83	83
	20-24	1,052,319	1,105	5	1,080	102	102
	25-29	865,345	1,064	0	1,194	89	89
	30-34	426,670	952	0	1,019	93	93
	35-39	175,870	636	0	692	91	91
	40-44	27,104	136	0	169	80	80
	45-49	1,745	19	0	16	118	118
	50 and over	744	20	0	14	142	142
		All ages	\$ 3,625,075	\$ 4,901	\$ 10	\$ 5,168	94%
1964 (9)	0	\$ 107,087	\$ 25	\$ 0	\$ 32	78%	78%
	1	39,416	10	0	11	90	90
	2-4	62,704	37	0	19	194	194
	5-9	105,169	40	0	60	66	66
	10-14	176,390	292	10	184	158	164
	15-19	700,186	845	0	759	111	111
	20-24	1,225,541	1,194	26	1,177	101	103
	25-29	959,681	1,277	5	1,170	109	109
	30-34	460,405	892	0	948	94	94
	35-39	185,154	559	0	637	87	87
	40-44	28,554	180	0	157	114	114
	45-49	1,621	0	0	14	0	0
	50 and over	412	0	0	7	0	0
		All ages	\$ 4,052,328	\$ 5,351	\$ 41	\$ 5,175	103%
1965 (8)	0	\$ 111,155	\$ 45	\$ 0	\$ 39	115%	115%
	1	42,029	12	0	13	92	92
	2-4	66,964	21	0	18	116	116
	5-9	110,830	69	0	53	130	130
	10-14	187,753	311	0	187	166	166
	15-19	897,795	1,064	17	949	112	113
	20-24	1,374,000	1,119	15	1,251	89	90
	25-29	1,022,179	1,090	10	1,108	98	99
	30-34	472,783	1,011	2	839	120	120
	35-39	176,646	651	0	535	121	121
	40-44	27,876	135	0	138	97	97
	45-49	2,067	23	0	16	143	143
	50 and over	430	6	0	6	99	99
		All ages	\$ 4,492,513	\$ 5,557	\$ 44	\$ 5,152	107%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1966. (7)	0	\$ 116,484	\$ 49	\$ 0	\$ 49	99%	99%
	1	44,242	2	0	16	12	12
	2-4	69,598	46	0	19	242	242
	5-9	115,304	43	0	45	95	95
	10-14	189,162	281	0	179	156	156
	15-19	797,111	876	0	820	106	106
	20-24	1,359,564	1,162	10	1,176	98	99
	25-29	1,094,460	876	0	1,074	81	81
	30-34	481,419	926	0	725	127	127
	35-39	171,819	508	0	460	110	110
	40-44	27,844	139	0	124	112	112
	45-49	1,976	4	0	14	28	28
	50 and over	797	3	0	10	29	29
	All ages	\$ 4,469,787	\$ 4,915	\$ 10	\$ 4,711	104%	104%
1967. (6)	0	\$ 122,946	\$ 43	\$ 0	\$ 59	72%	72%
	1	47,065	30	0	20	149	149
	2-4	73,943	17	0	22	77	77
	5-9	118,230	65	0	39	166	166
	10-14	188,893	208	0	167	124	124
	15-19	819,157	1,092	10	826	132	133
	20-24	1,679,169	1,700	15	1,419	119	120
	25-29	1,320,950	1,460	0	1,211	120	120
	30-34	596,702	773	0	800	96	96
	35-39	208,653	599	0	487	122	122
	40-44	39,836	153	0	159	96	96
