

Detailed Reports from the Individual Life Insurance Experience Committee Mortality Under Standard Individually Underwritten Life Insurance Between 1995 and 1996 Policy Anniversaries

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Table 1 (SoA and Bragg)
 1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$60,134	\$11,031	\$21,426	\$13,157	51.5	83.8
10-14	\$14,181	\$6,580	\$9,643	\$6,031	68.2	109.1
15-19	\$19,633	\$13,021	\$15,890	\$11,316	81.9	115.1
20-24	\$58,500	\$32,293	\$38,041	\$30,043	84.9	107.5
25-29	\$159,092	\$77,770	\$117,652	\$87,298	66.1	89.1
30-34	\$248,983	\$158,391	\$259,285	\$170,727	61.1	92.8
35-39	\$243,699	\$207,794	\$387,168	\$235,378	53.7	88.3
40-44	\$178,501	\$239,523	\$420,409	\$274,807	57.0	87.2
45-49	\$114,965	\$262,939	\$405,354	\$277,709	64.9	94.7
50-54	\$66,631	\$232,622	\$344,761	\$258,866	67.5	89.9
55-59	\$37,944	\$228,683	\$327,288	\$248,158	69.9	92.2
60-64	\$22,949	\$208,603	\$274,941	\$227,974	75.9	91.5
65-69	\$12,366	\$154,118	\$223,549	\$174,634	68.9	88.3
70 and over	\$9,084	\$237,248	\$276,282	\$261,003	85.9	90.9
Total	\$1,246,664	\$2,070,616	\$3,121,689	\$2,277,100	66.3	90.9

Table 1 (SoA Only)

1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$9,141	\$2,148	\$3,509	\$2,185	61.2	98.3
10-14	\$2,057	\$1,276	\$1,503	\$947	84.9	134.7
15-19	\$3,659	\$2,844	\$2,948	\$2,100	96.5	135.4
20-24	\$3,632	\$3,262	\$3,089	\$2,428	105.6	134.4
25-29	\$3,183	\$3,511	\$3,091	\$2,531	113.6	138.7
30-34	\$3,159	\$4,774	\$4,163	\$3,296	114.7	144.8
35-39	\$4,262	\$7,374	\$7,197	\$5,920	102.5	124.6
40-44	\$5,787	\$12,607	\$13,358	\$11,775	94.4	107.1
45-49	\$6,074	\$18,291	\$21,665	\$19,577	84.4	93.4
50-54	\$4,466	\$23,109	\$25,179	\$22,318	91.8	103.5
55-59	\$3,216	\$26,504	\$28,282	\$24,865	93.7	106.6
60-64	\$2,510	\$31,594	\$31,576	\$28,430	100.1	111.1
65-69	\$1,649	\$28,736	\$31,155	\$25,956	92.2	110.7
70 and over	\$1,534	\$55,647	\$58,272	\$48,854	95.5	113.9
Total	\$54,329	\$221,677	\$234,989	\$201,184	94.3	110.2

Table 1 (SoA Only)

1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$13,487	\$2,595	\$4,869	\$2,986	53.3	86.9
10-14	\$2,912	\$1,905	\$2,043	\$1,268	93.2	150.2
15-19	\$4,373	\$3,220	\$3,479	\$2,484	92.6	129.7
20-24	\$7,441	\$4,544	\$5,102	\$4,230	89.1	107.4
25-29	\$9,597	\$7,970	\$8,273	\$6,554	96.3	121.6
30-34	\$8,578	\$9,789	\$11,212	\$8,060	87.3	121.5
35-39	\$7,517	\$12,500	\$14,274	\$9,981	87.6	125.2
40-44	\$6,993	\$14,457	\$17,729	\$13,735	81.5	105.3
45-49	\$6,164	\$19,220	\$22,579	\$18,706	85.1	102.8
50-54	\$4,134	\$19,625	\$23,142	\$19,143	84.8	102.5
55-59	\$2,593	\$18,480	\$23,760	\$19,342	77.8	95.5
60-64	\$1,995	\$23,735	\$25,543	\$21,762	92.9	109.1
65-69	\$1,074	\$17,552	\$22,183	\$17,305	79.1	101.4
70 and over	\$777	\$24,242	\$29,974	\$26,198	80.9	92.5
Total	\$77,634	\$179,835	\$214,163	\$171,754	84.0	104.7

