

TABLE C

1993 AND 1994 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	3.8	0.8	95.4	3.7	1.5	94.8
10-19	5.7	5.3	88.9	4.6	5.3	90.1
20-29	4.1	24.9	71.0	5.2	19.3	75.5
30-39	15.4	48.6	36.1	15.4	43.5	41.2
40-49	30.5	54.4	15.1	30.7	52.0	17.3
50-59	47.9	42.8	9.4	46.6	43.1	10.3
60-69	58.9	33.3	7.8	58.5	33.6	7.9
70 AND OVER	76.4	15.9	7.7	76.0	17.8	6.3
All Ages	20.0	41.9	38.1	19.7	37.0	43.3

TABLE 1

1993-94 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$59,610	\$13,897	\$21,149	65.7	34.1
10-14	\$14,902	\$6,090	\$9,526	63.9	63.5
15-19	\$18,669	\$12,589	\$15,226	82.7	81.6
20-24	\$53,125	\$29,475	\$33,883	87.0	73.9
25-29	\$138,542	\$65,184	\$98,215	66.4	55.3
30-34	\$211,192	\$123,525	\$204,283	60.5	46.5
35-39	\$202,885	\$166,832	\$292,470	57.0	44.3
40-44	\$146,141	\$196,818	\$308,265	63.8	46.8
45-49	\$89,657	\$186,359	\$288,526	64.6	48.1
50-54	\$51,679	\$180,822	\$240,817	75.1	50.7
55-59	\$30,205	\$174,738	\$234,119	74.6	57.3
60-64	\$17,268	\$156,727	\$177,526	88.3	60.9
65-69	\$7,941	\$96,092	\$118,934	80.8	62.2
70 and over	\$4,256	\$99,274	\$76,018	130.6	88.2
Total	\$1,046,078	\$1,508,428	\$2,118,965	71.2	52.7

TABLE 2

1993-94 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$176,187	\$82,309	\$156,279	52.7	37.2
2	\$156,484	\$106,314	\$181,360	58.6	42.1
3	\$134,140	\$144,234	\$198,660	72.6	53.1
4	\$112,004	\$139,910	\$196,069	71.4	52.8
5	\$93,013	\$126,233	\$185,736	68.0	52.0
6	\$79,162	\$131,639	\$181,372	72.6	54.0
7	\$67,513	\$137,135	\$175,363	78.2	57.4
8	\$54,650	\$112,469	\$149,484	75.2	55.6
9	\$41,780	\$101,195	\$129,512	78.1	57.8
10	\$36,922	\$101,401	\$132,386	76.6	56.4
11	\$31,948	\$96,563	\$132,737	72.7	54.9
12	\$22,551	\$72,453	\$100,047	72.4	54.9
13	\$16,435	\$57,920	\$75,751	76.5	58.4
14	\$12,709	\$49,709	\$66,054	75.3	58.0
15	\$10,574	\$48,938	\$58,147	84.2	65.4
Total	\$1,046,078	\$1,508,428	\$2,118,965	71.2	52.7

TABLE 3

Medical, Paramedical, Nonmedical 1993-94 Experience by Issue Age
 Male and Female Lives Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$788	97.4	\$330	97.2	\$12,778	63.9
10-14	\$190	38.5	\$86	22.3	\$5,813	67.2
15-19	\$45	6.8	\$580	55.4	\$11,964	88.5
20-24	\$775	50.9	\$3,188	72.0	\$25,511	91.3
25-29	\$3,425	52.4	\$8,654	40.5	\$52,962	75.3
30-34	\$17,120	62.2	\$35,985	48.0	\$70,254	69.0
35-39	\$33,832	52.7	\$67,903	49.5	\$64,863	71.2
40-44	\$56,298	59.0	\$94,234	60.9	\$46,105	79.6
45-49	\$66,377	60.6	\$90,010	65.0	\$29,834	74.0
50-54	\$79,872	69.9	\$77,507	76.4	\$22,902	91.7
55-59	\$82,280	67.6	\$75,548	81.8	\$16,489	82.9
60-64	\$82,791	82.7	\$60,533	96.3	\$12,838	88.9
65-69	\$65,983	83.7	\$24,670	76.4	\$5,261	68.0
70 and over	\$72,178	128.6	\$16,285	108.7	\$10,726	220.8
Total	\$561,959	72.2	\$555,519	66.4	\$388,305	77.1

TABLE 4

1993-94 Experience by Policy Year
 Male and Female Lives Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$20,802	43.8	\$31,518	47.1	\$29,289	70.0
2	\$34,409	61.8	\$40,713	50.7	\$30,542	67.4
3	\$54,612	87.5	\$50,886	57.5	\$38,509	80.7
4	\$42,765	66.0	\$56,737	67.9	\$40,285	84.6
5	\$35,673	58.2	\$54,431	68.7	\$35,985	79.8
6	\$48,035	77.6	\$47,607	63.3	\$35,933	81.2
7	\$55,245	89.2	\$46,656	66.9	\$35,017	80.2
8	\$38,101	70.8	\$44,492	77.7	\$29,731	77.5
9	\$41,813	84.0	\$35,386	73.2	\$23,960	76.4
10	\$38,804	72.8	\$38,933	80.1	\$23,607	77.6
11	\$42,202	75.7	\$31,845	72.2	\$22,434	68.4
12	\$28,483	67.1	\$26,902	79.5	\$17,002	71.6
13	\$29,721	78.9	\$17,913	73.8	\$10,239	74.3
14	\$25,333	69.9	\$15,946	77.1	\$8,388	92.2
15	\$25,954	78.1	\$15,548	94.2	\$7,378	88.2
Total	\$561,959	72.2	\$555,519	66.4	\$388,305	77.1

TABLE 5

Medical, Paramedical, Nonmedical 1993-94 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$265	77.4	\$253	58.4	\$285	49.6	\$220	35.7	\$1,023	52.0
20-29	\$257	19.5	\$830	46.6	\$975	40.9	\$2,137	83.0	\$4,201	52.1
30-39	\$2,033	16.0	\$9,944	47.8	\$21,530	64.7	\$17,445	70.0	\$50,952	55.6
40-49	\$9,828	32.1	\$27,576	49.1	\$47,011	66.3	\$38,259	80.8	\$122,675	59.8
50-59	\$20,878	69.8	\$36,012	74.5	\$57,328	69.5	\$47,934	63.7	\$162,153	68.7
60 and over	\$21,950	77.5	\$58,435	95.7	\$94,868	104.1	\$45,698	83.7	\$220,953	94.0
Total	\$55,212	53.5	\$133,051	70.6	\$222,000	79.1	\$151,695	73.9	\$561,959	72.2

TABLE 5

Medical, Paramedical, Nonmedical 1993-94 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$400	124.0	\$75	16.6	\$86	15.5	\$435	98.0	\$996	56.1
20-29	\$1,126	14.3	\$4,339	54.5	\$3,500	59.4	\$2,876	71.5	\$11,843	45.9
30-39	\$16,910	38.7	\$32,182	47.8	\$33,410	48.5	\$21,385	66.2	\$103,889	49.0
40-49	\$27,693	49.1	\$60,464	60.9	\$64,684	67.9	\$31,402	74.1	\$184,244	62.8
50-59	\$16,748	62.6	\$37,105	79.7	\$62,900	80.8	\$36,300	84.9	\$153,056	78.9
60 and over	\$9,352	76.9	\$27,887	93.8	\$48,493	95.5	\$15,756	90.0	\$101,489	92.1
Total	\$72,231	49.1	\$162,055	64.5	\$213,076	71.2	\$108,155	77.6	\$555,519	66.4

TABLE 5

Medical, Paramedical, Nonmedical 1993-94 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$6,776	65.9	\$7,583	69.8	\$9,265	70.2	\$6,931	88.7	\$30,556	72.5
20-29	\$13,452	61.3	\$21,271	79.1	\$28,970	90.4	\$14,778	85.0	\$78,473	79.9
30-39	\$18,032	57.7	\$38,485	71.7	\$56,272	74.4	\$22,327	69.0	\$135,117	70.0
40-49	\$10,907	71.8	\$23,521	79.4	\$28,785	75.0	\$12,725	84.4	\$75,939	77.3
50-59	\$6,137	110.5	\$12,569	109.8	\$14,486	79.8	\$6,198	63.7	\$39,391	87.8
60 and over	\$4,526	150.1	\$11,349	143.9	\$10,469	98.1	\$2,481	45.4	\$28,826	106.6
Total	\$59,831	68.6	\$114,781	81.7	\$148,250	78.8	\$65,442	74.5	\$388,305	77.1

