

TABLE C

1992 AND 1993 EXPERIENCE
EXPOSURES AS PERCENTAGE OF TOTAL EXPOSURES

ISSUE AGES	YEAR 1	YEAR 1	YEAR 1	YEAR 1-15	YEAR 1-15	YEAR 1-15
	PARA- MEDICAL	NON- MEDICAL	MEDICAL	PARA- MEDICAL	NON- MEDICAL	MEDICAL
0-9	2.5	0.9	96.6	4.1	1.7	94.3
10-19	2.8	5.3	91.9	4.8	5.5	89.8
20-29	4.0	23.7	72.3	5.8	18.9	75.3
30-39	12.1	49.1	38.8	15.9	43.0	41.1
40-49	26.8	57.8	15.3	31.2	52.2	16.5
50-59	43.3	48.4	8.2	46.1	44.3	9.6
60-69	58.5	34.3	7.2	59.6	32.8	7.6
70 AND OVER	78.1	17.5	4.5	68.5	22.3	9.2
All Ages	18.1	43.3	38.6	20.7	37.2	42.2

TABLE 1

1992-93 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1965-70 and 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Exposure	Actual Deaths	Expected Deaths	Mortality Ratio	
				1975-80 Basic Tables	1965-70 Basic Tables
0-9	\$56,455	\$13,108	\$20,119	65.2	32.8
10-14	\$14,493	\$6,885	\$9,155	75.2	74.6
15-19	\$18,831	\$15,130	\$15,406	98.2	97.1
20-24	\$52,898	\$27,547	\$33,833	81.4	69.4
25-29	\$136,772	\$77,306	\$96,061	80.5	67.5
30-34	\$207,321	\$132,359	\$196,673	67.3	51.9
35-39	\$202,988	\$169,652	\$284,775	59.6	46.3
40-44	\$150,633	\$173,878	\$307,500	56.5	41.3
45-49	\$94,371	\$182,555	\$294,860	61.9	46.1
50-54	\$55,864	\$192,674	\$251,114	76.7	51.6
55-59	\$34,465	\$203,472	\$251,545	80.9	61.5
60-64	\$20,001	\$161,352	\$192,048	84.0	57.7
65-69	\$8,865	\$105,425	\$126,983	83.0	63.7
70 and over	\$5,356	\$83,699	\$86,923	96.3	68.8
Total	\$1,059,319	\$1,545,049	\$2,167,000	71.3	52.8

TABLE 2

1992-93 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1965-70 and 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Exposure	Actual Deaths	Expected Deaths	Mortality Ratio	
				1975-80 Basic Tables	1965-70 Basic Tables
1	\$194,825	\$126,426	\$182,014	69.5	49.0
2	\$165,083	\$118,235	\$203,678	58.0	41.9
3	\$135,256	\$126,691	\$211,740	59.8	44.0
4	\$112,340	\$141,881	\$203,450	69.7	51.5
5	\$96,420	\$142,659	\$208,548	68.4	52.1
6	\$80,484	\$138,626	\$195,475	70.9	52.6
7	\$64,308	\$114,774	\$167,236	68.6	50.6
8	\$49,328	\$120,663	\$145,489	82.9	61.1
9	\$43,156	\$119,935	\$145,054	82.7	60.9
10	\$37,598	\$108,292	\$139,158	77.8	57.5
11	\$25,562	\$84,146	\$102,986	81.7	61.7
12	\$18,623	\$56,164	\$79,404	70.7	54.0
13	\$14,433	\$52,120	\$68,782	75.8	57.9
14	\$11,833	\$48,735	\$60,445	80.6	62.2
15	\$10,064	\$45,695	\$53,532	85.4	66.2
Total	\$1,059,319	\$1,545,049	\$2,167,000	71.3	52.8

TABLE 3

Medical, Paramedical, Nonmedical 1992-93 Experience by Issue Age
 Male and Female Lives Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$1,005	115.6	\$446	128.0	\$11,655	61.7
10-14	\$367	69.1	\$119	29.7	\$6,398	77.8
15-19	\$285	38.9	\$795	75.3	\$14,050	103.2
20-24	\$616	35.8	\$2,031	47.1	\$24,775	89.1
25-29	\$9,379	131.0	\$11,693	56.1	\$56,079	82.4
30-34	\$19,628	68.4	\$37,637	52.6	\$74,856	77.7
35-39	\$33,091	50.2	\$70,701	53.5	\$65,554	75.6
40-44	\$46,004	46.3	\$83,967	54.7	\$43,725	79.8
45-49	\$65,314	56.1	\$87,490	62.3	\$29,677	78.1
50-54	\$101,570	83.8	\$71,084	67.0	\$19,788	83.0
55-59	\$103,071	77.1	\$78,579	80.3	\$21,540	108.2
60-64	\$90,280	80.0	\$59,991	92.9	\$10,586	72.6
65-69	\$67,022	77.0	\$26,237	83.3	\$11,905	143.2
70 and over	\$65,030	109.0	\$12,732	64.5	\$5,670	75.9
Total	\$602,669	72.1	\$543,507	64.4	\$396,265	81.4

TABLE 4

1992-93 Experience by Policy Year
 Male and Female Lives Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$44,915	85.0	\$46,483	56.6	\$34,092	72.4
2	\$36,071	57.5	\$43,406	47.0	\$38,440	79.3
3	\$34,911	49.8	\$52,734	57.2	\$38,652	78.2
4	\$46,925	68.9	\$52,712	60.1	\$41,998	88.1
5	\$46,275	62.6	\$53,151	61.5	\$43,048	89.4
6	\$52,406	73.8	\$46,652	60.4	\$39,434	83.4
7	\$42,277	65.8	\$43,131	68.5	\$29,345	73.3
8	\$57,911	97.0	\$37,098	69.7	\$25,636	78.9
9	\$49,874	81.6	\$44,206	83.0	\$25,712	84.1
10	\$44,214	74.2	\$38,137	81.2	\$25,913	79.6
11	\$41,837	91.9	\$24,016	70.6	\$18,230	77.8
12	\$26,195	64.0	\$18,331	74.9	\$11,604	83.2
13	\$26,735	68.9	\$17,427	83.1	\$7,897	87.9
14	\$26,688	75.7	\$14,343	84.9	\$7,688	92.9
15	\$25,427	79.9	\$11,675	86.6	\$8,570	104.7
Total	\$602,669	72.1	\$543,507	64.4	\$396,265	81.4

TABLE 5

Medical, Paramedical, Nonmedical 1992-93 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$100	34.4	\$175	34.2	\$125	19.8	\$1,257	179.5	\$1,657	77.7
20-29	\$1,250	84.0	\$1,150	56.1	\$5,463	216.1	\$2,131	75.7	\$9,995	112.5
30-39	\$10,990	90.6	\$11,306	49.5	\$15,961	44.8	\$14,461	60.3	\$52,720	55.7
40-49	\$9,036	27.9	\$19,603	31.8	\$53,979	70.5	\$28,699	63.6	\$111,319	51.6
50-59	\$27,403	83.0	\$44,374	83.0	\$76,020	78.2	\$56,844	79.8	\$204,642	80.3
60 and over	\$32,207	88.7	\$51,502	71.9	\$95,134	92.3	\$43,489	89.6	\$222,333	85.7
Total	\$80,987	70.1	\$128,112	60.4	\$246,684	78.1	\$146,884	76.4	\$602,669	72.1

TABLE 5

Medical, Paramedical, Nonmedical 1992-93 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$100	30.0	\$175	35.3	\$616	121.9	\$469	99.6	\$1,361	75.3
20-29	\$4,149	51.4	\$2,989	38.9	\$3,590	70.6	\$2,995	69.4	\$13,724	54.5
30-39	\$21,978	47.8	\$27,276	41.7	\$41,863	65.9	\$17,220	60.0	\$108,339	53.2
40-49	\$28,831	44.3	\$59,226	58.1	\$57,807	61.8	\$25,592	76.9	\$171,457	58.4
50-59	\$22,311	62.9	\$38,757	73.0	\$60,685	72.7	\$27,908	87.7	\$149,664	73.4
60 and over	\$12,518	64.2	\$30,172	80.2	\$44,663	94.1	\$11,606	103.2	\$98,961	85.4
Total	\$89,889	51.5	\$158,598	59.6	\$209,227	71.3	\$85,793	78.1	\$543,507	64.4

TABLE 5

Medical, Paramedical, Nonmedical 1992-93 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$9,267	86.6	\$7,027	66.2	\$9,506	76.3	\$6,304	90.5	\$32,105	78.8
20-29	\$15,268	64.8	\$22,103	83.5	\$29,112	93.7	\$14,369	97.7	\$80,854	84.4
30-39	\$21,375	63.4	\$44,095	82.3	\$57,468	77.4	\$17,471	80.8	\$140,410	76.7
40-49	\$17,650	108.2	\$21,420	70.7	\$26,583	72.7	\$7,747	80.8	\$73,402	79.1
50-59	\$4,787	78.1	\$18,198	137.1	\$13,739	75.5	\$4,603	74.8	\$41,329	94.4
60 and over	\$4,182	81.4	\$10,853	98.6	\$9,631	92.3	\$3,495	92.4	\$28,163	92.8
Total	\$72,532	75.9	\$123,699	85.2	\$146,041	79.8	\$53,991	86.0	\$396,265	81.4