Table 1 (SoA Only)

1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

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Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$15,219	\$2,397	\$5,391	\$3,291	44.5	72.8
10-14	\$3,566	\$1,563	\$2,436	\$1,541	64.2	101.5
15-19	\$5,250	\$3,138	\$4,196	\$3,040	74.8	103.2
20-24	\$15,469	\$7,402	\$9,702	\$7,745	76.3	95.6
25-29	\$28,941	\$16,282	\$22,113	\$17,042	73.6	95.5
30-34	\$28,272	\$25,560	\$33,241	\$22,951	76.9	111.4
35-39	\$22,579	\$28,724	\$42,200	\$27,628	68.1	104.0
40-44	\$17,288	\$33,060	\$47,077	\$33,903	70.2	97.5
45-49	\$12,321	\$37,708	\$49,072	\$38,124	76.8	98.9
50-54	\$7,929	\$36,909	\$48,075	\$38,454	76.8	96.0
55-59	\$4,983	\$36,608	\$48,891	\$38,915	74.9	94.1
60-64	\$2,785	\$31,479	\$38,559	\$32,798	81.6	96.0
65-69	\$1,406	\$21,571	\$30,430	\$23,952	70.9	90.1
70 and over	\$1,033	\$30,552	\$38,536	\$34,598	79.3	88.3
Total	\$167,040	\$312,955	\$419,921	\$323,983	74.5	96.6

Table 1 (SoA Only)

1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$14,065	\$2,141	\$4,919	\$3,014	43.5	71.0
10-14	\$3,249	\$1,312	\$2,184	\$1,357	60.1	96.7
15-19	\$3,976	\$3,068	\$3,292	\$2,299	93.2	133.5
20-24	\$17,800	\$7,555	\$11,164	\$8,585	67.7	88.0
25-29	\$61,002	\$23,634	\$43,526	\$32,242	54.3	73.3
30-34	\$83,418	\$50,337	\$86,684	\$57,583	58.1	87.4
35-39	\$71,946	\$64,717	\$119,952	\$73,485	54.0	88.1
40-44	\$45,668	\$65,558	\$112,248	\$73,014	58.4	89.8
45-49	\$25,825	\$64,939	\$95,714	\$65,957	67.8	98.5
50-54	\$13,799	\$54,032	\$78,610	\$58,435	68.7	92.5
55-59	\$7,828	\$48,167	\$74,538	\$55,704	64.6	86.5
60-64	\$4,324	\$41,255	\$57,056	\$47,202	72.3	87.4
65-69	\$2,122	\$30,441	\$43,297	\$33,561	70.3	90.7
70 and over	\$1,574	\$44,550	\$54,527	\$49,312	81.7	90.3
Total	\$356,594	\$501,705	\$787,711	\$561,750	63.7	89.3

Table 1 (SoA Only)

1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$4,172	\$1,250	\$1,411	\$865	88.6	144.5
10-14	\$1,081	\$524	\$672	\$411	77.9	127.5
15-19	\$1,092	\$250	\$911	\$633	27.4	39.5
20-24	\$3,552	\$1,898	\$2,324	\$1,761	81.7	107.8
25-29	\$17,145	\$4,478	\$12,109	\$8,611	37.0	52.0
30-34	\$40,629	\$18,835	\$38,616	\$24,862	48.8	75.8
35-39	\$38,857	\$19,922	\$56,811	\$32,959	35.1	60.4
40-44	\$25,977	\$25,624	\$57,063	\$34,918	44.9	73.4
45-49	\$14,548	\$23,983	\$48,912	\$30,394	49.0	78.9
50-54	\$7,452	\$21,245	\$37,329	\$26,491	56.9	80.2
55-59	\$3,988	\$22,077	\$33,850	\$24,447	65.2	90.3
60-64	\$2,278	\$15,908	\$25,778	\$20,874	61.7	76.2
65-69	\$1,226	\$15,183	\$20,979	\$15,944	72.4	95.2
70 and over	\$990	\$25,668	\$24,718	\$25,061	103.8	102.4
Total	\$162,988	\$196,844	\$361,482	\$248,230	54.5	79.3