	45-49	2,883	9	0	17	52	52
	50 and over	897	11	0	10	109	109
	All ages	\$ 5,219,330	\$ 6,160	\$ 25	\$ 5,236	117%	118%
1968. (5)	0	\$ 133,908	\$ 60	\$ 0	\$ 71	84%	84%
	1	50,734	30	0	25	119	119
	2-4	78,216	33	0	28	117	117
	5-9	121,610	32	0	36	88	88
	10-14	194,789	181	0	161	112	112
	15-19	862,625	1,191	9	870	136	137
	20-24	2,105,586	1,886	50	1,769	106	109
	25-29	1,620,851	1,488	0	1,432	103	103
	30-34	731,910	966	10	856	112	114
	35-39	271,267	587	0	556	105	105
	40-44	62,825	252	0	215	117	117
	45-49	5,607	16	0	29	55	55
	50 and over	2,067	0	0	21	0	0
	All ages	\$ 6,242,002	\$ 6,722	\$ 69	\$ 6,069	110%	111%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Exclud- ing War Deaths	Includ- ing War Deaths
1969 (4)	0	\$ 151,685	\$ 42	\$ 0	\$ 93	45%	45%
	1	56,475	25	0	30	83	83
	2-4	83,762	32	0	36	88	88
	5-9	126,415	110	0	35	314	314
	10-14	199,825	150	0	148	101	101
	15-19	896,900	1,057	0	895	118	118
	20-24	2,393,010	1,993	35	2,010	99	100
	25-29	1,773,895	1,530	0	1,524	100	100
	30-34	772,770	1,025	0	827	123	123
	35-39	291,407	617	0	522	118	118
	40-44	64,879	287	0	197	145	145
	45-49	7,708	3	0	35	8	8
	50 and over	2,786	13	0	26	49	49
	All ages	\$ 6,821,522	\$ 6,884	\$ 35	\$ 6,578	107%	108%
	1970 (3)	0	\$ 181,493	\$ 41	\$ 0	\$ 130	31%
1		71,184	40	0	44	90	90
2-4		100,001	37	5	48	77	87
5-9		142,135	30	0	38	78	78
10-14		212,796	121	0	142	85	85
15-19		1,023,991	1,423	4	1,022	139	139
20-24		3,006,721	2,674	35	2,435	109	111
25-29		2,028,545	1,778	32	1,652	107	109
30-34		859,197	691	0	822	84	84
35-39		320,925	662	0	496	133	133
40-44		73,283	236	0	187	126	126
45-49		8,384	19	0	32	59	59
50 and over		3,352	1	0	24	4	4
All ages		\$ 8,032,013	\$ 7,753	\$ 76	\$ 7,072	109%	110%
1971 (2)		0	\$ 216,933	\$ 93	\$ 0	\$ 180	51%
	1	89,932	32	0	65	49	49
	2-4	135,076	27	0	72	37	37
	5-9	184,810	47	0	56	83	83
	10-14	260,580	80	0	143	55	55
	15-19	1,198,152	1,238	0	1,111	111	111
	20-24	3,748,561	3,086	60	2,791	110	112
	25-29	2,579,353	1,808	30	1,715	105	107
	30-34	1,047,530	1,070	0	816	131	131
	35-39	369,374	583	0	452	128	128
	40-44	81,318	239	0	170	140	140
	45-49	8,976	36	0	27	133	133
	50 and over	3,403	0	0	20	0	0
	All ages	\$ 9,924,005	\$ 8,339	\$ 90	\$ 7,618	109%	110%