TABLE 5

Medical, Paramedical, Nonmedical 1992-93 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$9,467	83.6	\$7,377	63.5	\$10,248	75.4	\$8,032	98.7	\$35,124	78.6
20-29	\$20,747	62.6	\$26,430	73.0	\$38,174	98.6	\$19,501	89.3	\$104,853	80.7
30-39	\$54,691	59.5	\$82,723	58.3	\$115,394	66.6	\$49,203	66.2	\$302,012	62.7
40-49	\$55,673	48.9	\$100,302	51.7	\$138,395	67.0	\$62,062	70.5	\$356,434	59.2
50-59	\$54,778	73.4	\$101,526	84.7	\$150,454	75.6	\$89,387	81.9	\$396,147	78.8
60 and over	\$49,302	80.9	\$92,873	77.2	\$149,626	92.9	\$58,674	92.2	\$350,477	86.3
Total	\$244,661	63.4	\$411,233	65.9	\$602,292	76.0	\$286,862	78.6	\$1,545,049	71.3

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1992-93 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Mortality Ratios														
	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	34.4	30.0	86.6	34.2	35.3	66.2	19.8	121.9	76.3	179.5	99.6	90.5	77.7	75.3	78.8
20-29	84.0	51.4	64.8	56.1	38.9	83.5	216.1	70.6	93.7	75.7	69.4	97.7	112.5	54.5	84.4
30-39	90.6	47.8	63.4	49.5	41.7	82.3	44.8	65.9	77.4	60.3	60.0	80.8	55.7	53.2	76.7
40-49	27.9	44.3	108.2	31.8	58.1	70.7	70.5	61.8	72.7	63.6	76.9	80.8	51.6	58.4	79.1
50-59	83.0	62.9	78.1	83.0	73.0	137.1	78.2	72.7	75.5	79.8	87.7	74.8	80.3	73.4	94.4
60 and over	88.7	64.2	81.4	71.9	80.2	98.6	92.3	94.1	92.3	89.6	103.2	92.4	85.7	85.4	92.8
Total	70.1	51.5	75.9	60.4	59.6	85.2	78.1	71.3	79.8	76.4	78.1	86.0	72.1	64.4	81.4

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1992-93 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables

Ratio of Mortality Ratios

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
0-19	0.87	2.89	2.52	1.03	1.88	1.94	6.15	0.63	3.85	0.55	0.91	0.50	0.97	1.05	1.01
20-29	0.61	1.26	0.77	0.69	2.15	1.49	0.33	1.33	0.43	0.92	1.41	1.29	0.48	1.55	0.75
30-39	0.53	1.33	0.70	0.84	1.98	1.66	1.47	1.17	1.73	0.99	1.35	1.34	0.95	1.44	1.38
40-49	1.59	2.44	3.87	1.83	1.22	2.22	0.88	1.18	1.03	1.21	1.05	1.27	1.13	1.36	1.53
50-59	0.76	1.24	0.94	0.88	1.88	1.65	0.93	1.04	0.97	1.10	0.85	0.94	0.91	1.29	1.18
60 and over	0.72	1.27	0.92	1.12	1.23	1.37	1.02	0.98	1.00	1.15	0.90	1.03	1.00	1.09	1.08
Total	0.74	1.47	1.08	0.99	1.43	1.41	0.91	1.12	1.02	1.02	1.10	1.13	0.89	1.27	1.13

TABLE 7

Male and Female 1988-93 Experience by Issue Age
 Medical, Paramedical, Nonmedical Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Male			Female			Combined		
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio
0-9	\$133,178	\$37,395	65.0	\$119,755	\$22,177	65.5	\$252,933	\$59,573	65.2
10-14	\$37,914	\$25,760	81.7	\$31,233	\$8,364	70.8	\$69,147	\$34,124	78.7
15-19	\$60,359	\$61,585	92.1	\$43,581	\$17,744	94.5	\$103,940	\$79,330	92.6
20-24	\$165,989	\$122,848	92.5	\$110,939	\$34,775	75.3	\$276,929	\$157,623	88.1
25-29	\$440,405	\$303,236	85.6	\$223,629	\$83,071	74.9	\$664,034	\$386,308	83.1
30-34	\$689,976	\$503,771	72.1	\$265,217	\$119,382	62.9	\$955,193	\$623,166	70.2
35-39	\$701,012	\$688,520	67.1	\$224,241	\$140,743	62.5	\$925,253	\$829,263	66.2
40-44	\$532,469	\$788,694	70.9	\$143,328	\$139,589	64.5	\$675,797	\$928,283	69.9
45-49	\$335,648	\$798,100	72.5	\$79,935	\$145,576	84.9	\$415,583	\$943,677	74.2
50-54	\$202,953	\$806,997	85.1	\$48,241	\$130,161	88.5	\$251,195	\$937,159	85.6
55-59	\$126,362	\$762,637	80.4	\$33,282	\$134,888	96.2	\$159,644	\$897,536	82.4
60-64	\$64,341	\$532,240	80.2	\$23,548	\$141,862	107.0	\$87,890	\$674,103	84.7
65-69	\$22,662	\$315,194	78.5	\$12,815	\$90,224	98.9	\$35,477	\$405,419	82.2
70 and over	\$8,468	\$172,387	96.0	\$7,958	\$114,335	137.5	\$16,426	\$286,722	109.1
Total	\$3,521,740	\$5,919,371	76.6	\$1,367,709	\$1,322,896	81.7	\$4,889,450	\$7,242,290	77.5

TABLE 8

Male and Female 1988-93 Experience by Policy Year
 Medical, Paramedical, Nonmedical Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Male			Female			Combined		
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio
1	\$685,004	\$506,502	71.5	\$286,412	\$105,346	62.2	\$971,417	\$611,849	69.7
2	\$564,853	\$514,741	66.6	\$225,818	\$120,351	69.9	\$790,672	\$635,092	67.2
3	\$461,419	\$573,616	70.2	\$182,483	\$139,409	81.2	\$643,903	\$713,026	72.1
4	\$377,363	\$565,652	71.7	\$147,471	\$138,024	82.9	\$524,834	\$703,677	73.6
5	\$310,304	\$540,241	72.2	\$120,076	\$119,850	75.7	\$430,380	\$660,092	72.8
6	\$255,973	\$531,463	78.4	\$96,852	\$116,015	80.9	\$352,826	\$647,479	78.9
7	\$206,340	\$480,942	80.3	\$75,712	\$103,418	83.3	\$282,052	\$584,360	80.8
8	\$165,051	\$439,048	83.3	\$58,125	\$91,656	87.3	\$223,177	\$530,704	84.0
9	\$130,509	\$395,732	86.8	\$45,490	\$88,146	99.1	\$176,000	\$483,879	88.8
10	\$100,358	\$324,626	85.9	\$35,212	\$71,862	97.6	\$135,570	\$396,488	87.8
11	\$74,597	\$253,119	82.4	\$26,525	\$59,134	96.6	\$101,123	\$312,253	84.8
12	\$59,571	\$231,242	87.1	\$21,530	\$45,761	86.9	\$81,101	\$277,004	87.1
13	\$50,007	\$201,837	83.4	\$17,796	\$43,375	93.1	\$67,803	\$245,235	85.0
14	\$42,711	\$186,978	83.7	\$15,133	\$43,124	98.0	\$57,844	\$230,103	86.1
15	\$37,674	\$173,626	82.0	\$13,068	\$37,418	91.0	\$50,743	\$211,045	83.5
Total	\$3,521,740	\$5,919,371	76.6	\$1,367,709	\$1,322,896	81.7	\$4,889,450	\$7,242,290	77.5

TABLE 9

Male and Female 1988-93 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$2,720	104.2	\$690	61.1	\$33,984	63.3
10-14	\$1,631	81.7	\$770	56.4	\$23,358	83.2
15-19	\$1,629	51.3	\$2,434	63.0	\$57,470	96.2
20-24	\$7,063	90.3	\$11,039	70.7	\$104,598	95.8
25-29	\$31,949	94.9	\$51,455	67.4	\$219,422	90.0
30-34	\$80,952	64.4	\$148,300	59.4	\$273,816	85.1
35-39	\$173,698	61.9	\$275,860	60.1	\$237,744	83.5
40-44	\$267,343	65.4	\$356,044	68.5	\$162,866	89.4
45-49	\$344,504	72.3	\$334,482	68.9	\$116,294	85.2
50-54	\$433,332	87.4	\$299,266	79.7	\$72,740	97.8
55-59	\$381,625	72.7	\$311,510	87.9	\$66,712	99.5
60-64	\$291,324	72.9	\$201,947	92.3	\$37,436	85.1
65-69	\$209,833	77.2	\$84,793	80.1	\$19,908	85.4
70 and over	\$120,451	97.9	\$41,099	92.6	\$10,318	86.0
ŪTotal	\$2,348,060	74.4	\$2,119,696	72.8	\$1,436,673	87.6