Table 1 (SoA Only)

1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$2,252	\$500	\$745	\$456	67.1	109.8
10-14	\$651	\$0	\$401	\$255	0.0	0.0
15-19	\$621	\$500	\$519	\$372	96.4	134.4
20-24	\$1,375	\$0	\$939	\$726	0.0	0.0
25-29	\$7,463	\$4,128	\$5,375	\$3,804	76.8	108.5
30-34	\$25,187	\$11,617	\$23,318	\$14,823	49.8	78.4
35-39	\$29,779	\$21,822	\$41,210	\$23,662	53.0	92.2
40-44	\$21,499	\$23,110	\$45,367	\$27,426	50.9	84.3
45-49	\$13,066	\$23,099	\$41,885	\$24,951	55.1	92.6
50-54	\$6,731	\$12,313	\$31,332	\$21,800	39.3	56.5
55-59	\$3,596	\$20,760	\$28,405	\$20,175	73.1	102.9
60-64	\$2,091	\$8,739	\$21,712	\$17,334	40.3	50.4
65-69	\$1,197	\$14,578	\$17,929	\$13,646	81.3	106.8
70 and over	\$917	\$19,786	\$20,613	\$21,972	96.0	90.1
Total	\$116,426	\$160,952	\$279,749	\$191,401	57.5	84.1

Table 1 (SoA Only)

1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$1,798	\$0	\$582	\$360	0.0	0.0
10-14	\$664	\$0	\$403	\$252	0.0	0.0
15-19	\$663	\$0	\$545	\$389	0.0	0.0
20-24	\$1,483	\$3,000	\$986	\$768	304.3	390.7
25-29	\$5,015	\$4,000	\$3,597	\$2,573	111.2	155.5
30-34	\$17,454	\$10,250	\$15,778	\$9,993	65.0	102.6
35-39	\$26,835	\$10,592	\$35,237	\$20,184	30.1	52.5
40-44	\$24,059	\$20,481	\$47,652	\$28,572	43.0	71.7
45-49	\$17,640	\$32,466	\$54,354	\$31,884	59.7	101.8
50-54	\$10,771	\$22,682	\$44,173	\$30,147	51.3	75.2
55-59	\$6,156	\$22,073	\$42,983	\$30,482	51.4	72.4
60-64	\$4,017	\$24,121	\$38,519	\$29,888	62.6	80.7
65-69	\$2,270	\$9,870	\$30,786	\$23,023	32.1	42.9
70 and over	\$1,727	\$28,367	\$35,642	\$41,483	79.6	68.4
Total	\$120,551	\$187,902	\$351,236	\$249,997	53.5	75.2

Table 1 (SoA Only)

1995-96 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Ages at Issue	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
0-9	\$60,134	\$11,031	\$21,426	\$13,157	51.5	83.8
10-14	\$14,181	\$6,580	\$9,643	\$6,031	68.2	109.1
15-19	\$19,633	\$13,021	\$15,890	\$11,316	81.9	115.1
20-24	\$50,752	\$27,662	\$33,307	\$26,243	83.1	105.4
25-29	\$132,346	\$64,002	\$98,084	\$73,357	65.3	87.2
30-34	\$206,697	\$131,162	\$213,013	\$141,569	61.6	92.6
35-39	\$201,775	\$165,651	\$316,881	\$193,819	52.3	85.5
40-44	\$147,271	\$194,897	\$340,494	\$223,343	57.2	87.3
45-49	\$95,637	\$219,706	\$334,182	\$229,592	65.7	95.7
50-54	\$55,282	\$189,915	\$287,839	\$216,789	66.0	87.6
55-59	\$32,360	\$194,669	\$280,709	\$213,931	69.3	91.0
60-64	\$19,999	\$176,832	\$238,743	\$198,289	74.1	89.2
65-69	\$10,943	\$137,931	\$196,759	\$153,386	70.1	89.9
70 and over	\$8,552	\$228,812	\$262,280	\$247,477	87.2	92.5
Total	\$1,055,563	\$1,761,870	\$2,649,250	\$1,948,299	66.5	90.4