TABLE 5

Medical, Paramedical, Nonmedical 1993-94 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$7,441	68.0	\$7,911	67.3	\$9,637	67.2	\$7,586	85.5	\$32,576	71.0
20-29	\$14,943	48.0	\$26,466	72.2	\$33,447	82.9	\$19,802	82.5	\$94,660	71.7
30-39	\$37,196	42.5	\$80,707	56.9	\$111,242	62.6	\$61,211	68.3	\$290,357	58.5
40-49	\$48,737	47.7	\$111,562	60.3	\$140,481	68.7	\$82,396	78.6	\$383,178	64.2
50-59	\$44,240	71.0	\$85,835	80.7	\$134,966	75.6	\$90,518	70.8	\$355,561	74.9
60 and over	\$36,065	82.9	\$97,895	99.1	\$154,063	100.9	\$64,070	82.6	\$352,094	94.5
Total	\$188,624	55.9	\$410,378	70.7	\$583,840	76.0	\$325,585	75.2	\$1,508,428	71.2

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1993-94 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	77.4	124.0	65.9	58.4	16.6	69.8	49.6	15.5	70.2	35.7	98.0	88.7	52.0	56.1	72.5
20-29	19.5	14.3	61.3	46.6	54.5	79.1	40.9	59.4	90.4	83.0	71.5	85.0	52.1	45.9	79.9
30-39	16.0	38.7	57.7	47.8	47.8	71.7	64.7	48.5	74.4	70.0	66.2	69.0	55.6	49.0	70.0
40-49	32.1	49.1	71.8	49.1	60.9	79.4	66.3	67.9	75.0	80.8	74.1	84.4	59.8	62.8	77.3
50-59	69.8	62.6	110.5	74.5	79.7	109.8	69.5	80.8	79.8	63.7	84.9	63.7	68.7	78.9	87.8
60 and over	77.5	76.9	150.1	95.7	93.8	143.9	104.1	95.5	98.1	83.7	90.0	45.4	94.0	92.1	106.6
Total	53.5	49.1	68.6	70.6	64.5	81.7	79.1	71.2	78.8	73.9	77.6	74.5	72.2	66.4	77.1

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1993-94 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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			16-15 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	1.60	0.53	0.85	0.28	4.19	1.19	0.31	4.52	1.41	2.74	0.91	2.48	1.08	1.29	1.39
20-29	0.73	4.30	3.14	1.17	1.45	1.70	1.45	1.52	2.21	0.86	1.19	1.02	0.88	1.74	1.53
30-39	2.42	1.49	3.60	1.00	1.50	1.50	0.75	1.53	1.15	0.94	1.04	0.99	0.88	1.43	1.26
40-49	1.53	1.46	2.24	1.24	1.30	1.62	1.02	1.11	1.13	0.92	1.14	1.05	1.05	1.23	1.29
50-59	0.90	1.77	1.58	1.07	1.38	1.47	1.16	0.99	1.15	1.33	0.75	1.00	1.15	1.11	1.28
60 and over	0.99	1.95	1.94	0.98	1.53	1.50	0.92	1.03	0.94	1.07	0.51	0.54	0.98	1.16	1.13
Total	0.92	1.40	1.28	0.91	1.27	1.16	0.90	1.11	1.00	1.05	0.96	1.01	0.92	1.16	1.07

TABLE 7

Male and Female 1989-94 Experience by Issue Age
 Medical, Paramedical, Nonmedical Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$140,832	\$39,873	65.8	\$128,100	\$23,067	64.0	\$268,932	\$62,940	65.1
10-14	\$38,765	\$25,891	79.6	\$32,382	\$8,209	66.4	\$71,148	\$34,100	76.0
15-19	\$57,774	\$59,379	92.7	\$42,705	\$16,194	87.8	\$100,479	\$75,573	91.6
20-24	\$160,729	\$114,728	89.3	\$111,245	\$34,465	74.2	\$271,974	\$149,194	85.3
25-29	\$442,216	\$292,076	81.8	\$231,902	\$84,999	72.9	\$674,119	\$377,076	79.6
30-34	\$712,666	\$504,284	69.0	\$279,747	\$121,529	59.6	\$992,413	\$625,827	67.0
35-39	\$724,820	\$693,414	63.9	\$237,297	\$146,245	59.8	\$962,118	\$839,660	63.2
40-44	\$551,865	\$812,256	68.9	\$152,333	\$148,212	63.2	\$704,198	\$960,469	67.9
45-49	\$348,754	\$794,530	68.4	\$84,393	\$150,832	82.3	\$433,147	\$945,362	70.3
50-54	\$208,088	\$794,245	79.9	\$50,034	\$148,958	95.9	\$258,122	\$943,203	82.1
55-59	\$126,652	\$778,891	78.4	\$34,031	\$144,920	97.8	\$160,684	\$923,822	81.0
60-64	\$65,397	\$570,853	81.0	\$24,754	\$149,772	103.7	\$90,152	\$720,625	84.9
65-69	\$23,780	\$330,446	75.6	\$14,235	\$105,526	101.0	\$38,015	\$435,973	80.5
70 and over	\$9,362	\$208,769	100.4	\$9,450	\$148,902	144.9	\$18,812	\$357,672	115.1
Total	\$3,611,705	\$6,019,641	74.0	\$1,432,613	\$1,431,836	81.8	\$5,044,319	\$7,451,501	75.4

TABLE 8

Male and Female 1989-94 Experience by Policy Year
 Medical, Paramedical, Nonmedical Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$671,980	\$471,354	67.9	\$284,932	\$103,204	60.8	\$956,912	\$574,558	66.5
2	\$562,987	\$474,792	61.9	\$231,891	\$124,452	69.9	\$794,879	\$599,245	63.4
3	\$466,920	\$549,275	66.5	\$188,617	\$159,727	88.7	\$655,538	\$709,002	70.4
4	\$387,928	\$560,141	69.3	\$155,384	\$148,520	83.7	\$543,313	\$708,661	71.9
5	\$317,183	\$524,624	69.2	\$126,559	\$126,993	75.4	\$443,742	\$651,618	70.3
6	\$260,523	\$528,911	76.5	\$102,847	\$124,469	80.2	\$363,371	\$653,381	77.2
7	\$220,435	\$516,014	79.4	\$83,903	\$114,191	81.3	\$304,338	\$630,205	79.8
8	\$180,575	\$473,749	81.4	\$65,742	\$98,851	82.3	\$246,317	\$572,601	81.6
9	\$143,484	\$425,690	83.6	\$50,441	\$93,190	93.4	\$193,925	\$518,881	85.2
10	\$113,213	\$365,544	82.8	\$39,556	\$84,177	99.1	\$152,769	\$449,721	85.4
11	\$86,199	\$290,916	77.6	\$30,401	\$67,273	92.0	\$116,601	\$358,189	79.9
12	\$65,810	\$252,583	82.0	\$23,575	\$51,004	85.2	\$89,386	\$303,588	82.5
13	\$52,704	\$213,265	80.8	\$19,239	\$47,901	91.9	\$71,943	\$261,189	82.7
14	\$43,946	\$193,585	80.9	\$15,921	\$46,218	96.1	\$59,867	\$239,804	83.4
15	\$37,810	\$179,191	81.0	\$13,599	\$41,660	94.4	\$51,410	\$220,852	83.2
Total	\$3,611,705	\$6,019,641	74.0	\$1,432,613	\$1,431,836	81.8	\$5,044,319	\$7,451,501	75.4

TABLE 9

Male and Female 1989-94 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$3,244	120.5	\$1,010	89.6	\$35,618	62.8
10-14	\$1,725	87.1	\$394	28.1	\$23,771	81.6
15-19	\$1,017	33.7	\$2,651	67.3	\$55,709	97.6
20-24	\$4,696	63.8	\$10,024	62.2	\$99,969	95.2
25-29	\$25,579	79.9	\$48,120	59.7	\$218,078	89.2
30-34	\$73,754	58.8	\$151,912	55.8	\$278,270	83.6
35-39	\$167,479	58.4	\$284,569	56.8	\$240,902	81.3
40-44	\$271,577	64.1	\$373,984	66.1	\$166,387	87.8
45-49	\$324,659	65.6	\$352,406	67.1	\$117,313	82.7
50-54	\$408,550	79.9	\$307,854	76.9	\$77,184	93.7
55-59	\$392,208	72.0	\$316,012	84.4	\$70,061	94.7
60-64	\$312,503	74.4	\$214,616	91.6	\$42,885	85.4
65-69	\$216,920	73.7	\$90,467	78.2	\$22,678	84.1
70 and over	\$148,351	102.4	\$46,327	92.5	\$13,692	105.6
Total	\$2,352,269	71.4	\$2,200,356	70.0	\$1,462,524	86.1