TABLE E—MALE LIVES—Continued

ISSUE YEAR (POLICY YEAR)	AGES AT ISSUE	EXPOSED TO RISK	ACTUAL DEATHS		EXPECTED DEATHS	MORTALITY RATIO	
			Excluding War Deaths	War Deaths		Excluding War Deaths	Including War Deaths
1972 (1)	0	\$ 273,659	\$ 377	\$ 0	\$ 481	78%	78%
	1	125,501	60	0	105	57	57
	2-4	221,149	81	0	135	59	59
	5-9	292,500	29	0	103	28	28
	10-14	396,928	115	0	188	61	61
	15-19	1,692,043	2,141	0	1,342	159	159
	20-24	4,973,827	4,730	37	3,426	138	139
	25-29	3,581,147	2,424	0	1,916	126	126
	30-34	1,356,798	1,160	0	861	134	134
	35-39	442,214	537	0	420	127	127
	40-44	93,326	170	0	145	117	117
	45-49	10,350	21	0	22	95	95
	50 and over	5,396	5	0	22	22	22
		All ages	\$13,464,844	\$11,850	\$ 37	\$ 9,166	129%
All years (1-15)	0	\$ 1,947,613	\$ 1,058	\$ 0	\$ 1,311	80%	80%
	1	780,243	328	0	412	79	79
	2-4	1,166,755	568	5	536	105	106
	5-9	1,748,188	983	0	833	118	118
	10-14	2,762,519	2,633	20	2,354	111	112
	15-19	11,984,858	14,482	49	12,115	119	119
	20-24	26,980,118	24,869	294	23,760	104	105
	25-29	20,478,854	20,967	77	21,205	98	99
	30-34	9,247,901	15,817	29	15,784	100	100
	35-39	3,477,878	10,586	0	10,242	103	103
	40-44	660,958	3,004	0	2,852	105	105
	45-49	58,234	209	0	319	65	65
	50 and over	22,535	112	0	217	51	51
		All ages	\$81,316,660	\$95,616	\$ 474	\$91,940	103%

TABLE E—Continued
 STANDARD NONMEDICAL ISSUES OF 1958-72
 FEMALE LIVES
 EXPERIENCE BETWEEN 1972 AND 1973 ANNIVERSARIES
 BY YEAR OF ISSUE AND AGE AT ISSUE
 Expected Deaths on 1955-60 Female Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1958 (15)	0	\$ 62,457	\$ 22	\$ 19	115%
	1	24,793	17	8	212
	2-4	23,793	10	8	124
	5-9	22,552	6	8	74
	10-14	21,109	19	10	189
	15-19	39,393	33	22	149
	20-24	58,475	63	60	104
	25-29	45,582	111	62	179
	30-34	44,901	106	119	89
	35-39	35,563	196	114	171
	40-44	6,907	41	40	102
	45-49	414	9	4	224
	50 and over	55	0	1	0
	All ages	\$ 386,001	\$ 635	\$ 475	133%
1959 (14)	0	\$ 57,638	\$ 8	\$ 16	49%
	1	22,574	7	7	99
	2-4	23,023	5	7	71
	5-9	22,438	8	7	114
	10-14	23,411	7	11	63