Table 2 (SoA and Bragg)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1-2	\$311,762	\$169,091	\$313,539	\$192,824	53.9	87.7
3-5	\$376,115	\$412,348	\$655,639	\$414,260	62.9	99.5
6-10	\$368,791	\$674,534	\$1,046,522	\$786,267	64.5	85.8
11-15	\$137,251	\$494,914	\$680,072	\$547,137	72.8	90.5
16-20	\$34,508	\$179,677	\$246,852	\$194,412	72.8	92.4
21-25	\$18,237	\$140,051	\$179,066	\$142,200	78.2	98.5
Total	\$1,246,664	\$2,070,616	\$3,121,689	\$2,277,100	66.3	90.9

Table 2 (SoA Only)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1	\$1,677	\$1,739	\$1,602	\$1,276	108.6	136.3
2	\$1,744	\$2,764	\$2,152	\$1,841	128.4	150.1
3	\$1,978	\$3,952	\$3,275	\$2,670	120.7	148.0
4	\$2,028	\$5,043	\$3,940	\$3,175	128.0	158.8
5	\$2,051	\$5,214	\$4,739	\$3,811	110.0	136.8
6	\$2,167	\$6,442	\$5,600	\$4,752	115.0	135.6
7	\$2,298	\$7,540	\$7,000	\$6,151	107.7	122.6
8	\$2,270	\$8,496	\$8,153	\$7,611	104.2	111.6
9	\$2,036	\$9,959	\$8,844	\$9,029	112.6	110.3
10	\$1,830	\$7,154	\$6,749	\$6,130	106.0	116.7
11	\$1,800	\$6,366	\$6,345	\$5,507	100.3	115.6
12	\$1,990	\$7,618	\$8,170	\$7,099	93.2	107.3
13	\$2,141	\$8,777	\$9,404	\$8,608	93.3	102.0
14	\$1,798	\$8,711	\$8,263	\$7,786	105.4	111.9
15	\$2,423	\$9,381	\$9,471	\$9,000	99.0	104.2
16	\$2,590	\$10,383	\$11,922	\$9,545	87.1	108.8
17	\$2,594	\$11,171	\$12,208	\$9,994	91.5	111.8
18	\$2,597	\$10,693	\$12,640	\$10,473	84.6	102.1
19	\$2,807	\$12,309	\$14,508	\$12,134	84.8	101.4
20	\$2,626	\$12,505	\$14,694	\$12,289	85.1	101.8
21	\$2,432	\$12,534	\$14,746	\$12,282	85.0	102.0
22	\$2,409	\$14,093	\$15,673	\$13,075	89.9	107.8
23	\$2,178	\$12,826	\$14,603	\$12,086	87.8	106.1
24	\$2,009	\$13,384	\$15,043	\$12,437	89.0	107.6
25	\$1,855	\$12,624	\$15,243	\$12,419	82.8	101.7
Total	\$54,329	\$221,677	\$234,989	\$201,184	94.3	110.2

Table 2 (SoA Only)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1	\$5,380	\$4,082	\$4,200	\$2,889	97.2	141.3
2	\$5,480	\$5,238	\$5,095	\$3,673	102.8	142.6
3	\$5,664	\$6,621	\$6,648	\$4,663	99.6	142.0
4	\$5,881	\$7,881	\$8,596	\$6,081	91.7	129.6
5	\$5,611	\$9,193	\$9,585	\$6,811	95.9	135.0
6	\$5,515	\$10,094	\$10,624	\$7,962	95.0	126.8
7	\$5,041	\$11,769	\$11,623	\$9,030	101.3	130.3
8	\$5,012	\$10,755	\$12,676	\$10,396	84.8	103.5
9	\$4,377	\$12,871	\$13,057	\$12,020	98.6	107.1
10	\$3,960	\$9,192	\$11,034	\$9,377	83.3	98.0
11	\$3,258	\$8,378	\$9,684	\$7,956	86.5	105.3
12	\$3,428	\$8,224	\$11,126	\$9,067	73.9	90.7
13	\$3,149	\$7,952	\$10,475	\$8,516	75.9	93.4
14	\$2,630	\$7,249	\$8,939	\$7,363	81.1	98.5
15	\$2,737	\$8,397	\$9,533	\$8,139	88.1	103.2
16	\$1,818	\$6,088	\$8,059	\$6,705	75.5	90.8
17	\$1,744	\$6,538	\$8,383	\$7,098	78.0	92.1
18	\$1,580	\$6,310	\$8,231	\$6,976	76.7	90.4
19	\$1,285	\$6,439	\$7,926	\$6,503	81.2	99.0
20	\$1,013	\$5,333	\$7,163	\$5,817	74.5	91.7
21	\$805	\$4,157	\$6,561	\$5,250	63.4	79.2
22	\$727	\$4,195	\$6,587	\$5,242	63.7	80.0
23	\$593	\$4,440	\$6,243	\$4,831	71.1	91.9
24	\$516	\$4,601	\$6,356	\$4,929	72.4	93.3
25	\$431	\$3,838	\$5,761	\$4,461	66.6	86.0
Total	\$77,634	\$179,835	\$214,163	\$171,754	84.0	104.7