TABLE 9

Male and Female 1989-94 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$712	51.5	\$99	18.0	\$22,255	65.2
10-14	\$276	46.2	\$211	45.8	\$7,721	68.3
15-19	\$447	61.5	\$885	93.3	\$14,861	88.6
20-24	\$324	24.7	\$1,997	54.3	\$32,057	77.3
25-29	\$6,685	142.5	\$10,682	73.4	\$67,631	69.5
30-34	\$9,020	59.1	\$27,080	57.2	\$85,373	60.3
35-39	\$18,175	60.9	\$44,966	49.6	\$83,028	67.0
40-44	\$21,603	50.8	\$64,528	57.3	\$62,025	78.1
45-49	\$33,513	75.0	\$70,659	76.8	\$46,597	100.2
50-54	\$56,145	96.9	\$62,845	88.0	\$29,851	114.9
55-59	\$58,390	89.8	\$66,911	100.7	\$19,526	117.1
60-64	\$68,735	87.6	\$72,618	129.5	\$8,207	83.2
65-69	\$67,156	93.7	\$29,754	109.4	\$8,541	153.9
70 and over	\$118,515	151.8	\$20,488	121.3	\$9,884	126.6
Total	\$459,702	93.4	\$473,730	78.8	\$497,564	75.6

TABLE 9

Male and Female 1989-94 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$3,956	97.1	\$1,109	66.1	\$57,874	63.7
10-14	\$2,001	77.6	\$606	32.5	\$31,492	77.9
15-19	\$1,464	39.1	\$3,537	72.4	\$70,571	95.6
20-24	\$5,021	57.9	\$12,021	60.7	\$132,027	90.1
25-29	\$32,265	87.9	\$58,803	61.8	\$285,710	83.6
30-34	\$82,775	58.9	\$178,993	56.0	\$363,643	76.7
35-39	\$185,654	58.6	\$329,536	55.7	\$323,931	77.0
40-44	\$293,180	62.9	\$438,513	64.6	\$228,412	84.9
45-49	\$358,173	66.4	\$423,066	68.5	\$163,910	87.0
50-54	\$464,696	81.6	\$370,700	78.6	\$107,035	98.8
55-59	\$450,598	73.9	\$382,924	86.9	\$89,588	98.8
60-64	\$381,238	76.5	\$287,235	99.0	\$51,093	85.1
65-69	\$284,077	77.6	\$120,222	84.2	\$31,220	96.0
70 and over	\$266,866	119.7	\$66,815	99.8	\$23,577	113.5
Total	\$2,811,971	74.3	\$2,674,087	71.4	\$1,960,088	83.1

TABLE 10

Male and Female 1989-94 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$164,170	76.3	\$166,146	54.7	\$139,898	79.8
2	\$152,085	59.7	\$192,964	56.9	\$128,869	74.2
3	\$160,478	56.5	\$229,775	63.8	\$158,504	86.9
4	\$163,696	56.6	\$238,647	69.9	\$157,436	88.5
5	\$156,414	56.6	\$214,066	68.2	\$153,753	91.4
6	\$192,706	74.8	\$196,759	71.0	\$139,271	89.1
7	\$206,481	81.6	\$184,949	74.0	\$124,349	84.9
8	\$194,063	80.9	\$168,436	78.7	\$111,091	86.8
9	\$185,074	83.0	\$152,976	84.4	\$87,487	83.2
10	\$158,583	77.6	\$126,611	83.1	\$80,267	94.4
11	\$144,111	77.0	\$94,033	77.3	\$52,657	79.8
12	\$137,891	82.7	\$74,868	78.8	\$39,740	85.5
13	\$120,923	78.3	\$60,672	79.4	\$31,571	95.9
14	\$110,990	75.8	\$53,865	83.7	\$28,683	101.1
15	\$104,598	74.4	\$45,582	86.0	\$28,939	104.6
Total	\$2,352,269	71.4	\$2,200,356	70.0	\$1,462,524	86.1

TABLE 10

Male and Female 1989-94 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$22,752	62.3	\$32,780	52.5	\$47,174	66.7
2	\$34,428	78.2	\$40,069	60.7	\$49,862	73.4
3	\$57,223	119.6	\$48,088	74.4	\$54,313	80.3
4	\$48,414	101.4	\$46,444	75.0	\$53,654	79.1
5	\$37,673	83.4	\$44,533	76.8	\$44,769	68.5
6	\$34,510	82.2	\$41,243	78.6	\$48,697	80.1
7	\$36,986	95.7	\$36,285	78.5	\$40,916	73.7
8	\$30,123	89.0	\$35,686	91.0	\$33,037	70.2
9	\$32,701	111.5	\$31,946	95.6	\$28,517	77.1
10	\$28,978	110.8	\$32,473	111.8	\$22,723	76.4
11	\$24,891	102.7	\$21,748	90.0	\$20,602	83.4
12	\$17,283	83.4	\$18,197	92.0	\$15,510	80.3
13	\$17,736	93.0	\$17,423	103.9	\$12,730	78.2
14	\$18,448	97.8	\$15,135	102.2	\$12,624	87.4
15	\$17,547	97.7	\$11,676	96.2	\$12,428	88.6
Total	\$459,702	93.4	\$473,730	78.8	\$497,564	75.6

TABLE 10

Male and Female 1989-94 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1979-93 Studied Between 1989 and 1994 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					
	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$186,923	74.3	\$198,927	54.4	\$187,073	76.0
2	\$186,513	62.4	\$233,033	57.6	\$178,732	74.0
3	\$217,702	65.6	\$277,864	65.4	\$212,817	85.1
4	\$212,111	62.9	\$285,092	70.7	\$211,090	85.9
5	\$194,088	60.4	\$258,599	69.5	\$198,522	85.0
6	\$227,216	75.8	\$238,002	72.2	\$187,968	86.6
7	\$243,468	83.4	\$221,234	74.7	\$165,265	81.8
8	\$224,186	81.9	\$204,122	80.6	\$144,129	82.4
9	\$217,776	86.3	\$184,922	86.2	\$116,005	81.6
10	\$187,562	81.4	\$159,085	87.7	\$102,990	89.7
11	\$169,002	79.9	\$115,782	79.4	\$73,260	80.8
12	\$155,174	82.8	\$93,065	81.1	\$55,251	84.0
13	\$138,660	79.9	\$78,096	83.8	\$44,302	90.1
14	\$129,438	78.3	\$69,000	87.1	\$41,308	96.5
15	\$122,145	77.0	\$57,258	87.9	\$41,368	99.2
Total	\$2,811,971	74.3	\$2,674,087	71.4	\$1,960,088	83.1

TABLE 11

Male and Female Medical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$1,315	111.3	\$428	28.4	\$1,749	76.9	\$2,494	91.6	\$5,987	77.8
20-29	\$2,682	38.3	\$6,716	88.9	\$11,093	100.9	\$9,783	70.7	\$30,276	76.9
30-39	\$24,263	42.6	\$44,516	45.9	\$94,893	63.0	\$77,561	72.1	\$241,234	58.5
40-49	\$110,891	73.3	\$115,397	43.9	\$220,238	72.3	\$149,708	75.2	\$596,236	64.9
50-59	\$92,201	64.3	\$160,409	67.7	\$312,316	82.5	\$235,831	79.3	\$800,759	75.8
60 and over	\$84,901	77.3	\$153,120	62.9	\$296,618	89.7	\$143,133	81.8	\$677,775	78.9
All Ages	\$316,255	67.3	\$480,589	56.6	\$936,910	79.5	\$618,513	77.8	\$2,352,269	71.4

TABLE 11

Male and Female Medical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$425	73.1	\$125	19.1	\$355	45.4	\$530	76.8	\$1,435	53.0
20-29	\$402	37.4	\$478	35.5	\$4,720	267.7	\$1,409	77.6	\$7,010	116.7
30-39	\$2,799	40.9	\$4,364	41.3	\$11,243	67.5	\$8,787	79.5	\$27,195	60.3
40-49	\$6,525	45.8	\$11,847	50.2	\$21,152	72.0	\$15,592	78.0	\$55,117	63.2
50-59	\$11,727	69.9	\$38,247	127.4	\$36,643	81.9	\$27,918	89.0	\$114,536	93.2
60 and over	\$35,300	86.0	\$88,249	118.3	\$89,186	116.3	\$41,670	115.9	\$254,407	111.5
All Ages	\$57,181	71.0	\$143,312	101.8	\$163,300	96.1	\$95,908	95.1	\$459,702	93.4

TABLE 11

Male and Female Medical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$1,740	98.7	\$553	25.6	\$2,105	68.8	\$3,024	88.6	\$7,423	71.4
20-29	\$3,085	38.2	\$7,194	80.9	\$15,813	124.0	\$11,193	71.5	\$37,287	82.2
30-39	\$27,063	42.4	\$48,881	45.5	\$106,136	63.4	\$86,348	72.8	\$268,430	58.7
40-49	\$117,416	70.9	\$127,245	44.4	\$241,390	72.2	\$165,301	75.4	\$651,353	64.8
50-59	\$103,929	64.9	\$198,656	74.4	\$348,959	82.5	\$263,749	80.2	\$915,295	77.6
60 and over	\$120,202	79.7	\$241,370	75.9	\$385,805	94.7	\$184,804	87.6	\$932,182	85.7
All Ages	\$373,437	67.9	\$623,901	63.0	\$1,100,210	81.6	\$714,421	79.7	\$2,811,971	74.3