TABLE 9

Male and Female 1988-93 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$885	67.2	\$119	22.7	\$21,172	66.3
10-14	\$236	40.1	\$150	34.0	\$7,977	74.2
15-19	\$432	60.5	\$1,054	119.1	\$16,258	94.7
20-24	\$295	22.6	\$1,701	53.3	\$32,691	78.6
25-29	\$6,980	151.8	\$10,048	79.6	\$65,989	70.6
30-34	\$8,679	59.0	\$26,521	63.9	\$83,976	63.1
35-39	\$16,469	57.9	\$42,510	53.1	\$81,521	70.0
40-44	\$22,423	55.4	\$56,296	56.2	\$60,447	80.2
45-49	\$34,903	80.7	\$66,169	78.3	\$44,014	101.3
50-54	\$40,257	73.0	\$61,752	91.0	\$27,885	117.0
55-59	\$51,390	84.0	\$62,914	100.3	\$20,508	127.0
60-64	\$65,994	92.0	\$68,329	130.9	\$7,241	86.4
65-69	\$53,311	86.4	\$28,577	114.5	\$8,157	180.6
70 and over	\$90,761	146.0	\$18,538	126.4	\$4,692	74.8
ŪTotal	\$393,021	87.9	\$444,681	81.4	\$482,537	77.5

TABLE 9

Male and Female 1988-93 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$3,606	91.8	\$809	49.0	\$55,157	64.4
10-14	\$1,867	72.3	\$920	50.9	\$31,336	80.7
15-19	\$2,061	53.0	\$3,489	73.4	\$73,728	95.8
20-24	\$7,358	80.6	\$12,741	67.8	\$137,290	91.0
25-29	\$38,930	101.8	\$61,504	69.1	\$285,412	84.6
30-34	\$89,631	63.8	\$174,821	60.0	\$357,793	78.6
35-39	\$190,168	61.5	\$318,370	59.0	\$319,266	79.6
40-44	\$289,766	64.5	\$412,340	66.5	\$223,314	86.7
45-49	\$379,407	73.0	\$400,651	70.3	\$160,309	89.1
50-54	\$473,590	85.9	\$361,018	81.4	\$100,625	102.5
55-59	\$433,015	73.9	\$374,424	89.8	\$87,221	104.8
60-64	\$357,318	75.8	\$270,277	99.8	\$44,677	85.3
65-69	\$263,145	78.9	\$113,370	86.7	\$28,066	100.8
70 and over	\$211,212	114.1	\$59,637	101.0	\$15,011	82.1
Total	\$2,741,082	76.1	\$2,564,378	74.2	\$1,919,210	84.8

TABLE 10

Male and Female 1988-93 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$175,695	82.0	\$180,978	59.2	\$149,104	79.4
2	\$162,983	63.7	\$208,749	62.7	\$141,655	77.8
3	\$170,284	60.5	\$235,222	68.0	\$165,823	88.1
4	\$164,955	59.0	\$234,218	71.6	\$164,091	90.8
5	\$167,246	62.0	\$212,138	70.6	\$154,897	90.2
6	\$191,534	75.3	\$194,282	74.4	\$143,745	90.3
7	\$196,973	82.9	\$172,141	77.0	\$111,809	81.1
8	\$186,593	82.6	\$152,665	80.8	\$99,776	88.9
9	\$179,070	85.8	\$139,512	87.9	\$77,019	87.0
10	\$148,269	80.6	\$107,674	85.7	\$68,656	100.4
11	\$133,001	81.1	\$79,546	82.7	\$40,535	86.4
12	\$137,215	88.8	\$61,732	79.8	\$32,274	96.8
13	\$118,057	80.1	\$54,373	82.4	\$29,349	102.6
14	\$110,256	78.4	\$48,299	87.5	\$28,411	103.5
15	\$105,921	76.4	\$38,161	84.3	\$29,523	106.5
Total	\$2,348,060	74.4	\$2,119,696	72.8	\$1,436,673	87.6

TABLE 10

Male and Female 1988-93 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$21,908	62.5	\$32,344	53.6	\$50,807	69.1
2	\$31,055	75.1	\$39,377	63.4	\$49,673	72.7
3	\$36,562	83.8	\$46,931	78.5	\$55,389	81.4
4	\$40,382	95.0	\$47,047	82.0	\$50,487	76.1
5	\$32,097	79.1	\$40,964	77.0	\$45,730	71.9
6	\$28,355	76.5	\$39,612	83.7	\$47,680	81.4
7	\$31,484	94.0	\$32,051	79.6	\$39,879	79.1
8	\$29,770	99.3	\$32,184	92.6	\$29,697	73.7
9	\$31,306	115.3	\$30,947	102.7	\$25,882	81.8
10	\$22,761	97.8	\$29,290	115.1	\$19,808	79.7
11	\$22,287	106.1	\$18,615	90.4	\$18,203	92.8
12	\$15,303	79.9	\$17,223	99.3	\$13,222	81.9
13	\$15,917	88.9	\$15,646	106.6	\$11,807	84.3
14	\$18,384	103.3	\$12,615	99.5	\$12,121	89.5
15	\$15,442	88.7	\$9,827	95.7	\$12,145	90.5
Total	\$393,021	87.9	\$444,681	81.4	\$482,537	77.5

TABLE 10

Male and Female 1988-93 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$197,604	79.2	\$213,323	58.2	\$199,912	76.5
2	\$194,039	65.2	\$248,127	62.8	\$191,329	76.4
3	\$206,846	63.6	\$282,154	69.5	\$221,212	86.3
4	\$205,338	63.8	\$281,265	73.1	\$214,578	86.8
5	\$199,344	64.3	\$253,103	71.5	\$200,627	85.3
6	\$219,889	75.4	\$233,895	75.8	\$191,426	87.9
7	\$228,458	84.3	\$204,192	77.4	\$151,688	80.6
8	\$216,364	84.6	\$184,850	82.7	\$129,473	84.9
9	\$210,377	89.2	\$170,459	90.3	\$102,901	85.6
10	\$171,031	82.5	\$136,965	90.6	\$88,465	94.9
11	\$155,289	83.9	\$98,162	84.1	\$58,738	88.3
12	\$152,519	87.8	\$78,955	83.4	\$45,496	91.9
13	\$133,975	81.0	\$70,020	86.8	\$41,156	96.6
14	\$128,640	81.2	\$60,914	89.7	\$40,533	98.9
15	\$121,364	77.7	\$47,988	86.4	\$41,669	101.3
Total	\$2,741,082	76.1	\$2,564,378	74.2	\$1,919,210	84.8

TABLE 11

Male and Female Medical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$1,340	115.9	\$285	20.0	\$1,816	75.6	\$2,540	90.9	\$5,982	76.9
20-29	\$3,076	42.6	\$7,463	100.2	\$17,519	152.1	\$10,953	71.6	\$39,012	94.1
30-39	\$29,329	52.0	\$49,058	50.6	\$99,698	67.7	\$76,563	72.4	\$254,650	62.6
40-49	\$123,316	81.7	\$118,489	46.8	\$210,847	73.4	\$159,193	82.1	\$611,847	69.1
50-59	\$94,901	65.4	\$179,882	76.4	\$312,553	85.7	\$227,620	82.5	\$814,958	79.8
60 and over	\$86,714	79.1	\$147,307	62.5	\$260,007	87.4	\$127,580	84.1	\$621,609	78.3
All Ages	\$338,678	72.0	\$502,486	60.5	\$902,441	81.3	\$604,453	81.1	\$2,348,060	74.4

TABLE 11

Male and Female Medical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$475	81.3	\$125	21.0	\$413	53.5	\$540	81.0	\$1,553	59.3
20-29	\$518	48.3	\$412	32.7	\$4,713	273.7	\$1,631	88.2	\$7,276	123.2
30-39	\$3,615	54.4	\$3,869	38.6	\$10,833	68.4	\$6,830	64.0	\$25,149	58.2
40-49	\$10,445	76.1	\$12,811	57.9	\$18,167	65.7	\$15,902	78.7	\$57,326	68.5
50-59	\$8,368	51.6	\$21,958	76.8	\$35,551	85.0	\$25,769	86.9	\$91,648	78.8
60 and over	\$29,541	77.5	\$69,864	109.0	\$73,999	117.1	\$36,661	121.4	\$210,067	107.4
All Ages	\$52,964	69.4	\$109,042	86.1	\$143,679	95.2	\$87,335	93.6	\$393,021	87.9