Table 2 (SoA Only)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1	\$13,740	\$7,048	\$10,128	\$6,563	69.6	107.4
2	\$14,195	\$10,227	\$12,423	\$8,361	82.3	122.3
3	\$15,836	\$12,600	\$17,445	\$11,554	72.2	109.1
4	\$14,614	\$16,464	\$20,611	\$13,846	79.9	118.9
5	\$13,803	\$16,990	\$22,558	\$15,364	75.3	110.6
6	\$13,225	\$19,251	\$24,401	\$17,387	78.9	110.7
7	\$12,359	\$20,979	\$26,622	\$19,573	78.8	107.2
8	\$12,600	\$22,414	\$31,545	\$24,503	71.1	91.5
9	\$12,237	\$31,604	\$38,646	\$32,415	81.8	97.5
10	\$11,309	\$24,360	\$35,647	\$29,845	68.3	81.6
11	\$9,002	\$24,283	\$32,870	\$26,832	73.9	90.5
12	\$7,133	\$23,358	\$30,446	\$25,069	76.7	93.2
13	\$4,739	\$17,612	\$21,232	\$17,400	82.9	101.2
14	\$3,091	\$9,823	\$14,091	\$11,387	69.7	86.3
15	\$1,990	\$7,629	\$9,948	\$8,365	76.7	91.2
16	\$1,441	\$6,718	\$9,677	\$7,574	69.4	88.7
17	\$1,279	\$6,458	\$9,265	\$7,348	69.7	87.9
18	\$1,031	\$5,918	\$8,413	\$6,595	70.3	89.7
19	\$804	\$4,802	\$7,483	\$5,824	64.2	82.5
20	\$643	\$5,032	\$7,142	\$5,550	70.5	90.7
21	\$518	\$4,286	\$6,404	\$4,977	66.9	86.1
22	\$471	\$3,207	\$6,167	\$4,778	52.0	67.1
23	\$362	\$3,721	\$5,768	\$4,412	64.5	84.3
24	\$331	\$3,867	\$5,567	\$4,298	69.5	90.0
25	\$287	\$4,304	\$5,423	\$4,162	79.4	103.4
Total	\$167,040	\$312,955	\$419,921	\$323,983	74.5	96.6

Table 2 (SoA Only)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1	\$42,708	\$14,956	\$31,787	\$18,861	47.1	79.3
2	\$40,219	\$20,030	\$37,701	\$23,380	53.1	85.7
3	\$39,235	\$27,205	\$46,728	\$28,381	58.2	95.9
4	\$37,208	\$35,751	\$53,538	\$33,122	66.8	107.9
5	\$34,008	\$37,299	\$56,897	\$36,060	65.6	103.4
6	\$29,251	\$37,038	\$55,641	\$37,161	66.6	99.7
7	\$26,892	\$34,075	\$59,209	\$41,119	57.5	82.9
8	\$23,637	\$38,903	\$61,181	\$44,938	63.6	86.6
9	\$20,429	\$43,016	\$62,741	\$48,947	68.6	87.9
10	\$16,737	\$36,557	\$54,924	\$42,776	66.6	85.5
11	\$12,578	\$31,033	\$49,071	\$37,495	63.2	82.8
12	\$10,879	\$31,668	\$50,142	\$39,055	63.2	81.1
13	\$7,536	\$24,200	\$37,535	\$29,486	64.5	82.1
14	\$4,676	\$20,502	\$24,162	\$19,032	84.9	107.7
15	\$2,906	\$12,753	\$18,056	\$15,050	70.6	84.7
16	\$2,100	\$10,660	\$17,312	\$12,853	61.6	82.9
17	\$1,404	\$9,718	\$13,132	\$9,982	74.0	97.4
18	\$1,127	\$6,418	\$11,139	\$8,585	57.6	74.8
19	\$792	\$6,506	\$9,453	\$7,109	68.8	91.5
20	\$570	\$3,660	\$7,615	\$5,783	48.1	63.3
21	\$475	\$5,636	\$6,926	\$5,243	81.4	107.5
22	\$387	\$2,890	\$6,019	\$4,540	48.0	63.7
23	\$317	\$2,706	\$5,926	\$4,485	45.7	60.3
24	\$289	\$4,845	\$5,822	\$4,438	83.2	109.2
25	\$235	\$3,679	\$5,052	\$3,868	72.8	95.1
Total	\$356,594	\$501,705	\$787,711	\$561,750	63.7	89.3