TABLE 12

Male and Female Paramedical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$693	54.6	\$484	29.5	\$1,157	65.8	\$1,722	95.5	\$4,057	62.7
20-29	\$11,038	35.6	\$15,894	61.3	\$15,213	72.4	\$15,999	85.5	\$58,145	60.1
30-39	\$83,361	47.0	\$131,816	53.3	\$144,605	60.8	\$76,698	68.8	\$436,482	56.4
40-49	\$126,485	52.1	\$244,589	63.6	\$254,120	75.6	\$101,195	79.3	\$726,391	66.6
50-59	\$87,765	66.9	\$179,006	81.4	\$258,477	83.7	\$98,618	86.0	\$623,867	80.5
60 and over	\$49,766	84.6	\$110,698	81.4	\$156,158	92.4	\$34,788	96.6	\$351,412	87.9
All Ages	\$359,110	55.9	\$682,489	67.2	\$829,733	77.2	\$329,022	80.2	\$2,200,356	70.0

TABLE 12

Male and Female Paramedical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$50	11.9	\$409	74.3	\$557	98.3	\$179	42.4	\$1,196	61.0
20-29	\$2,807	43.6	\$2,863	53.0	\$4,858	138.6	\$2,150	74.4	\$12,679	69.5
30-39	\$15,865	46.9	\$20,100	48.1	\$23,338	54.0	\$12,742	66.3	\$72,047	52.2
40-49	\$22,172	44.4	\$45,966	67.4	\$44,199	72.7	\$22,849	88.5	\$135,188	66.0
50-59	\$16,146	76.1	\$32,540	89.5	\$51,720	96.4	\$29,349	110.1	\$129,757	94.1
60 and over	\$15,807	95.3	\$37,186	115.2	\$52,958	137.1	\$16,909	133.7	\$122,861	122.7
All Ages	\$72,849	56.7	\$139,066	75.4	\$177,633	88.7	\$84,180	96.0	\$473,730	78.8

TABLE 12

Male and Female Paramedical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$743	44.0	\$894	40.8	\$1,715	73.7	\$1,901	85.4	\$5,253	62.3
20-29	\$13,845	37.0	\$18,757	59.8	\$20,072	81.8	\$18,149	84.0	\$70,824	61.6
30-39	\$99,227	47.0	\$151,917	52.6	\$167,943	59.8	\$89,441	68.4	\$508,529	55.8
40-49	\$148,658	50.8	\$290,556	64.2	\$298,320	75.1	\$124,045	80.9	\$861,580	66.5
50-59	\$103,912	68.2	\$211,547	82.6	\$310,197	85.6	\$127,967	90.5	\$753,624	82.6
60 and over	\$65,573	86.9	\$147,884	87.8	\$209,116	100.7	\$51,698	106.2	\$474,273	94.8
All Ages	\$431,960	56.0	\$821,556	68.5	\$1,007,366	79.0	\$413,203	83.0	\$2,674,087	71.4

TABLE 13

Male and Female Nonmedical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$25,422	73.3	\$26,383	73.0	\$35,764	81.2	\$27,528	98.1	\$115,098	80.5
20-29	\$62,270	66.9	\$91,986	93.7	\$109,418	103.2	\$54,374	103.8	\$318,048	91.0
30-39	\$85,788	69.6	\$175,654	88.5	\$201,249	83.1	\$56,481	86.6	\$519,172	82.5
40-49	\$59,355	101.3	\$95,051	83.9	\$104,173	79.5	\$25,120	88.6	\$283,700	85.6
50-59	\$23,131	93.2	\$51,159	106.3	\$59,787	92.2	\$13,167	71.1	\$147,245	94.2
60 and over	\$12,801	88.6	\$29,458	86.4	\$32,075	98.0	\$4,921	55.4	\$79,257	87.9
All Ages	\$268,768	77.0	\$469,694	88.9	\$542,468	87.4	\$181,593	90.1	\$1,462,524	86.1

TABLE 13

Male and Female Nonmedical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$12,929	68.3	\$12,296	73.7	\$11,496	67.5	\$8,115	85.1	\$44,838	72.1
20-29	\$20,362	62.3	\$27,331	67.8	\$34,155	79.5	\$17,839	78.0	\$99,688	71.8
30-39	\$29,954	58.3	\$52,452	64.6	\$62,416	62.1	\$23,578	72.8	\$168,401	63.4
40-49	\$22,779	91.3	\$33,483	81.2	\$38,413	83.7	\$13,946	100.5	\$108,623	86.3
50-59	\$6,140	95.0	\$16,187	127.5	\$19,751	114.3	\$7,297	117.2	\$49,377	115.7
60 and over	\$4,870	114.2	\$10,985	127.7	\$7,658	118.0	\$3,119	80.9	\$26,633	114.7
All Ages	\$97,037	70.0	\$152,737	76.1	\$173,891	75.6	\$73,897	83.2	\$497,564	75.6

TABLE 13

Male and Female Nonmedical 1989-94 Experience by Issue Age and Policy Year
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$38,352	71.5	\$38,679	73.2	\$47,261	77.4	\$35,644	94.8	\$159,937	78.0
20-29	\$82,632	65.7	\$119,317	86.1	\$143,573	96.4	\$72,213	95.9	\$417,737	85.5
30-39	\$115,742	66.3	\$228,106	81.5	\$263,665	77.0	\$80,060	82.0	\$687,574	76.9
40-49	\$82,134	98.3	\$128,535	83.2	\$142,586	80.6	\$39,066	92.5	\$392,323	85.8
50-59	\$29,271	93.6	\$67,347	110.7	\$79,539	96.8	\$20,464	82.7	\$196,623	98.8
60 and over	\$17,672	94.4	\$40,444	94.7	\$39,733	101.3	\$8,040	63.1	\$105,891	93.4
All Ages	\$365,805	75.0	\$622,431	85.4	\$716,360	84.2	\$255,491	88.0	\$1,960,088	83.1

TABLE 14

Male and Female 1989-94 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$27,430	73.8	\$27,295	69.4	\$38,672	80.4	\$31,745	97.4	\$125,143	79.6
20-29	\$76,102	58.0	\$114,809	87.2	\$135,725	98.4	\$80,167	94.4	\$406,804	83.7
30-39	\$193,860	54.2	\$352,117	64.9	\$440,877	69.9	\$210,844	74.2	\$1,197,699	66.0
40-49	\$297,095	65.6	\$455,085	59.8	\$578,557	74.9	\$276,048	77.7	\$1,606,786	68.6
50-59	\$203,685	68.0	\$390,892	77.4	\$630,837	83.9	\$347,722	80.7	\$1,573,137	79.2
60 and over	\$147,972	80.8	\$293,840	71.0	\$485,240	91.1	\$183,015	83.2	\$1,110,069	82.3
All Ages	\$946,146	64.8	\$1,634,041	68.3	\$2,309,911	80.4	\$1,129,543	80.2	\$6,019,641	74.0

TABLE 14

Male and Female 1989-94 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$13,405	67.2	\$12,830	71.8	\$12,409	67.5	\$8,825	82.8	\$47,470	71.0
20-29	\$23,646	58.9	\$30,672	65.2	\$43,741	90.7	\$21,404	77.6	\$119,465	73.3
30-39	\$48,739	53.0	\$76,927	57.6	\$96,999	60.5	\$45,108	72.0	\$267,775	59.7
40-49	\$51,578	57.9	\$91,302	68.7	\$103,765	76.3	\$52,398	87.8	\$299,045	71.6
50-59	\$34,180	76.9	\$87,001	110.0	\$108,119	93.5	\$64,576	100.5	\$293,878	96.8
60 and over	\$56,106	90.7	\$136,505	118.2	\$149,845	123.0	\$61,744	117.7	\$404,202	114.9
All Ages	\$227,657	65.5	\$435,241	82.7	\$514,879	85.8	\$254,058	91.6	\$1,431,836	81.8

TABLE 14

Male and Female 1989-94 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$40,835	71.5	\$40,126	70.2	\$51,081	76.8	\$40,570	93.8	\$172,614	77.1
20-29	\$99,749	58.2	\$145,482	81.4	\$179,466	96.4	\$101,571	90.3	\$526,270	81.1
30-39	\$242,599	54.0	\$429,045	63.5	\$537,876	68.0	\$255,953	73.8	\$1,465,474	64.7
40-49	\$348,673	64.3	\$546,388	61.1	\$682,323	75.1	\$328,446	79.2	\$1,905,831	69.1
50-59	\$237,866	69.2	\$477,894	81.8	\$738,956	85.1	\$412,298	83.3	\$1,867,015	81.5
60 and over	\$204,079	83.3	\$430,345	81.3	\$635,086	97.1	\$244,759	89.9	\$1,514,271	89.0
All Ages	\$1,173,803	64.9	\$2,069,282	70.9	\$2,824,790	81.3	\$1,383,601	82.1	\$7,451,478	75.4