TABLE 11

Male and Female Medical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$1,815	104.2	\$410	20.3	\$2,229	70.2	\$3,081	89.0	\$7,535	72.4
20-29	\$3,595	43.4	\$7,875	90.4	\$22,233	167.9	\$12,584	73.4	\$46,288	97.7
30-39	\$32,945	52.3	\$52,928	49.4	\$110,531	67.7	\$83,394	71.6	\$279,800	62.2
40-49	\$133,761	81.3	\$131,301	47.7	\$229,015	72.8	\$175,095	81.7	\$669,174	69.1
50-59	\$103,270	64.0	\$201,841	76.4	\$348,104	85.6	\$253,390	83.0	\$906,606	79.7
60 and over	\$116,255	78.7	\$217,172	72.4	\$334,006	92.6	\$164,241	90.3	\$831,676	84.0
All Ages	\$391,643	71.6	\$611,529	63.9	\$1,046,120	82.9	\$691,788	82.5	\$2,741,082	76.1

TABLE 12

Male and Female Paramedical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$421	30.3	\$409	27.4	\$1,583	89.6	\$1,482	86.6	\$3,896	61.2
20-29	\$14,990	49.9	\$15,700	68.2	\$14,893	73.5	\$16,910	90.4	\$62,495	67.9
30-39	\$88,137	51.6	\$125,961	55.9	\$140,486	65.5	\$69,575	70.6	\$424,160	59.8
40-49	\$132,339	55.0	\$234,298	65.5	\$235,421	78.8	\$88,468	82.4	\$690,527	68.7
50-59	\$99,011	73.4	\$190,797	84.4	\$240,303	86.0	\$80,664	90.0	\$610,776	83.7
60 and over	\$54,827	89.4	\$114,413	81.7	\$133,587	93.1	\$25,012	103.9	\$327,840	88.9
All Ages	\$389,727	61.0	\$681,579	70.0	\$766,275	80.0	\$282,113	83.0	\$2,119,696	72.8

TABLE 12

Male and Female Paramedical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$219	51.1	\$414	78.9	\$506	97.2	\$184	49.1	\$1,323	71.6
20-29	\$2,569	45.7	\$1,933	44.7	\$4,991	157.5	\$2,256	83.4	\$11,749	74.3
30-39	\$15,726	51.4	\$20,490	56.4	\$22,118	58.1	\$10,695	64.4	\$69,031	56.8
40-49	\$21,058	44.5	\$40,171	65.8	\$39,545	74.2	\$21,689	94.4	\$122,465	66.3
50-59	\$16,724	77.1	\$34,971	95.6	\$47,925	97.1	\$25,045	109.3	\$124,666	95.5
60 and over	\$15,425	91.7	\$36,963	117.3	\$48,999	146.1	\$14,057	141.3	\$115,444	125.7
All Ages	\$71,722	58.6	\$134,943	79.2	\$164,086	92.2	\$73,928	97.9	\$444,681	81.4

TABLE 12

Male and Female Paramedical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$640	35.2	\$824	40.8	\$2,089	91.3	\$1,666	79.9	\$5,220	63.5
20-29	\$17,560	49.3	\$17,633	64.5	\$19,885	84.9	\$19,166	89.5	\$74,245	68.9
30-39	\$103,863	51.6	\$146,451	56.0	\$162,604	64.4	\$80,271	69.7	\$493,192	59.4
40-49	\$153,397	53.3	\$274,469	65.5	\$274,967	78.1	\$110,157	84.5	\$812,992	68.3
50-59	\$115,736	73.9	\$225,768	85.9	\$288,228	87.7	\$105,710	93.9	\$735,443	85.5
60 and over	\$70,252	89.9	\$151,376	88.2	\$182,586	103.2	\$39,069	114.9	\$443,285	96.2
All Ages	\$461,450	60.6	\$816,523	71.4	\$930,362	81.9	\$356,041	85.7	\$2,564,378	74.2

TABLE 13

Male and Female Nonmedical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$25,393	72.8	\$26,694	74.2	\$34,608	81.2	\$28,116	100.2	\$114,813	81.1
20-29	\$65,242	65.6	\$96,543	94.7	\$107,194	106.3	\$55,041	108.8	\$324,021	91.8
30-39	\$98,160	75.0	\$183,988	89.4	\$182,629	83.0	\$46,782	93.6	\$511,560	84.3
40-49	\$65,127	105.2	\$101,004	85.8	\$95,206	79.5	\$17,822	92.9	\$279,160	87.6
50-59	\$23,848	90.0	\$49,980	106.0	\$56,137	99.6	\$9,485	83.3	\$139,453	98.6
60 and over	\$12,986	80.9	\$26,600	83.3	\$25,230	95.4	\$2,845	58.8	\$67,663	85.3
All Ages	\$290,759	78.6	\$484,811	89.7	\$501,007	88.5	\$160,093	97.6	\$1,436,673	87.6

TABLE 13

Male and Female Nonmedical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$13,324	71.0	\$11,968	74.8	\$11,716	74.0	\$8,398	90.8	\$45,408	75.9
20-29	\$21,837	64.4	\$27,680	68.9	\$32,252	81.5	\$16,909	78.8	\$98,681	73.0
30-39	\$31,495	59.6	\$54,942	68.3	\$57,628	64.8	\$21,431	78.6	\$165,498	66.3
40-49	\$23,872	93.0	\$32,489	79.5	\$35,873	88.0	\$12,226	106.7	\$104,462	87.9
50-59	\$6,593	99.6	\$17,144	134.3	\$19,041	119.2	\$5,614	121.3	\$48,393	121.0
60 and over	\$3,357	81.5	\$7,380	96.3	\$6,434	136.8	\$2,919	108.7	\$20,092	104.8
All Ages	\$100,481	70.8	\$151,607	76.6	\$162,947	79.2	\$67,501	88.0	\$482,537	77.5

TABLE 13

Male and Female Nonmedical 1988-93 Experience by Issue Age and Policy Year
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$38,718	72.2	\$38,663	74.4	\$46,325	79.2	\$36,514	97.9	\$160,222	79.6
20-29	\$87,080	65.3	\$124,223	87.4	\$139,447	99.3	\$71,951	99.9	\$422,702	86.6
30-39	\$129,656	70.6	\$238,930	83.4	\$240,258	77.8	\$68,214	88.3	\$677,059	79.1
40-49	\$89,000	101.6	\$133,494	84.2	\$131,079	81.6	\$30,048	98.1	\$383,623	87.7
50-59	\$30,442	91.9	\$67,125	112.0	\$75,178	103.9	\$15,100	94.3	\$187,846	103.6
60 and over	\$16,344	81.0	\$33,981	85.8	\$31,665	101.6	\$5,764	76.6	\$87,755	89.1
All Ages	\$391,241	76.5	\$636,419	86.2	\$663,954	86.0	\$227,595	94.5	\$1,919,210	84.8

TABLE 14

Male and Female 1988-93 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$27,205	72.6	\$27,388	70.1	\$38,008	81.2	\$32,139	98.7	\$124,742	80.0
20-29	\$83,320	60.9	\$120,200	90.5	\$139,658	105.2	\$82,905	98.0	\$426,084	87.5
30-39	\$216,010	60.3	\$359,833	67.9	\$423,475	72.7	\$192,971	75.9	\$1,192,291	69.1
40-49	\$321,323	70.8	\$458,229	62.6	\$541,744	76.7	\$265,498	82.8	\$1,586,795	71.7
50-59	\$218,482	71.2	\$423,819	82.8	\$609,541	86.9	\$317,790	84.3	\$1,569,635	82.8
60 and over	\$154,901	82.7	\$290,038	70.9	\$419,384	89.7	\$155,498	86.1	\$1,019,822	81.9
All Ages	\$1,021,243	69.0	\$1,679,511	71.3	\$2,171,812	82.3	\$1,046,804	83.8	\$5,919,371	76.6

TABLE 14

Male and Female 1988-93 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$14,018	70.7	\$12,508	72.7	\$12,635	73.7	\$9,122	88.6	\$48,286	74.9
20-29	\$24,999	61.5	\$30,078	65.6	\$41,965	94.3	\$20,802	79.9	\$117,846	75.1
30-39	\$50,922	56.4	\$79,561	62.5	\$90,683	63.4	\$38,958	71.4	\$260,125	62.7
40-49	\$55,522	63.9	\$86,092	69.1	\$93,721	76.9	\$49,828	91.2	\$285,165	73.5
50-59	\$31,707	71.0	\$74,379	95.1	\$102,521	95.6	\$56,441	98.7	\$265,050	92.2
60 and over	\$48,526	82.0	\$114,663	110.8	\$129,570	127.7	\$53,661	125.2	\$346,422	112.9
All Ages	\$225,697	66.1	\$397,284	80.0	\$471,099	88.0	\$228,814	93.2	\$1,322,896	81.7