Table 2 (SoA Only)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1	\$27,773	\$10,103	\$23,606	\$13,517	42.8	74.7
2	\$23,870	\$11,009	\$26,722	\$16,271	41.2	67.7
3	\$21,641	\$15,341	\$31,501	\$18,799	48.7	81.6
4	\$18,143	\$18,137	\$31,946	\$19,316	56.8	93.9
5	\$15,653	\$15,092	\$32,232	\$20,339	46.8	74.2
6	\$12,229	\$14,255	\$27,840	\$18,612	51.2	76.6
7	\$9,862	\$11,332	\$25,883	\$17,890	43.8	63.3
8	\$8,241	\$12,874	\$25,622	\$18,785	50.2	68.5
9	\$6,813	\$12,153	\$24,205	\$18,807	50.2	64.6
10	\$5,251	\$14,040	\$20,107	\$15,495	69.8	90.6
11	\$3,933	\$10,476	\$17,738	\$13,339	59.1	78.5
12	\$3,352	\$10,421	\$18,441	\$14,087	56.5	74.0
13	\$2,610	\$9,534	\$16,349	\$12,856	58.3	74.2
14	\$1,390	\$8,184	\$9,498	\$7,534	86.2	108.6
15	\$673	\$4,987	\$5,995	\$5,020	83.2	99.3
16	\$440	\$1,869	\$4,906	\$3,533	38.1	52.9
17	\$312	\$5,879	\$4,071	\$3,000	144.4	196.0
18	\$214	\$1,050	\$3,390	\$2,491	31.0	42.2
19	\$167	\$1,139	\$2,949	\$2,154	38.6	52.9
20	\$104	\$1,810	\$1,775	\$1,335	102.0	135.6
21	\$91	\$754	\$1,662	\$1,232	45.4	61.2
22	\$71	\$1,494	\$1,471	\$1,110	101.5	134.5
23	\$61	\$1,545	\$1,334	\$997	115.8	155.0
24	\$52	\$617	\$1,187	\$905	52.0	68.1
25	\$43	\$2,750	\$1,053	\$808	261.0	340.2
Total	\$162,988	\$196,844	\$361,482	\$248,230	54.5	79.3