TABLE 15

Summary of Male and Female 1989-94 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	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	111.3	54.6	73.3	28.4	29.5	73.0	76.9	65.8	81.2	91.6	95.5	98.1	77.8	62.7	80.5
20-29	38.3	35.6	66.9	88.9	61.3	93.7	100.9	72.4	103.2	70.7	85.5	103.8	76.9	60.1	91.0
30-39	42.6	47.0	69.6	45.9	53.3	88.5	63.0	60.8	83.1	72.1	68.8	86.6	58.5	56.4	82.5
40-49	73.3	52.1	101.3	43.9	63.6	83.9	72.3	75.6	79.5	75.2	79.3	88.6	64.9	66.6	85.6
50-59	64.3	66.9	93.2	67.7	81.4	106.3	82.5	83.7	92.2	79.3	86.0	71.1	75.8	80.5	94.2
60 and over	77.3	84.6	88.6	62.9	81.4	86.4	89.7	92.4	98.0	81.8	96.6	55.4	78.9	87.9	87.9
All Ages	67.3	55.9	77.0	56.6	67.2	88.9	79.5	77.2	87.4	77.8	80.2	90.1	71.4	70.0	86.1

TABLE 15

Summary of Male and Female 1989-94 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	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical			
	0-19	73.1	11.9	68.3	19.1	74.3	73.7	45.4	98.3	67.5	76.8	42.4	85.1	53.0	61.0
20-29	37.4	43.6	62.3	35.5	53.0	67.8	267.7	138.6	79.5	77.6	74.4	78.0	116.7	69.5	71.8
30-39	40.9	46.9	58.3	41.3	48.1	64.6	67.5	54.0	62.1	79.5	66.3	72.8	60.3	52.2	63.4
40-49	45.8	44.4	91.3	50.2	67.4	81.2	72.0	72.7	83.7	78.0	88.5	100.5	63.2	66.0	86.3
50-59	69.9	76.1	95.0	127.4	89.5	127.5	81.9	96.4	114.3	89.0	110.1	117.2	93.2	94.1	115.7
60 and over	86.0	95.3	114.2	118.3	115.2	127.7	116.3	137.1	118.0	115.9	133.7	80.9	111.5	122.7	114.7
All Ages	71.0	56.7	70.0	101.8	75.4	76.1	96.1	88.7	75.6	95.1	96.0	83.2	93.4	78.8	75.6

TABLE 15

Summary of Male and Female 1989-94 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	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	
	0-19	98.7	44.0	71.5	25.6	40.8	73.2	68.8	73.7	77.4	88.6	85.4	94.8	71.4	62.3
20-29	38.2	37.0	65.7	80.9	59.8	86.1	124.0	81.8	96.4	71.5	84.0	95.9	82.2	61.6	85.5
30-39	42.4	47.0	66.3	45.5	52.6	81.5	63.4	59.8	77.0	72.8	68.4	82.0	58.7	55.8	76.9
40-49	70.9	50.8	98.3	44.4	64.2	83.2	72.2	75.1	80.6	75.4	80.9	92.5	64.8	66.5	85.8
50-59	64.9	68.2	93.6	74.4	82.6	110.7	82.5	85.6	96.8	80.2	90.5	82.7	77.6	82.6	98.8
60 and over	79.7	86.9	94.4	75.9	87.8	94.7	94.7	100.7	101.3	87.6	106.2	63.1	85.7	94.8	93.4
All Ages	67.9	56.0	75.0	63.0	68.5	85.4	81.6	79.0	84.2	79.7	83.0	88.0	74.3	71.4	83.1

TABLE 15

Summary of Male and Female 1989-94 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	0.49	1.34	0.66	1.04	2.47	2.57	0.86	1.23	1.06	1.04	1.03	1.07	0.81	1.28	1.03
20-29	0.93	1.88	1.75	0.69	1.53	1.05	0.72	1.43	1.02	1.21	1.21	1.47	0.78	1.51	1.18
30-39	1.11	1.48	1.64	1.16	1.66	1.93	0.97	1.37	1.32	0.95	1.26	1.20	0.96	1.46	1.41
40-49	0.71	1.95	1.38	1.45	1.32	1.91	1.05	1.05	1.10	1.06	1.12	1.18	1.03	1.29	1.32
50-59	1.04	1.39	1.45	1.20	1.31	1.57	1.01	1.10	1.12	1.08	0.83	0.90	1.06	1.17	1.24
60 and over	1.09	1.05	1.15	1.29	1.06	1.38	1.03	1.06	1.09	1.18	0.57	0.68	1.11	1.00	1.11
All Ages	0.83	1.38	1.14	1.19	1.32	1.57	0.97	1.13	1.10	1.03	1.12	1.16	0.98	1.23	1.20

TABLE 15

Summary of Male and Female 1989-94 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	0.16	5.72	0.93	3.88	0.99	3.85	2.16	0.69	1.49	0.55	2.01	1.11	1.15	1.18	1.36
20-29	1.17	1.43	1.67	1.49	1.28	1.91	0.52	0.57	0.30	0.96	1.05	1.01	0.60	1.03	0.62
30-39	1.15	1.24	1.43	1.16	1.34	1.56	0.80	1.15	0.92	0.83	1.10	0.92	0.87	1.22	1.05
40-49	0.97	2.06	1.99	1.34	1.20	1.62	1.01	1.15	1.16	1.13	1.13	1.29	1.04	1.31	1.36
50-59	1.09	1.25	1.36	0.70	1.42	1.00	1.18	1.19	1.40	1.24	1.06	1.32	1.01	1.23	1.24
60 and over	1.11	1.20	1.33	0.97	1.11	1.08	1.18	0.86	1.01	1.15	0.60	0.70	1.10	0.94	1.03
All Ages	0.80	1.23	0.99	0.74	1.01	0.75	0.92	0.85	0.79	1.01	0.87	0.88	0.84	0.96	0.81

TABLE 15

Summary of Male and Female 1989-94 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	0.45	1.63	0.72	1.59	1.80	2.86	1.07	1.05	1.12	0.96	1.11	1.07	0.87	1.25	1.09
20-29	0.97	1.78	1.72	0.74	1.44	1.07	0.66	1.18	0.78	1.17	1.14	1.34	0.75	1.39	1.04
30-39	1.11	1.41	1.56	1.16	1.55	1.79	0.94	1.29	1.21	0.94	1.20	1.13	0.95	1.38	1.31
40-49	0.72	1.94	1.39	1.45	1.30	1.87	1.04	1.07	1.12	1.07	1.14	1.23	1.03	1.29	1.32
50-59	1.05	1.37	1.44	1.11	1.34	1.49	1.04	1.13	1.17	1.13	0.91	1.03	1.06	1.20	1.27
60 and over	1.09	1.09	1.19	1.16	1.08	1.25	1.06	1.01	1.07	1.21	0.59	0.72	1.11	0.98	1.09
All Ages	0.83	1.34	1.11	1.09	1.25	1.36	0.97	1.07	1.03	1.04	1.06	1.10	0.96	1.16	1.12

TABLE 16

Smoker-Nonsmoker 1993-94 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$2,088	\$788	76.4	\$114	\$0	0.0	0.00
20-29	\$7,562	\$3,040	53.3	\$743	\$516	93.3	1.75
30-39	\$50,675	\$26,669	39.3	\$4,319	\$7,989	123.0	3.13
40-49	\$55,974	\$71,746	48.4	\$5,864	\$21,180	121.0	2.50
50-59	\$28,463	\$98,960	60.3	\$3,532	\$32,619	148.3	2.46
60 and over	\$14,085	\$153,522	86.6	\$1,593	\$39,380	207.4	2.39
Total	\$158,849	\$354,728	62.9	\$16,167	\$101,685	154.9	2.46

TABLE 16

Smoker-Nonsmoker 1993-94 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$1,489	\$391	40.9	\$99	\$0	0.0	0.00
20-29	\$29,989	\$7,554	37.7	\$3,027	\$1,913	95.1	2.52
30-39	\$142,112	\$66,344	41.3	\$15,658	\$17,427	92.4	2.24
40-49	\$90,429	\$111,774	53.4	\$14,829	\$44,145	120.7	2.26
50-59	\$24,815	\$85,116	64.6	\$4,328	\$38,337	157.3	2.43
60 and over	\$6,655	\$52,261	68.7	\$1,027	\$24,401	199.6	2.91
Total	\$295,490	\$323,442	54.0	\$38,970	\$126,225	134.1	2.48