TABLE 14

Male and Female 1988-93 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$41,223	71.9	\$39,897	70.9	\$50,644	79.2	\$41,262	96.3	\$173,028	78.5
20-29	\$108,320	61.0	\$150,279	84.1	\$181,624	102.5	\$103,707	93.8	\$543,931	84.5
30-39	\$266,933	59.5	\$439,394	66.9	\$514,158	70.9	\$231,930	75.1	\$1,452,416	67.9
40-49	\$376,845	69.7	\$544,322	63.6	\$635,466	76.7	\$315,326	84.0	\$1,871,960	72.0
50-59	\$250,190	71.1	\$498,199	84.4	\$712,063	88.1	\$374,232	86.2	\$1,834,685	84.0
60 and over	\$203,428	82.5	\$404,702	78.9	\$548,954	96.5	\$209,159	93.6	\$1,366,244	88.0
All Ages	\$1,246,941	68.4	\$2,076,795	72.8	\$2,642,912	83.3	\$1,275,618	85.3	\$7,242,267	77.5

TABLE 15

Summary of Male and Female 1988-93 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years			
	Para- Medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	
	0-19	115.9	30.3	72.8	20.0	27.4	74.2	75.6	89.6	81.2	90.9	86.6	100.2	76.9	61.2
20-29	42.6	49.9	65.6	100.2	68.2	94.7	152.1	73.5	106.3	71.6	90.4	108.8	94.1	67.9	91.8
30-39	52.0	51.6	75.0	50.6	55.9	89.4	67.7	65.5	83.0	72.4	70.6	93.6	62.6	59.8	84.3
40-49	81.7	55.0	105.2	46.8	65.5	85.8	73.4	78.8	79.5	82.1	82.4	92.9	69.1	68.7	87.6
50-59	65.4	73.4	90.0	76.4	84.4	106.0	85.7	86.0	99.6	82.5	90.0	83.3	79.8	83.7	98.6
60 and over	79.1	89.4	80.9	62.5	81.7	83.3	87.4	93.1	95.4	84.1	103.9	58.8	78.3	88.9	85.3
All Ages	72.0	61.0	78.6	60.5	70.0	89.7	81.3	80.0	88.5	81.1	83.0	97.6	74.4	72.8	87.6

TABLE 15

Summary of Male and Female 1988-93 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years			
	Para- Medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical		
	0-19	81.3	51.1	71.0	21.0	78.9	74.8	53.5	97.2	74.0	81.0	49.1	90.8	59.3	71.6
20-29	48.3	45.7	64.4	32.7	44.7	68.9	273.7	157.5	81.5	88.2	83.4	78.8	123.2	74.3	73.0
30-39	54.4	51.4	59.6	38.6	56.4	68.3	68.4	58.1	64.8	64.0	64.4	78.6	58.2	56.8	66.3
40-49	76.1	44.5	93.0	57.9	65.8	79.5	65.7	74.2	88.0	78.7	94.4	106.7	68.5	66.3	87.9
50-59	51.6	77.1	99.6	76.8	95.6	134.3	85.0	97.1	119.2	86.9	109.3	121.3	78.8	95.5	121.0
60 and over	77.5	91.7	81.5	109.0	117.3	96.3	117.1	146.1	136.8	121.4	141.3	108.7	107.4	125.7	104.8
All Ages	69.4	58.6	70.8	86.1	79.2	76.6	95.2	92.2	79.2	93.6	97.9	88.0	87.9	81.4	77.5

TABLE 15

Summary of Male and Female 1988-93 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years			
	Para- Medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical		
0-19	104.2	35.2	72.2	20.3	40.8	74.4	70.2	91.3	79.2	89.0	79.9	97.9	72.4	63.5	79.6
20-29	43.4	49.3	65.3	90.4	64.5	87.4	167.9	84.9	99.3	73.4	89.5	99.9	97.7	68.9	86.6
30-39	52.3	51.6	70.6	49.4	56.0	83.4	67.7	64.4	77.8	71.6	69.7	88.3	62.2	59.4	79.1
40-49	81.3	53.3	101.6	47.7	65.5	84.2	72.8	78.1	81.6	81.7	84.5	98.1	69.1	68.3	87.7
50-59	64.0	73.9	91.9	76.4	85.9	112.0	85.6	87.7	103.9	83.0	93.9	94.3	79.7	85.5	103.6
60 and over	78.7	89.9	81.0	72.4	88.2	85.8	92.6	103.2	101.6	90.3	114.9	76.6	84.0	96.2	89.1
All Ages	71.6	60.6	76.5	63.9	71.4	86.2	82.9	81.9	86.0	82.5	85.7	94.5	76.1	74.2	84.8

TABLE 15

Summary of Male and Female 1988-93 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Male														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.26	2.40	0.63	1.37	2.71	3.72	1.19	0.91	1.07	0.95	1.16	1.10	0.80	1.33	1.06
20-29	1.17	1.31	1.54	0.68	1.39	0.95	0.48	1.45	0.70	1.26	1.20	1.52	0.72	1.35	0.98
30-39	0.99	1.45	1.44	1.11	1.60	1.77	0.97	1.27	1.23	0.98	1.32	1.29	0.96	1.41	1.35
40-49	0.67	1.91	1.29	1.40	1.31	1.83	1.07	1.01	1.08	1.00	1.13	1.13	0.99	1.28	1.27
50-59	1.12	1.23	1.38	1.10	1.26	1.39	1.00	1.16	1.16	1.09	0.93	1.01	1.05	1.18	1.24
60 and over	1.13	0.90	1.02	1.31	1.02	1.33	1.07	1.02	1.09	1.24	0.57	0.70	1.14	0.96	1.09
All Ages	0.85	1.29	1.09	1.16	1.28	1.48	0.98	1.11	1.09	1.02	1.18	1.20	0.98	1.20	1.18

TABLE 15

Summary of Male and Female 1988-93 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Female														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.63	1.39	0.87	3.76	0.95	3.56	1.82	0.76	1.38	0.61	1.85	1.12	1.21	1.06	1.28
20-29	0.95	1.41	1.34	1.37	1.54	2.11	0.58	0.52	0.30	0.94	0.95	0.89	0.60	0.98	0.59
30-39	0.95	1.16	1.10	1.46	1.21	1.77	0.85	1.11	0.95	1.01	1.22	1.23	0.97	1.17	1.14
40-49	0.58	2.09	1.22	1.14	1.21	1.37	1.13	1.19	1.34	1.20	1.13	1.36	0.97	1.33	1.28
50-59	1.49	1.29	1.93	1.24	1.40	1.75	1.14	1.23	1.40	1.26	1.11	1.40	1.21	1.27	1.54
60 and over	1.18	0.89	1.05	1.08	0.82	0.88	1.25	0.94	1.17	1.16	0.77	0.90	1.17	0.83	0.98
All Ages	0.84	1.21	1.02	0.92	0.97	0.89	0.97	0.86	0.83	1.05	0.90	0.94	0.93	0.95	0.88

TABLE 15

Summary of Male and Female 1988-93 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Male/Female Combined

Ages at Issue	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.34	2.05	0.69	2.01	1.82	3.67	1.30	0.87	1.13	0.90	1.23	1.10	0.88	1.25	1.10
20-29	1.14	1.32	1.51	0.71	1.36	0.97	0.51	1.17	0.59	1.22	1.12	1.36	0.70	1.26	0.89
30-39	0.99	1.37	1.35	1.13	1.49	1.69	0.95	1.21	1.15	0.97	1.27	1.23	0.95	1.33	1.27
40-49	0.66	1.91	1.25	1.37	1.28	1.77	1.07	1.05	1.12	1.03	1.16	1.20	0.99	1.28	1.27
50-59	1.16	1.24	1.44	1.12	1.30	1.47	1.02	1.19	1.21	1.13	1.00	1.14	1.07	1.21	1.30
60 and over	1.14	0.90	1.03	1.22	0.97	1.18	1.11	0.99	1.10	1.27	0.67	0.85	1.15	0.93	1.06
All Ages	0.85	1.26	1.07	1.12	1.21	1.35	0.99	1.05	1.04	1.04	1.10	1.15	0.98	1.14	1.12

TABLE 16

Smoker-Nonsmoker 1992-93 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$1,762	\$1,005	113.2	\$516	\$0	0.0	0.00
20-29	\$7,895	\$7,242	124.5	\$877	\$1,313	207.6	1.67
30-39	\$49,904	\$32,499	49.2	\$5,065	\$6,870	95.9	1.95
40-49	\$57,346	\$58,602	39.3	\$6,972	\$24,006	123.3	3.14
50-59	\$30,590	\$117,401	69.0	\$4,112	\$36,413	150.2	2.18
60 and over	\$16,387	\$147,871	76.3	\$1,932	\$41,526	192.1	2.52
Total	\$163,887	\$364,622	62.2	\$19,476	\$110,131	150.0	2.41