	15-19	46,459	37	24	154
	20-24	61,944	39	56	69
	25-29	47,493	65	58	112
	30-34	47,192	138	112	123
	35-39	38,989	163	114	142
	40-44	7,256	47	38	123
	45-49	561	14	4	349
	50 and over	92	0	1	0
	All ages	\$ 399,075	\$ 538	\$ 455	118%
1960 (13)	0	\$ 44,315	\$ 14	\$ 11	127%
	1	17,594	5	5	99
	2-4	20,682	6	7	85
	5-9	22,335	14	7	199
	10-14	23,378	14	10	139
	15-19	60,952	66	30	219
	20-24	70,576	53	57	92
	25-29	53,699	68	59	115
	30-34	53,337	113	114	99
	35-39	43,868	94	125	75
	40-44	8,732	35	41	85
	45-49	461	0	3	0
	50 and over	93	0	1	0
	All ages	\$ 420,029	\$ 482	\$ 470	102%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1961..... (12)	0	\$ 44,909	\$ 1	\$ 10	9%
	1	17,861	2	4	49
	2-4	21,492	1	6	16
	5-9	23,739	7	8	87
	10-14	26,272	11	11	99
	15-19	70,193	28	33	84
	20-24	84,344	57	63	90
	25-29	64,055	90	64	140
	30-34	61,717	104	121	85
	35-39	49,178	159	135	117
	40-44	10,056	33	40	82
	45-49	422	0	3	0
	50 and over	33	0	0	0
		All ages	\$ 474,279	\$ 493	\$ 498
1962..... (11)	0	\$ 44,341	\$ 7	\$ 10	69%
	1	17,886	2	4	49
	2-4	21,886	2	6	33
	5-9	25,073	7	8	87
	10-14	25,450	26	10	259
	15-19	81,888	22	38	57
	20-24	102,650	82	71	115
	25-29	71,409	65	66	98
	30-34	69,971	107	125	85
	35-39	53,904	173	142	121
	40-44	10,519	41	40	102
	45-49	367	2	2	99
	50 and over	39	0	0	0
		All ages	\$ 525,389	\$ 536	\$ 522
1963..... (10)	0	\$ 55,621	\$ 9	\$ 13	69%
	1	20,082	15	4	374
	2-4	28,399	2	7	28
	5-9	36,633	15	12	124
	10-14	40,342	36	15	239
	15-19	104,373	69	48	143
	20-24	133,444	57	88	64
	25-29	93,917	132	82	160
	30-34	85,276	104	141	73
	35-39	64,545	157	161	97
	40-44	12,656	46	46	99
	45-49	483	6	3	199
	50 and over	74	0	0	0
		All ages	\$ 675,850	\$ 648	\$ 620
1964..... (9)	0	\$ 61,228	\$ 8	\$ 15	53%
	1	21,625	0	5	0
	2-4	31,751	2	7	28
	5-9	41,730	17	13	130
	10-14	47,738	3	18	16
	15-19	129,856	65	59	110
	20-24	168,966	66	106	62
	25-29	118,894	87	96	90
	30-34	98,838	131	148	88
	35-39	70,505	170	165	103
	40-44	14,865	29	50	57
	45-49	680	6	3	199
	50 and over	96	0	0	0
		All ages	\$ 806,778	\$ 584	\$ 685