TABLE 16

Smoker-Nonsmoker 1993-94 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$44,518	\$14,697	70.9	\$1,805	\$717	61.5	0.87
20-29	\$106,715	\$48,239	68.7	\$14,301	\$12,095	126.8	1.85
30-39	\$122,451	\$78,202	57.7	\$21,515	\$32,122	133.8	2.32
40-49	\$27,609	\$39,114	60.5	\$5,777	\$20,588	150.0	2.48
50-59	\$5,828	\$20,366	65.8	\$1,164	\$11,134	173.7	2.64
60 and over	\$1,729	\$20,360	96.8	\$247	\$5,361	179.9	1.86
Total	\$308,852	\$220,981	64.4	\$44,811	\$82,020	141.9	2.20

TABLE 16

Smoker-Nonsmoker 1993-94 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	\$48,095	\$15,878	69.9	\$2,019	\$717	54.1	0.77
20-29	\$144,267	\$58,834	61.3	\$18,072	\$14,525	120.0	1.96
30-39	\$315,238	\$171,216	47.0	\$41,493	\$57,538	116.6	2.48
40-49	\$174,013	\$222,635	52.7	\$26,471	\$85,914	126.7	2.40
50-59	\$59,106	\$204,444	62.6	\$9,025	\$82,090	155.5	2.49
60 and over	\$22,469	\$226,143	82.4	\$2,867	\$69,143	202.2	2.45
Total	\$763,192	\$899,152	59.7	\$99,949	\$309,930	142.5	2.39

TABLE 17

Smoker-Nonsmoker 1993-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	
1993	1	\$29,388	\$13,506	34.7	\$2,232	\$5,090	150.4	4.34
1992	2	\$21,744	\$26,103	59.8	\$2,130	\$5,995	132.8	2.22
1991	3	\$18,645	\$41,025	83.3	\$1,772	\$11,314	240.2	2.88
1990	4	\$16,630	\$34,124	64.6	\$1,512	\$4,378	94.6	1.46
1989	5	\$13,993	\$23,438	47.2	\$1,403	\$8,586	168.6	3.57
1988	6	\$11,663	\$34,964	73.9	\$1,342	\$5,371	96.8	1.31
1987	7	\$10,411	\$40,402	83.3	\$1,150	\$6,783	127.6	1.53
1986	8	\$8,554	\$28,528	64.0	\$866	\$5,605	124.8	1.95
1985	9	\$7,539	\$28,670	70.5	\$826	\$10,796	225.1	3.19
1984	10	\$7,212	\$25,549	58.2	\$813	\$12,166	226.8	3.90
1983	11	\$5,818	\$28,054	64.4	\$804	\$5,637	91.7	1.42
1982	12	\$3,827	\$14,613	47.9	\$640	\$10,331	193.1	4.04
1981	13	\$2,680	\$10,179	44.2	\$506	\$8,081	181.3	4.10
1980	14	\$738	\$5,566	70.3	\$166	\$1,546	84.8	1.21
All years	1-14	\$158,849	\$354,728	62.9	\$16,167	\$101,685	154.9	2.46

TABLE 17

Smoker-Nonsmoker 1993-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	
1993	1	\$57,322	\$21,452	42.0	\$7,187	\$6,431	95.7	2.28
1992	2	\$51,727	\$28,094	45.5	\$6,416	\$9,770	117.6	2.58
1991	3	\$43,450	\$32,404	47.6	\$5,397	\$11,765	126.1	2.65
1990	4	\$33,920	\$33,607	52.6	\$4,247	\$16,193	183.4	3.49
1989	5	\$27,436	\$34,937	57.7	\$3,547	\$14,225	159.7	2.77
1988	6	\$20,091	\$27,708	53.5	\$3,097	\$11,243	121.5	2.27
1987	7	\$15,931	\$25,731	51.9	\$2,316	\$11,505	139.2	2.68
1986	8	\$13,438	\$27,605	62.9	\$1,592	\$8,900	141.5	2.25
1985	9	\$10,107	\$21,361	58.0	\$1,392	\$9,002	143.4	2.47
1984	10	\$8,460	\$26,685	70.1	\$1,220	\$9,136	139.1	1.98
1983	11	\$6,067	\$18,859	57.5	\$1,084	\$8,228	124.7	2.17
1982	12	\$4,488	\$16,341	66.3	\$839	\$4,939	95.3	1.44
1981	13	\$2,450	\$6,281	50.9	\$533	\$3,597	123.3	2.42
1980	14	\$597	\$2,370	67.9	\$96	\$1,284	197.0	2.90
All years	1-14	\$295,490	\$323,442	54.0	\$38,970	\$126,225	134.1	2.48

TABLE 17

Smoker-Nonsmoker 1993-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	
1993	1	\$47,999	\$18,986	63.3	\$7,482	\$6,048	123.9	1.96
1992	2	\$46,423	\$18,794	56.8	\$6,691	\$8,444	157.2	2.77
1991	3	\$40,823	\$26,157	74.1	\$5,748	\$7,655	134.8	1.82
1990	4	\$34,352	\$24,179	70.4	\$4,899	\$8,321	144.9	2.06
1989	5	\$28,671	\$20,598	63.1	\$4,089	\$8,827	159.4	2.52
1988	6	\$20,459	\$19,701	73.3	\$3,589	\$7,693	137.6	1.88
1987	7	\$19,930	\$18,688	67.0	\$3,091	\$7,379	136.8	2.04
1986	8	\$19,949	\$17,643	62.8	\$2,244	\$5,054	135.9	2.16
1985	9	\$14,264	\$14,300	63.1	\$1,838	\$5,031	143.6	2.27
1984	10	\$13,053	\$15,317	66.3	\$1,560	\$4,405	139.6	2.11
1983	11	\$11,444	\$12,809	53.1	\$1,659	\$5,392	131.7	2.48
1982	12	\$7,795	\$9,149	53.8	\$1,285	\$5,001	144.7	2.69
1981	13	\$3,366	\$3,666	52.5	\$548	\$2,238	154.1	2.94
1980	14	\$317	\$986	104.7	\$81	\$526	217.8	2.08
All years	1-14	\$308,852	\$220,981	64.4	\$44,811	\$82,020	141.9	2.20

TABLE 17

Smoker-Nonsmoker 1993-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1993 and 1994 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	
1993	1	\$134,710	\$53,945	45.0	\$16,902	\$17,569	117.2	2.61
1992	2	\$119,895	\$72,993	52.7	\$15,238	\$24,210	133.1	2.52
1991	3	\$102,919	\$99,587	65.2	\$12,918	\$30,736	155.9	2.39
1990	4	\$84,903	\$91,911	60.8	\$10,658	\$28,893	150.5	2.47
1989	5	\$70,101	\$78,973	55.3	\$9,040	\$31,639	161.9	2.93
1988	6	\$52,213	\$82,374	65.4	\$8,030	\$24,308	119.2	1.82
1987	7	\$46,273	\$84,822	67.3	\$6,557	\$25,667	135.3	2.01
1986	8	\$41,942	\$73,777	63.3	\$4,703	\$19,560	134.9	2.13
1985	9	\$31,912	\$64,332	64.2	\$4,057	\$24,831	170.3	2.65
1984	10	\$28,725	\$67,553	64.3	\$3,594	\$25,708	170.4	2.65
1983	11	\$23,330	\$59,724	59.4	\$3,548	\$19,259	114.3	1.92
1982	12	\$16,111	\$40,104	55.6	\$2,765	\$20,272	144.9	2.61
1981	13	\$8,497	\$20,127	47.5	\$1,588	\$13,917	157.7	3.32
1980	14	\$1,654	\$8,923	72.2	\$344	\$3,356	123.6	1.71
All years	1-14	\$763,192	\$899,152	59.7	\$99,949	\$309,930	142.5	2.39

TABLE 18

Smoker-Nonsmoker 1989-94 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$7,492	\$4,345	117.1	\$622	\$55	13.8	0.12
20-29	\$31,781	\$19,785	85.9	\$3,585	\$3,184	125.3	1.46
30-39	\$200,507	\$118,110	46.0	\$20,964	\$31,330	109.6	2.38
40-49	\$215,974	\$269,088	49.6	\$27,278	\$82,735	111.8	2.25
50-59	\$109,221	\$360,584	61.6	\$16,013	\$132,977	147.8	2.40
60 and over	\$51,450	\$472,455	78.6	\$6,621	\$128,279	176.5	2.25
Total	\$616,428	\$1,244,369	61.8	\$75,085	\$378,562	141.2	2.28