TABLE 16

Smoker-Nonsmoker 1992-93 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$1,393	\$420	47.7	\$206	\$0	0.0	0.00
20-29	\$28,261	\$8,742	46.7	\$3,087	\$1,649	81.2	1.74
30-39	\$136,655	\$65,729	44.0	\$16,765	\$21,299	110.1	2.50
40-49	\$92,991	\$100,460	49.1	\$17,005	\$40,355	102.9	2.10
50-59	\$28,313	\$79,548	57.8	\$5,402	\$40,679	148.0	2.56
60 and over	\$7,794	\$57,267	70.9	\$1,279	\$18,531	136.1	1.92
Total	\$295,407	\$312,168	52.8	\$43,747	\$122,515	120.3	2.28

TABLE 16

Smoker-Nonsmoker 1992-93 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$39,811	\$14,819	79.7	\$3,456	\$1,595	85.6	1.07
20-29	\$101,718	\$44,793	68.6	\$15,364	\$14,738	146.7	2.14
30-39	\$117,952	\$77,942	62.9	\$22,936	\$33,855	138.7	2.21
40-49	\$26,737	\$40,884	69.3	\$6,329	\$18,522	132.8	1.92
50-59	\$5,917	\$21,971	74.8	\$1,325	\$11,477	174.4	2.33
60 and over	\$2,038	\$17,569	75.9	\$341	\$7,941	213.5	2.81
Total	\$294,176	\$217,981	68.2	\$49,754	\$88,131	145.5	2.13

TABLE 16

Smoker-Nonsmoker 1992-93 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$42,967	\$16,244	79.8	\$4,180	\$1,595	70.2	0.88
20-29	\$137,874	\$60,778	67.6	\$19,329	\$17,701	139.3	2.06
30-39	\$304,512	\$176,171	51.9	\$44,767	\$62,026	121.8	2.35
40-49	\$177,075	\$199,946	48.4	\$30,306	\$82,885	114.1	2.36
50-59	\$64,821	\$218,921	64.9	\$10,841	\$88,570	151.9	2.34
60 and over	\$26,220	\$222,708	74.8	\$3,553	\$67,998	174.6	2.33
Total	\$753,472	\$894,772	59.8	\$112,978	\$320,778	136.0	2.28

TABLE 17

Smoker-Nonsmoker 1992-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1992	1	\$27,919	\$27,546	66.3	\$3,268	\$13,217	265.2	4.00
1991	2	\$23,808	\$23,249	46.7	\$2,460	\$10,142	208.6	4.47
1990	3	\$20,609	\$23,303	41.5	\$2,098	\$7,720	143.5	3.46
1989	4	\$17,508	\$38,546	70.3	\$1,876	\$7,132	121.4	1.73
1988	5	\$15,126	\$31,905	55.5	\$1,851	\$5,344	80.6	1.45
1987	6	\$13,075	\$38,386	68.1	\$1,510	\$6,768	111.8	1.64
1986	7	\$11,042	\$28,330	52.8	\$1,244	\$9,109	159.0	3.01
1985	8	\$9,630	\$47,062	95.4	\$1,171	\$7,626	124.5	1.31
1984	9	\$8,973	\$32,643	64.7	\$1,139	\$13,253	199.9	3.09
1983	10	\$7,211	\$30,370	65.1	\$1,080	\$9,602	137.2	2.11
1982	11	\$4,617	\$25,899	78.5	\$823	\$10,513	172.7	2.20
1981	12	\$3,260	\$11,102	43.0	\$674	\$5,289	96.9	2.25
1980	13	\$1,104	\$6,274	58.2	\$275	\$4,409	170.7	2.93
All years	1-13	\$163,887	\$364,622	62.2	\$19,476	\$110,131	150.0	2.41

TABLE 17

Smoker-Nonsmoker 1992-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1992	1	\$66,118	\$28,738	45.3	\$9,675	\$11,549	119.0	2.63
1991	2	\$54,422	\$30,876	43.6	\$7,580	\$10,029	94.9	2.18
1990	3	\$41,515	\$37,544	54.1	\$5,796	\$10,154	96.6	1.79
1989	4	\$33,749	\$33,741	50.9	\$4,762	\$13,446	128.6	2.53
1988	5	\$25,390	\$30,751	51.2	\$4,096	\$11,563	105.3	2.06
1987	6	\$19,617	\$27,005	48.7	\$3,016	\$12,243	126.7	2.60
1986	7	\$16,103	\$26,478	54.9	\$2,116	\$9,037	118.0	2.15
1985	8	\$12,128	\$22,441	55.2	\$1,821	\$10,449	140.6	2.55
1984	9	\$10,201	\$28,811	69.4	\$1,610	\$11,398	147.8	2.13
1983	10	\$7,525	\$22,461	64.6	\$1,417	\$10,178	138.3	2.14
1982	11	\$5,087	\$12,905	52.6	\$1,011	\$7,991	145.9	2.77
1981	12	\$2,795	\$7,333	58.2	\$669	\$3,450	105.4	1.81
1980	13	\$751	\$3,080	76.2	\$173	\$1,023	102.1	1.34
All years	1-13	\$295,407	\$312,168	52.8	\$43,747	\$122,515	120.3	2.28

TABLE 17

Smoker-Nonsmoker 1992-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1992	1	\$53,454	\$20,611	61.8	\$9,537	\$7,441	117.2	1.90
1991	2	\$46,729	\$24,793	70.6	\$7,735	\$9,337	146.4	2.07
1990	3	\$38,862	\$24,515	69.4	\$6,372	\$8,768	135.5	1.95
1989	4	\$32,485	\$26,664	78.4	\$5,320	\$9,229	145.3	1.85
1988	5	\$23,639	\$21,943	74.1	\$4,757	\$12,948	196.4	2.65
1987	6	\$22,444	\$19,781	67.4	\$4,053	\$9,129	148.6	2.21
1986	7	\$22,000	\$17,226	59.4	\$2,987	\$6,128	137.5	2.32
1985	8	\$15,706	\$14,760	63.9	\$2,431	\$4,976	121.8	1.91
1984	9	\$13,952	\$16,148	71.6	\$1,998	\$5,606	157.2	2.20
1983	10	\$12,508	\$15,625	66.6	\$2,072	\$5,906	134.1	2.01
1982	11	\$8,356	\$10,256	62.3	\$1,540	\$5,602	155.0	2.49
1981	12	\$3,668	\$4,805	68.0	\$740	\$2,270	134.4	1.98
1980	13	\$368	\$846	88.8	\$207	\$785	167.5	1.89
All years	1-13	\$294,176	\$217,981	68.2	\$49,754	\$88,131	145.5	2.13

TABLE 17

Smoker-Nonsmoker 1992-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1992 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1992	1	\$147,492	\$76,896	55.6	\$22,481	\$32,209	153.1	2.75
1991	2	\$124,960	\$78,918	50.7	\$17,776	\$29,509	135.3	2.67
1990	3	\$100,987	\$85,363	53.1	\$14,267	\$26,642	119.1	2.24
1989	4	\$83,744	\$98,952	63.8	\$11,958	\$29,808	131.4	2.06
1988	5	\$64,156	\$84,599	57.5	\$10,705	\$29,856	123.3	2.15
1987	6	\$55,138	\$85,173	60.3	\$8,580	\$28,141	128.7	2.13
1986	7	\$49,146	\$72,036	55.0	\$6,349	\$24,275	136.0	2.47
1985	8	\$37,464	\$84,264	74.5	\$5,424	\$23,052	130.7	1.75
1984	9	\$33,127	\$77,603	67.8	\$4,748	\$30,258	168.9	2.49
1983	10	\$27,245	\$68,457	65.3	\$4,571	\$25,687	136.9	2.10
1982	11	\$18,061	\$49,061	66.3	\$3,374	\$24,107	158.8	2.39
1981	12	\$9,724	\$23,242	51.1	\$2,083	\$11,009	105.7	2.07
1980	13	\$2,224	\$10,201	64.7	\$656	\$6,218	153.3	2.37
All years	1-13	\$753,472	\$894,772	59.8	\$112,978	\$320,778	136.0	2.28

TABLE 18

Smoker-Nonsmoker 1988-93 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$6,128	\$3,556	117.0	\$2,513	\$321	25.4	0.22
20-29	\$31,623	\$22,788	101.1	\$3,988	\$3,394	121.7	1.20
30-39	\$195,547	\$128,827	53.2	\$22,933	\$28,781	96.5	1.81
40-49	\$213,715	\$269,162	51.7	\$29,641	\$90,244	117.6	2.27
50-59	\$113,093	\$369,044	63.3	\$17,481	\$139,213	147.4	2.33
60 and over	\$54,552	\$438,714	72.9	\$7,331	\$124,366	161.1	2.21
Total	\$614,661	\$1,232,094	62.5	\$83,890	\$386,321	136.9	2.19

TABLE 18

Smoker-Nonsmoker 1988-93 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$4,876	\$1,087	37.3	\$896	\$465	83.5	2.24
20-29	\$101,714	\$37,255	55.4	\$11,888	\$7,350	94.9	1.71
30-39	\$495,341	\$243,638	47.2	\$66,585	\$77,171	106.9	2.27
40-49	\$334,911	\$373,252	53.8	\$67,850	\$171,186	118.9	2.21
50-59	\$104,570	\$311,971	66.2	\$22,279	\$156,189	152.8	2.31
60 and over	\$27,611	\$186,468	71.8	\$5,080	\$83,318	171.9	2.40
Total	\$1,069,026	\$1,153,673	57.4	\$174,582	\$495,681	132.1	2.30