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1965 (8)	0	\$ 64,026	\$ 15	\$ 18	83%
	1	24,046	4	6	66
	2-4	33,865	4	8	49
	5-9	46,904	6	14	42
	10-14	52,991	33	19	173
	15-19	160,060	56	69	81
	20-24	196,261	113	119	94
	25-29	135,603	125	100	124
	30-34	107,097	182	145	125
	35-39	71,681	171	154	111
	40-44	15,390	50	48	104
	45-49	845	4	4	99
	50 and over	113	0	0	0
	All ages	\$ 908,888	\$ 763	\$ 704	108%
1966 (7)	0	\$ 67,968	\$ 7	\$ 21	33%
	1	24,009	10	7	142
	2-4	37,295	3	9	33
	5-9	48,671	3	13	23
	10-14	57,073	33	19	173
	15-19	186,198	109	79	137
	20-24	230,871	92	135	68
	25-29	160,798	118	111	106
	30-34	115,313	108	139	77
	35-39	74,775	137	146	93
	40-44	15,620	43	45	95
	45-49	871	0	3	0
	50 and over	132	2	1	199
	All ages	\$1,019,600	\$ 665	\$ 728	91%
1967 (6)	0	\$ 74,756	\$ 20	\$ 25	79%
	1	26,331	6	8	74
	2-4	39,359	1	10	9
	5-9	53,127	9	13	69
	10-14	62,237	60	18	333
	15-19	206,513	148	83	178
	20-24	296,922	100	168	59
	25-29	200,382	152	127	119
	30-34	141,301	139	150	92
	35-39	92,035	159	151	105
	40-44	33,556	97	87	111
	45-49	2,703	10	10	99
	50 and over	268	0	1	0
	All ages	\$1,229,495	\$ 901	\$ 851	105%
1968 (5)	0	\$ 81,002	\$ 39	\$ 31	125%
	1	29,000	10	10	99
	2-4	43,032	7	12	58
	5-9	58,225	12	14	85
	10-14	70,177	26	18	144
	15-19	230,704	104	91	114
	20-24	363,726	150	196	76
	25-29	255,669	191	150	127
	30-34	176,260	202	168	120
	35-39	114,817	171	165	103
	40-44	53,976	118	122	113
	45-49	5,041	14	16	87
	50 and over	428	0	2	0
	All ages	\$1,482,057	\$ 1,064	\$ 995	106%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1969 (4)	0	\$ 93,300	\$ 25	\$ 39	64%
	1	33,515	12	13	92
	2-4	46,506	26	14	185
	5-9	62,665	14	14	99
	10-14	74,517	8	17	47
	15-19	267,120	128	100	127
	20-24	442,052	157	230	68
	25-29	308,990	214	168	127
	30-34	199,998	219	176	124
	35-39	124,261	174	159	109
	40-44	62,527	102	135	81
	45-49	6,371	20	17	117
	50 and over	578	1	3	33
		All ages	\$1,722,408	\$ 1,100	\$ 1,075
1970 (3)	0	\$ 116,277	\$ 49	\$ 55	89%
	1	41,792	13	18	72
	2-4	58,735	10	20	49
	5-9	74,920	14	17	82
	10-14	86,404	36	17	211
	15-19	326,914	117	113	103
	20-24	581,918	223	279	79
	25-29	414,403	249	204	122
	30-34	254,294	168	194	86
	35-39	146,669	226	152	148
	40-44	75,654	199	122	163
	45-49	7,549	60	17	352
	50 and over	726	0	2	0
		All ages	\$2,186,261	\$ 1,364	\$ 1,210
1971 (2)	0	\$ 143,000	\$ 68	\$ 73	93%
	1	56,399	30	27	111
	2-4	83,334	32	32	99
	5-9	102,545	5	25	19
	10-14	119,234	19	18	105
	15-19	405,734	135	104	129
	20-24	765,892	322	299	107
	25-29	565,500	208	231	90
	30-34	332,739	195	199	97
	35-39	176,193	181	138	131
	40-44	89,849	110	105	104
	45-49	9,022	25	14	178
	50 and over	770	10	2	499
		All ages	\$2,850,218	\$ 1,340	\$ 1,267
1974 (1)	0	\$ 188,723	\$ 247	\$ 298	82%
	1	83,491	35	43	81
	2-4	148,469	42	62	67
	5-9	190,042	39	52	74
	10-14	215,783	35	25	139
	15-19	625,605	278	136	204
	20-24	1,110,316	381	344	110
	25-29	856,190	396	278	142
	30-34	455,390	182	207	87
	35-39	222,634	113	116	97
	40-44	110,563	79	84	94
	45-49	11,571	2	14	14
	50 and over	1,154	0	2	0
		All ages	\$4,219,938	\$ 1,829	\$ 1,661

TABLE E—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
All years... (1-15)	0	\$1,199,568	\$ 539	\$ 654	82%
	1	461,005	168	169	99
	2-4	661,630	153	215	71
	5-9	831,606	176	225	78
	10-14	946,123	366	236	155
	15-19	2,941,967	1,395	1,029	135
	20-24	4,668,366	1,955	2,271	86
	25-29	3,392,591	2,271	1,856	122
	30-34	2,243,632	2,198	2,258	97
	35-39	1,379,624	2,444	2,137	114
	40-44	528,133	1,090	1,033	105
	45-49	47,368	172	117	147
	50 and over	4,658	13	16	81
	All ages	\$19,306,277	\$12,940	\$12,216	105%

APPENDIX II

DEFINITION OF "WAR DEATHS"

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

Questions may arise with regard to the coding of military service deaths outside the combat area which may nevertheless be attributable to the Vietnam operation. For example, a plane on the way to Vietnam may crash far outside the Vietnam area, or a death in Japan may be the result of activity for the benefit of the Vietnam engagement. Such deaths should be treated as due to the operations of war and coded 99.

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

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