TABLE 18

Smoker-Nonsmoker 1989-94 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$5,595	\$1,286	37.9	\$363	\$50	19.3	0.51
20-29	\$111,389	\$36,312	49.1	\$12,132	\$8,009	100.9	2.06
30-39	\$536,965	\$258,028	44.6	\$67,170	\$76,460	101.2	2.27
40-49	\$348,388	\$406,491	54.1	\$67,217	\$179,171	120.2	2.22
50-59	\$99,820	\$318,334	66.2	\$20,818	\$157,265	154.9	2.34
60 and over	\$26,991	\$199,329	72.1	\$4,915	\$91,047	179.8	2.50
Total	\$1,129,152	\$1,219,783	56.3	\$172,618	\$512,005	133.0	2.36

TABLE 18

Smoker-Nonsmoker 1989-94 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$166,020	\$56,458	72.7	\$7,233	\$3,886	85.9	1.18
20-29	\$445,400	\$196,986	69.7	\$65,919	\$56,928	134.9	1.94
30-39	\$505,570	\$319,752	62.0	\$96,349	\$131,006	133.3	2.15
40-49	\$109,616	\$168,162	71.2	\$25,480	\$78,053	143.5	2.02
50-59	\$23,066	\$85,960	78.2	\$5,277	\$43,821	177.3	2.27
60 and over	\$6,817	\$57,691	77.9	\$1,197	\$21,549	172.6	2.22
Total	\$1,256,491	\$885,011	68.3	\$201,458	\$335,246	141.7	2.08

TABLE 18

Smoker-Nonsmoker 1989-94 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$179,108	\$62,090	73.3	\$8,219	\$3,991	77.0	1.05
20-29	\$588,571	\$253,084	66.6	\$81,636	\$68,122	129.3	1.94
30-39	\$1,243,044	\$695,891	51.5	\$184,484	\$238,798	118.0	2.29
40-49	\$673,979	\$843,743	55.1	\$119,976	\$339,960	122.5	2.22
50-59	\$232,108	\$764,878	65.0	\$42,109	\$334,064	154.5	2.38
60 and over	\$85,259	\$729,475	76.7	\$12,735	\$240,877	177.4	2.31
Total	\$3,002,072	\$3,349,164	61.2	\$449,161	\$1,225,814	137.8	2.25

TABLE 19

Smoker-Nonsmoker 1989-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$107,704	\$75,540	51.8	\$11,816	\$24,005	141.2	2.73
2	\$93,613	\$107,119	59.1	\$10,727	\$26,899	126.8	2.15
3	\$79,926	\$113,608	55.2	\$9,190	\$34,884	147.2	2.67
4	\$68,041	\$116,938	55.7	\$7,808	\$27,411	115.0	2.07
5	\$56,987	\$106,721	53.0	\$6,817	\$27,856	113.8	2.15
6	\$49,308	\$132,657	68.7	\$5,978	\$34,415	144.1	2.10
7	\$44,080	\$146,953	76.4	\$5,445	\$33,227	135.3	1.77
8	\$37,769	\$132,987	73.2	\$4,878	\$32,734	134.0	1.83
9	\$29,897	\$116,825	73.5	\$4,078	\$43,856	192.5	2.62
10	\$21,645	\$76,866	59.0	\$3,094	\$35,406	180.5	3.06
11	\$14,246	\$61,491	61.3	\$2,436	\$22,773	128.5	2.10
12	\$7,935	\$30,466	49.2	\$1,563	\$16,607	130.1	2.65
13	\$3,964	\$15,966	46.0	\$876	\$13,867	171.2	3.72
14	\$1,306	\$10,225	73.1	\$372	\$4,617	112.9	1.54
All years 1-14	\$616,428	\$1,244,369	61.8	\$75,085	\$378,562	141.2	2.28

TABLE 19

Smoker-Nonsmoker 1989-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$250,290	\$102,163	44.9	\$38,471	\$39,832	105.2	2.35
2	\$210,040	\$128,844	50.0	\$31,716	\$48,744	113.3	2.26
3	\$165,404	\$141,584	52.5	\$24,757	\$59,945	132.4	2.52
4	\$128,459	\$138,080	54.9	\$18,956	\$63,423	149.6	2.72
5	\$99,296	\$135,087	59.0	\$14,751	\$50,196	126.6	2.15
6	\$76,125	\$121,669	60.1	\$11,505	\$48,559	133.4	2.22
7	\$62,056	\$106,387	56.3	\$9,312	\$47,336	139.9	2.49
8	\$49,347	\$104,745	63.5	\$7,600	\$43,316	143.0	2.25
9	\$36,236	\$93,934	69.4	\$5,973	\$39,186	148.8	2.14
10	\$24,615	\$69,519	66.2	\$4,208	\$34,157	164.4	2.48
11	\$14,903	\$39,939	56.0	\$2,870	\$20,836	136.4	2.43
12	\$8,101	\$24,902	61.7	\$1,627	\$9,283	103.3	1.68
13	\$3,394	\$9,718	57.8	\$709	\$4,739	121.9	2.11
14	\$877	\$3,203	67.6	\$158	\$2,446	245.7	3.64
All years 1-14	\$1,129,152	\$1,219,783	56.3	\$172,618	\$512,005	133.0	2.36

TABLE 19

Smoker-Nonsmoker 1989-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$243,772	\$99,799	66.2	\$42,424	\$34,308	122.6	1.85
2	\$201,842	\$91,232	62.0	\$33,779	\$40,934	148.2	2.39
3	\$165,579	\$105,623	71.9	\$27,316	\$39,674	141.6	1.97
4	\$139,789	\$104,345	73.8	\$22,087	\$38,723	147.5	2.00
5	\$115,764	\$90,788	69.2	\$17,985	\$38,865	160.6	2.32
6	\$97,166	\$87,503	72.5	\$14,664	\$32,067	147.5	2.03
7	\$87,664	\$78,464	66.5	\$12,454	\$24,304	121.8	1.83
8	\$73,545	\$69,834	65.7	\$10,362	\$23,398	134.0	2.04
9	\$53,502	\$56,613	66.5	\$7,973	\$19,765	132.7	2.00
10	\$37,642	\$51,924	77.3	\$5,629	\$17,767	150.9	1.95
11	\$24,016	\$28,222	59.6	\$3,840	\$14,032	153.3	2.57
12	\$11,877	\$14,675	59.3	\$2,034	\$7,566	146.1	2.46
13	\$3,853	\$4,534	55.0	\$720	\$3,116	167.8	3.05
14	\$474	\$1,449	103.7	\$183	\$720	147.2	1.42
All years 1-14	\$1,256,491	\$885,011	68.3	\$201,458	\$335,246	141.7	2.08

TABLE 19

Smoker-Nonsmoker 1989-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$601,767	\$277,503	52.9	\$92,711	\$98,146	118.5	2.24
2	\$505,496	\$327,196	55.8	\$76,223	\$116,578	126.9	2.27
3	\$410,911	\$360,816	58.0	\$61,264	\$134,505	138.7	2.39
4	\$336,289	\$359,364	59.6	\$48,852	\$129,557	140.1	2.35
5	\$272,048	\$332,597	59.2	\$39,554	\$116,917	132.3	2.23
6	\$222,599	\$341,830	66.2	\$32,148	\$115,041	140.3	2.12
7	\$193,801	\$331,806	66.4	\$27,212	\$104,868	133.9	2.01
8	\$160,663	\$307,568	67.9	\$22,841	\$99,449	137.8	2.03
9	\$119,636	\$267,374	70.5	\$18,025	\$102,809	160.6	2.28
10	\$83,903	\$198,311	65.6	\$12,932	\$87,330	167.4	2.55
11	\$53,166	\$129,652	59.2	\$9,146	\$57,643	136.7	2.31
12	\$27,915	\$70,044	55.1	\$5,226	\$33,457	124.2	2.25
13	\$11,213	\$30,219	50.6	\$2,306	\$21,724	156.9	3.10
14	\$2,658	\$14,878	73.9	\$714	\$7,784	139.6	1.89
All years 1-14	\$3,002,072	\$3,349,164	61.2	\$449,161	\$1,225,814	137.8	2.25

TABLE 20

Smoker-Nonsmoker 1989-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$95,575	\$44,144	75.7	\$4,669	\$3,438	87.8	1.16
20-29	\$370,435	\$190,475	67.2	\$51,138	\$54,961	140.2	2.09
30-39	\$911,330	\$562,104	51.9	\$136,016	\$200,918	123.4	2.38
40-49	\$535,512	\$714,531	54.7	\$92,584	\$281,817	121.9	2.23
50-59	\$187,943	\$645,983	62.5	\$32,202	\$276,552	150.9	2.42
60 and over	\$58,161	\$543,144	71.1	\$7,810	\$163,182	158.6	2.23
All Ages	\$2,158,958	\$2,700,383	59.6	\$324,421	\$980,872	135.6	2.27