TABLE 18

Smoker-Nonsmoker 1988-93 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$140,859	\$47,424	71.7	\$13,667	\$6,544	90.3	1.26
20-29	\$416,176	\$181,806	70.1	\$65,048	\$55,132	134.6	1.92
30-39	\$476,070	\$297,239	64.1	\$93,656	\$120,740	131.3	2.05
40-49	\$104,184	\$154,234	71.9	\$25,385	\$70,801	137.5	1.91
50-59	\$22,663	\$82,217	82.0	\$5,527	\$39,414	166.1	2.03
60 and over	\$6,791	\$47,547	70.3	\$1,431	\$22,561	171.1	2.43
Total	\$1,166,744	\$810,470	69.2	\$204,718	\$315,195	137.9	1.99

TABLE 18

Smoker-Nonsmoker 1988-93 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$151,864	\$52,068	72.2	\$17,077	\$7,330	80.8	1.12
20-29	\$549,514	\$241,850	69.3	\$80,926	\$65,876	127.9	1.85
30-39	\$1,166,958	\$669,705	54.8	\$183,175	\$226,693	116.9	2.13
40-49	\$652,811	\$796,649	55.8	\$122,878	\$332,233	122.1	2.19
50-59	\$240,327	\$763,233	66.1	\$45,289	\$334,817	151.9	2.30
60 and over	\$88,955	\$672,731	72.4	\$13,843	\$230,246	165.8	2.29
Total	\$2,850,432	\$3,196,239	62.0	\$463,190	\$1,197,197	135.1	2.18

TABLE 19

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Medical -----							
Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$112,262	\$93,037	58.9	\$15,068	\$31,238	148.7	2.53
2	\$97,342	\$115,045	59.7	\$12,116	\$27,863	119.7	2.01
3	\$81,314	\$112,668	52.9	\$10,152	\$29,260	114.3	2.16
4	\$68,984	\$121,302	56.2	\$8,767	\$33,809	127.7	2.27
5	\$59,535	\$115,461	53.4	\$7,776	\$30,673	111.8	2.09
6	\$52,983	\$135,337	64.0	\$7,061	\$38,614	139.3	2.18
7	\$45,018	\$141,653	71.3	\$6,254	\$38,137	136.6	1.92
8	\$35,887	\$134,051	75.9	\$5,297	\$39,992	150.0	1.98
9	\$26,640	\$110,216	75.1	\$4,122	\$40,831	176.8	2.36
10	\$16,943	\$66,023	62.5	\$2,968	\$29,565	157.6	2.52
11	\$10,081	\$53,431	74.9	\$2,126	\$21,355	138.8	1.85
12	\$5,391	\$22,401	50.6	\$1,380	\$13,953	122.9	2.43
13	\$2,275	\$11,464	50.8	\$797	\$11,024	145.0	2.85
All years 1-13	\$614,661	\$1,232,094	62.5	\$83,890	\$386,321	136.9	2.19

TABLE 19

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Paramedical -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$261,622	\$114,601	46.3	\$43,635	\$45,694	104.7	2.26
2	\$206,596	\$133,019	50.1	\$33,043	\$56,478	122.1	2.43
3	\$155,552	\$145,724	55.5	\$24,461	\$61,416	134.2	2.42
4	\$119,871	\$139,174	57.2	\$18,794	\$62,615	144.7	2.53
5	\$92,018	\$132,428	59.4	\$14,586	\$49,169	120.2	2.02
6	\$72,776	\$122,270	60.8	\$11,504	\$49,109	132.2	2.18
7	\$57,509	\$103,902	59.2	\$9,230	\$45,334	136.5	2.31
8	\$41,866	\$94,450	66.4	\$7,221	\$40,267	141.1	2.13
9	\$29,167	\$81,287	73.1	\$5,203	\$34,010	149.4	2.04
10	\$17,373	\$48,671	66.8	\$3,392	\$27,881	173.6	2.60
11	\$9,442	\$23,605	56.6	\$2,074	\$15,644	154.0	2.72
12	\$4,033	\$10,215	56.1	\$1,047	\$5,689	109.0	1.94
13	\$1,196	\$4,320	70.5	\$387	\$2,370	107.7	1.53
All years 1-13	\$1,069,026	\$1,153,673	57.4	\$174,582	\$495,681	132.1	2.30

TABLE 19

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=Nonmedical -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$245,897	\$102,207	66.0	\$46,540	\$39,072	125.2	1.90
2	\$199,457	\$96,266	65.2	\$36,186	\$40,732	136.0	2.09
3	\$159,550	\$101,258	70.7	\$28,564	\$41,185	138.2	1.95
4	\$131,487	\$102,178	74.8	\$22,416	\$38,174	145.8	1.95
5	\$110,190	\$88,197	68.6	\$18,507	\$37,280	153.3	2.23
6	\$97,779	\$89,331	72.7	\$15,255	\$31,612	144.5	1.99
7	\$81,232	\$70,155	64.3	\$12,234	\$21,738	116.3	1.81
8	\$58,009	\$56,689	66.8	\$9,346	\$21,199	136.8	2.05
9	\$40,280	\$44,057	68.2	\$6,726	\$15,527	126.7	1.86
10	\$25,118	\$37,167	82.2	\$4,595	\$14,085	149.4	1.82
11	\$12,872	\$15,981	66.0	\$2,647	\$9,701	166.3	2.52
12	\$4,273	\$5,861	69.9	\$1,181	\$3,493	139.7	2.00
13	\$594	\$1,118	70.5	\$514	\$1,391	134.2	1.90
All years 1-13	\$1,166,744	\$810,470	69.2	\$204,718	\$315,195	137.9	1.99

TABLE 19

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- TYPE=All Issues -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$619,782	\$309,846	55.3	\$105,244	\$116,005	121.0	2.19
2	\$503,396	\$344,330	56.9	\$81,345	\$125,074	125.7	2.21
3	\$396,417	\$359,650	58.1	\$63,179	\$131,862	130.3	2.24
4	\$320,342	\$362,655	60.9	\$49,977	\$134,599	140.3	2.31
5	\$261,744	\$336,087	59.2	\$40,871	\$117,123	126.4	2.13
6	\$223,539	\$346,939	64.8	\$33,821	\$119,336	137.6	2.12
7	\$183,759	\$315,711	65.3	\$27,718	\$105,211	131.8	2.02
8	\$135,764	\$285,191	70.6	\$21,865	\$101,459	143.5	2.03
9	\$96,087	\$235,561	73.0	\$16,053	\$90,368	155.5	2.13
10	\$59,435	\$151,862	67.9	\$10,956	\$71,532	161.7	2.38
11	\$32,396	\$93,019	67.8	\$6,848	\$46,701	148.9	2.20
12	\$13,698	\$38,479	54.3	\$3,609	\$23,136	121.3	2.23
13	\$4,066	\$16,903	55.8	\$1,699	\$14,786	136.4	2.44
All years 1-13	\$2,850,432	\$3,196,239	62.0	\$463,190	\$1,197,197	135.1	2.18

TABLE 20

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Not Subdivided -----

Ages at Issue	Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	
30-39	\$0	\$0	0.0	0.00
All Ages	\$0	\$0	0.0	0.00

TABLE 20

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$81,299	\$37,473	75.3	\$9,485	\$5,294	80.2	1.06
20-29	\$350,567	\$185,403	70.2	\$51,066	\$52,488	135.7	1.93
30-39	\$865,173	\$547,059	55.4	\$136,540	\$192,938	122.6	2.21
40-49	\$525,072	\$686,441	55.8	\$95,754	\$281,706	123.4	2.21
50-59	\$196,636	\$671,645	65.8	\$35,031	\$280,168	149.1	2.27
60 and over	\$61,905	\$514,088	68.1	\$8,630	\$150,978	143.4	2.11
All Ages	\$2,080,654	\$2,642,111	61.3	\$336,510	\$963,574	133.1	2.17

TABLE 20

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$70,564	\$14,595	65.4	\$7,591	\$2,036	82.6	1.26
20-29	\$198,947	\$56,446	66.3	\$29,859	\$13,387	104.4	1.57
30-39	\$301,785	\$122,646	52.5	\$46,635	\$33,754	92.2	1.76
40-49	\$127,738	\$110,207	55.6	\$27,124	\$50,526	115.0	2.07
50-59	\$43,691	\$91,588	68.6	\$10,257	\$54,648	167.8	2.45
60 and over	\$27,050	\$158,642	91.2	\$5,213	\$79,267	236.2	2.59
All Ages	\$769,777	\$554,127	65.5	\$126,680	\$233,622	144.2	2.20

TABLE 21

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Not Subdivided -----

Policy Year	Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	
5	\$0	\$0	0.0	0.00
13	\$0	\$0	0.0	0.00
All years 1-13	\$0	\$0	0.0	0.00

TABLE 21

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$438,024	\$258,693	57.1	\$75,144	\$91,787	119.3	2.09
2	\$361,510	\$278,023	56.0	\$58,327	\$102,183	128.0	2.28
3	\$287,557	\$290,543	56.5	\$45,273	\$100,879	123.1	2.18
4	\$234,405	\$288,026	58.1	\$36,088	\$107,080	137.2	2.36
5	\$193,382	\$279,736	58.9	\$29,680	\$95,178	126.1	2.14
6	\$166,527	\$292,797	65.2	\$24,944	\$96,186	135.4	2.08
7	\$137,870	\$266,161	65.4	\$20,742	\$87,855	133.4	2.04
8	\$103,237	\$244,789	71.3	\$16,543	\$80,893	138.3	1.94
9	\$73,507	\$193,408	70.1	\$12,177	\$75,315	156.5	2.23
10	\$45,563	\$127,007	66.1	\$8,306	\$56,381	153.9	2.33
11	\$24,899	\$75,886	64.3	\$5,208	\$37,942	145.9	2.27
12	\$10,703	\$32,252	52.1	\$2,759	\$19,386	119.9	2.30
13	\$3,462	\$14,785	53.5	\$1,315	\$12,501	132.3	2.47
All years 1-13	\$2,080,654	\$2,642,111	61.3	\$336,510	\$963,574	133.1	2.17

TABLE 21

Smoker-Nonsmoker 1988-93 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1978-92 Studied Between 1988 and 1993 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

-----SEX=Female-----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$181,757	\$51,152	47.6	\$30,100	\$24,217	128.1	2.69
2	\$141,885	\$66,307	60.7	\$23,018	\$22,890	116.6	1.92
3	\$108,860	\$69,107	66.0	\$17,905	\$30,983	161.1	2.44
4	\$85,937	\$74,628	74.8	\$13,889	\$27,518	153.7	2.05
5	\$68,362	\$56,351	60.6	\$11,190	\$21,945	127.7	2.11
6	\$57,012	\$54,141	62.6	\$8,877	\$23,149	147.6	2.36
7	\$45,889	\$49,550	64.8	\$6,976	\$17,355	124.5	1.92
8	\$32,526	\$40,402	66.8	\$5,322	\$20,565	168.5	2.52
9	\$22,579	\$42,153	90.1	\$3,876	\$15,052	150.5	1.67
10	\$13,871	\$24,855	78.8	\$2,650	\$15,151	199.4	2.53
11	\$7,496	\$17,132	89.2	\$1,639	\$8,759	163.3	1.83
12	\$2,994	\$6,226	69.2	\$849	\$3,749	128.7	1.86
13	\$603	\$2,117	79.7	\$383	\$2,284	163.7	2.05
All years 1-13	\$769,777	\$554,127	65.5	\$126,680	\$233,622	144.2	2.20

TABLE 22

1992-93 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1977 and Prior Studied Between 1992 and 1993 Anniversaries
 Policy Years 16 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Attained Ages	Exposure	Actual Deaths	Mortality Ratios			
			1975-80 Ultimate Tables	1965-70 Ultimate Tables	1980 CSO Tables	1979-81 U.S. Life Tables
15-19	\$1,651	\$1,139	82.1	89.9	50.7	68.6
20-24	\$1,989	\$1,768	84.0	97.1	56.3	61.8
25-29	\$2,029	\$1,692	84.7	92.0	53.9	56.7
30-34	\$2,805	\$4,130	152.3	133.9	84.8	92.6
35-39	\$5,383	\$8,472	127.5	98.9	67.8	73.4
40-44	\$9,782	\$17,412	93.0	67.7	51.2	53.5
45-49	\$12,580	\$31,170	77.7	57.8	48.4	46.6
50-54	\$11,841	\$46,708	75.0	55.2	51.4	46.0
55-59	\$10,769	\$68,906	75.1	54.5	53.9	48.3
60-64	\$10,476	\$120,950	83.0	62.0	63.5	56.7
65-69	\$9,057	\$165,664	82.6	63.3	64.5	60.7
70-74	\$6,969	\$192,388	79.0	62.8	62.6	61.7
75-79	\$4,516	\$197,405	79.1	63.3	61.6	67.1
80-84	\$2,445	\$175,729	83.0	68.9	66.0	74.0
85-89	\$953	\$111,521	88.7	75.6	70.0	82.4
90-95	\$306	\$51,219	86.0	78.0	68.3	83.3
All Ages	\$93,558	\$1,196,279	81.7	64.6	62.3	63.2

TABLE 23

Comparisons of 1988-93 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1988 and 1993 Anniversaries
 Policy Years 16 and Over
 (Actual Deaths in \$1,000 Units)

Attained Ages	Premium-Paying		Fully Paid-up		Ratio of Premium-Paying to Paid-up Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$5,003	76.3	\$224	206.4	0.36
20-24	\$6,776	76.4	\$926	119.1	0.64
25-29	\$7,604	87.7	\$1,071	104.8	0.83
30-34	\$17,529	137.8	\$1,858	148.1	0.93
35-39	\$38,673	117.3	\$2,996	149.6	0.78
40-44	\$77,706	86.1	\$4,350	122.5	0.70
45-49	\$141,815	78.7	\$5,125	96.9	0.81
50-54	\$217,746	76.2	\$7,557	91.9	0.82
55-59	\$353,133	79.8	\$13,850	84.0	0.95
60-64	\$575,658	81.6	\$33,397	81.6	0.99
65-69	\$681,190	77.6	\$99,792	81.3	0.95
70-74	\$729,105	78.3	\$139,934	81.5	0.96
75-79	\$699,445	79.1	\$174,846	83.0	0.95
80-84	\$571,991	80.4	\$177,662	84.3	0.95
85-89	\$290,356	83.5	\$161,016	85.4	0.97
90-95	\$116,217	86.8	\$98,523	94.4	0.91
All Ages	\$4,529,956	80.0	\$923,136	84.8	0.94

TABLE 24

Comparisons of 1988-93 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1988 and 1993 Anniversaries
 Policy Years 16 and Over
 (Actual Deaths in \$1,000 Units)

Attained Ages	Medical		Nonmedical		Ratio of Nonmedical to Medical Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$241	51.6	\$5,490	78.6	1.52
20-24	\$1,017	95.3	\$6,951	74.7	0.78
25-29	\$803	54.3	\$8,455	95.5	1.75
30-34	\$2,536	118.0	\$17,428	140.7	1.19
35-39	\$5,381	103.2	\$37,613	121.9	1.18
40-44	\$18,674	81.2	\$64,764	91.6	1.12
45-49	\$52,255	72.6	\$95,953	86.8	1.19
50-54	\$109,447	70.1	\$117,733	86.3	1.23
55-59	\$226,112	74.0	\$152,991	95.9	1.29
60-64	\$456,251	78.2	\$180,946	101.1	1.29
65-69	\$645,660	78.4	\$153,732	102.8	1.31
70-74	\$767,441	77.8	\$128,288	100.3	1.28
75-79	\$791,167	80.5	\$104,783	93.3	1.15
80-84	\$667,328	82.3	\$87,567	89.9	1.09
85-89	\$410,385	87.2	\$40,666	89.5	1.02
90-95	\$190,750	94.3	\$17,192	87.0	0.92
All Ages	\$4,345,455	80.1	\$1,220,560	95.6	1.19

TABLE 25

Comparisons of 1988-93 Ultimate Experience by Attained Age
Experience Between 1988 and 1993 Anniversaries
Policy Years 16 and Over
(Actual Deaths in \$1,000 Units)

Attained Ages	Male		Female		Ratio of Female to Male Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$4,486	74.2	\$1,644	99.1	0.52
20-24	\$7,059	77.6	\$1,956	92.8	0.45
25-29	\$8,465	93.2	\$1,891	88.0	0.40
30-34	\$19,475	152.6	\$3,390	101.5	0.37
35-39	\$41,253	129.3	\$7,367	84.9	0.48
40-44	\$84,242	95.0	\$14,279	73.9	0.66
45-49	\$151,210	81.9	\$21,286	77.4	0.72
50-54	\$237,157	78.4	\$28,700	86.5	0.75
55-59	\$387,681	81.4	\$45,448	93.1	0.73
60-64	\$647,664	83.3	\$72,438	94.5	0.67
65-69	\$837,820	80.4	\$90,980	93.7	0.63
70-74	\$921,300	79.9	\$112,882	97.3	0.64
75-79	\$917,568	81.8	\$117,965	87.0	0.61
80-84	\$775,104	84.6	\$117,046	83.4	0.64
85-89	\$461,460	88.2	\$74,765	83.5	0.67
90-95	\$205,050	92.3	\$47,483	99.6	0.80
All Ages	\$5,707,003	83.0	\$759,527	89.4	0.66