TABLE 20

Smoker-Nonsmoker 1989-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$83,532	\$17,946	67.9	\$3,550	\$553	43.6	0.64
20-29	\$218,135	\$62,609	65.0	\$30,498	\$13,161	97.7	1.50
30-39	\$331,713	\$133,786	49.7	\$48,467	\$37,879	95.6	1.92
40-49	\$138,467	\$129,211	57.8	\$27,392	\$58,142	125.5	2.17
50-59	\$44,165	\$118,895	83.9	\$9,907	\$57,512	174.4	2.08
60 and over	\$27,098	\$186,331	99.0	\$4,924	\$77,694	235.9	2.38
All Ages	\$843,113	\$648,781	68.6	\$124,740	\$244,942	147.0	2.14

TABLE 21

Smoker-Nonsmoker 1989-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$418,324	\$222,835	53.3	\$65,383	\$79,972	121.6	2.28
2	\$356,338	\$253,890	53.6	\$54,224	\$93,016	127.3	2.38
3	\$293,298	\$269,654	52.7	\$43,789	\$100,885	129.3	2.45
4	\$241,684	\$284,943	57.5	\$35,024	\$100,266	134.7	2.34
5	\$197,185	\$269,576	58.3	\$28,526	\$93,708	131.6	2.26
6	\$163,010	\$280,042	65.7	\$23,393	\$92,800	140.2	2.14
7	\$143,246	\$277,776	66.8	\$20,138	\$86,749	135.3	2.02
8	\$119,692	\$260,320	68.6	\$17,104	\$79,927	134.6	1.96
9	\$90,226	\$220,125	68.5	\$13,648	\$85,968	161.7	2.36
10	\$63,610	\$161,087	62.5	\$9,832	\$69,323	159.6	2.55
11	\$40,315	\$107,947	57.8	\$6,969	\$47,786	136.3	2.36
12	\$21,215	\$58,560	53.7	\$4,011	\$25,716	113.7	2.12
13	\$8,605	\$22,330	43.3	\$1,793	\$19,087	161.8	3.73
14	\$2,204	\$11,292	62.8	\$580	\$5,662	115.9	1.85
All years 1-14	\$2,158,958	\$2,700,383	59.6	\$324,421	\$980,872	135.6	2.27

TABLE 21

Smoker-Nonsmoker 1989-94 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1979-93 Studied Between 1989 and 1994 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	\$183,442	\$54,667	51.6	\$27,328	\$18,174	106.2	2.06
2	\$149,158	\$73,305	65.4	\$21,999	\$23,561	125.3	1.92
3	\$117,612	\$91,161	82.2	\$17,474	\$33,619	177.5	2.16
4	\$94,605	\$74,421	69.4	\$13,827	\$29,290	162.1	2.33
5	\$74,863	\$63,021	63.7	\$11,028	\$23,209	135.4	2.12
6	\$59,589	\$61,788	69.1	\$8,755	\$22,241	140.4	2.03
7	\$50,555	\$54,029	64.4	\$7,074	\$18,119	127.5	1.98
8	\$40,970	\$47,247	64.3	\$5,736	\$19,521	152.8	2.37
9	\$29,410	\$47,248	81.6	\$4,376	\$16,840	155.5	1.91
10	\$20,293	\$37,223	83.1	\$3,099	\$18,007	206.6	2.49
11	\$12,851	\$21,705	67.6	\$2,176	\$9,857	139.1	2.06
12	\$6,699	\$11,484	63.3	\$1,214	\$7,740	178.9	2.82
13	\$2,607	\$7,889	96.3	\$512	\$2,636	129.0	1.34
14	\$454	\$3,585	167.7	\$133	\$2,121	308.3	1.84
All years 1-14	\$843,113	\$648,781	68.6	\$124,740	\$244,942	147.0	2.14

TABLE 22

1993-94 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1978 and Prior Studied Between 1993 and 1994 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	\$1,818	\$1,344	89.1	97.4	54.7	74.4
20-24	\$2,076	\$1,394	63.8	73.7	42.7	47.0
25-29	\$2,042	\$1,687	84.3	91.6	53.5	56.5
30-34	\$2,791	\$4,343	161.7	142.1	89.8	98.5
35-39	\$5,323	\$8,215	125.4	97.3	66.6	72.4
40-44	\$9,595	\$16,073	88.0	64.2	48.4	50.8
45-49	\$12,731	\$31,111	77.2	57.6	48.1	46.4
50-54	\$12,183	\$44,835	70.5	52.0	48.3	43.3
55-59	\$10,665	\$74,332	82.1	59.7	58.9	52.9
60-64	\$9,861	\$106,433	77.9	58.2	59.5	53.2
65-69	\$8,688	\$150,497	78.6	60.2	61.2	57.6
70-74	\$6,800	\$190,849	80.7	64.1	63.8	62.9
75-79	\$4,518	\$196,321	79.0	63.2	61.3	66.9
80-84	\$2,435	\$171,523	81.6	67.7	64.8	72.7
85-89	\$976	\$109,070	85.1	72.4	67.0	78.8
90-95	\$302	\$52,417	88.9	80.7	70.5	86.0
All Ages	\$92,813	\$1,160,452	80.7	63.9	61.4	62.4

TABLE 23

Comparisons of 1989-94 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1989 and 1994 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	\$4,862	78.6	\$81	82.6	0.95
20-24	\$6,457	76.8	\$640	86.6	0.88
25-29	\$6,523	81.3	\$1,009	101.9	0.79
30-34	\$16,766	145.2	\$1,690	148.6	0.97
35-39	\$34,319	116.2	\$2,910	159.6	0.72
40-44	\$70,939	85.5	\$4,104	125.0	0.68
45-49	\$129,914	76.3	\$4,957	100.4	0.75
50-54	\$198,761	74.0	\$6,924	94.8	0.78
55-59	\$307,002	76.2	\$11,687	84.6	0.90
60-64	\$502,551	79.1	\$28,645	80.5	0.98
65-69	\$601,383	77.2	\$90,969	79.9	0.96
70-74	\$681,290	77.3	\$131,344	80.8	0.95
75-79	\$663,400	77.6	\$170,624	83.7	0.92
80-84	\$546,005	78.8	\$172,245	84.4	0.93
85-89	\$280,889	82.7	\$162,262	86.7	0.95
90-95	\$110,639	85.0	\$102,309	94.9	0.89
All Ages	\$4,161,707	78.5	\$892,409	85.1	0.92

TABLE 24

Comparisons of 1989-94 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1989 and 1994 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	49.0	\$5,750	83.0	1.69
20-24	\$963	92.1	\$6,872	73.6	0.79
25-29	\$582	41.4	\$8,040	92.5	2.23
30-34	\$2,609	127.0	\$17,294	146.1	1.15
35-39	\$4,236	88.4	\$35,865	123.3	1.39
40-44	\$18,017	86.2	\$61,142	90.3	1.04
45-49	\$50,414	74.4	\$90,674	84.2	1.13
50-54	\$100,222	68.1	\$111,522	84.6	1.24
55-59	\$203,524	72.5	\$144,262	94.4	1.30
60-64	\$398,127	74.7	\$174,540	100.7	1.34
65-69	\$601,692	76.3	\$156,580	102.8	1.34
70-74	\$744,889	77.2	\$139,753	100.1	1.29
75-79	\$786,445	79.6	\$118,910	93.2	1.17
80-84	\$671,617	81.5	\$102,381	90.3	1.10
85-89	\$423,187	86.7	\$48,888	88.9	1.02
90-95	\$200,375	93.7	\$21,142	86.5	0.92
All Ages	\$4,207,146	79.0	\$1,243,621	94.8	1.20

TABLE 25

Comparisons of 1989-94 Ultimate Experience by Attained Age
Experience Between 1989 and 1994 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	\$4,552	75.9	\$1,721	101.4	0.52
20-24	\$6,933	76.6	\$1,640	75.8	0.37
25-29	\$7,820	88.5	\$1,773	82.1	0.39
30-34	\$19,266	159.4	\$3,423	104.0	0.36
35-39	\$38,402	129.0	\$7,455	86.4	0.49
40-44	\$80,695	95.8	\$14,187	71.1	0.63
45-49	\$146,247	81.2	\$21,822	74.3	0.70
50-54	\$225,397	76.5	\$29,307	84.5	0.75
55-59	\$361,988	80.3	\$43,791	90.3	0.72
60-64	\$589,966	81.0	\$69,592	92.2	0.67
65-69	\$781,875	80.5	\$91,282	92.1	0.62
70-74	\$900,668	79.1	\$115,782	94.9	0.63
75-79	\$915,725	81.0	\$125,743	87.7	0.62
80-84	\$777,172	83.7	\$125,245	84.2	0.66
85-89	\$471,630	87.6	\$80,023	85.3	0.69
90-95	\$212,009	91.6	\$50,505	99.5	0.81
All Ages	\$5,540,351	82.2	\$783,296	88.6	0.66