Table 2 (SoA Only)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1	\$21,729	\$6,717	\$20,617	\$11,804	32.6	56.9
2	\$18,972	\$8,669	\$24,109	\$14,768	36.0	58.7
3	\$16,854	\$20,915	\$28,562	\$16,803	73.2	124.5
4	\$12,458	\$13,327	\$26,566	\$16,493	50.2	80.8
5	\$10,420	\$14,049	\$25,848	\$16,353	54.4	85.9
6	\$8,224	\$15,498	\$22,183	\$15,208	69.9	101.9
7	\$6,897	\$5,500	\$20,484	\$14,612	26.9	37.6
8	\$5,670	\$7,752	\$19,411	\$14,323	39.9	54.1
9	\$4,328	\$6,841	\$17,525	\$13,447	39.0	50.9
10	\$3,037	\$11,439	\$13,303	\$10,276	86.0	111.3
11	\$2,297	\$10,677	\$12,051	\$9,169	88.6	116.4
12	\$1,876	\$11,837	\$11,615	\$8,996	101.9	131.6
13	\$1,411	\$6,812	\$10,225	\$7,979	66.6	85.4
14	\$830	\$5,077	\$7,252	\$5,956	70.0	85.2
15	\$467	\$3,249	\$4,616	\$3,881	70.4	83.7
16	\$302	\$4,495	\$4,593	\$3,335	97.9	134.8
17	\$183	\$1,000	\$2,170	\$1,569	46.1	63.8
18	\$117	\$500	\$1,902	\$1,360	26.3	36.8
19	\$112	\$1,050	\$1,755	\$1,309	59.8	80.2
20	\$68	\$588	\$1,466	\$1,132	40.1	51.9
21	\$50	\$1,000	\$883	\$645	113.2	155.0
22	\$41	\$1,000	\$810	\$607	123.4	164.7
23	\$27	\$0	\$504	\$368	0.0	0.0
24	\$28	\$1,390	\$665	\$523	209.0	265.9
25	\$24	\$1,569	\$634	\$485	247.4	323.8
Total	\$116,426	\$160,952	\$279,749	\$191,401	57.5	84.1

Table 2 (SoA Only)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1	\$23,820	\$27,172	\$27,555	\$16,459	98.6	165.1
2	\$20,745	\$7,690	\$33,036	\$21,157	23.3	36.3
3	\$18,266	\$17,859	\$39,075	\$23,681	45.7	75.4
4	\$13,278	\$13,357	\$37,646	\$24,500	35.5	54.5
5	\$10,521	\$19,553	\$34,532	\$23,743	56.6	82.4
6	\$8,551	\$4,550	\$29,903	\$21,200	15.2	21.5
7	\$6,799	\$12,150	\$26,967	\$20,789	45.1	58.4
8	\$5,535	\$13,751	\$23,420	\$18,126	58.7	75.9
9	\$4,046	\$12,325	\$20,407	\$16,344	60.4	75.4
10	\$2,559	\$10,076	\$14,708	\$12,177	68.5	82.7
11	\$1,920	\$9,351	\$13,128	\$10,930	71.2	85.6
12	\$1,534	\$8,659	\$13,885	\$11,380	62.4	76.1
13	\$1,072	\$11,511	\$9,556	\$7,890	120.5	145.9
14	\$702	\$5,658	\$6,981	\$5,832	81.0	97.0
15	\$439	\$5,500	\$5,954	\$5,024	92.4	109.5
16	\$263	\$1,500	\$3,313	\$2,323	45.3	64.6
17	\$149	\$3,138	\$2,972	\$2,199	105.6	142.7
18	\$101	\$2,000	\$2,337	\$1,719	85.6	116.3
19	\$90	\$0	\$1,819	\$1,423	0.0	0.0
20	\$39	\$0	\$1,071	\$792	0.0	0.0
21	\$48	\$0	\$831	\$625	0.0	0.0
22	\$26	\$0	\$727	\$558	0.0	0.0
23	\$15	\$0	\$669	\$551	0.0	0.0
24	\$17	\$1,100	\$510	\$406	215.8	270.7
25	\$14	\$1,000	\$233	\$167	429.8	600.2
Total	\$120,551	\$187,902	\$351,236	\$249,997	53.5	75.2

Table 2 (SoA Only)

1995-96 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Policy Year	Exposure	Actual Deaths	1975-80 Expected Deaths	2001 Expected Deaths	Mortality Ratio	
					1975-80 EBT	2001 VBT
1	\$136,826	\$71,818	\$119,495	\$71,369	60.1	100.6
2	\$125,224	\$65,627	\$141,237	\$89,451	46.5	73.4
3	\$119,473	\$104,493	\$173,234	\$106,551	60.3	98.1
4	\$103,612	\$109,960	\$182,844	\$116,534	60.1	94.4
5	\$92,067	\$117,390	\$186,390	\$122,481	63.0	95.8
6	\$79,162	\$107,126	\$176,192	\$122,283	60.8	87.6
7	\$70,148	\$103,345	\$177,788	\$129,164	58.1	80.0
8	\$62,966	\$114,945	\$182,009	\$138,682	63.2	82.9
9	\$54,267	\$128,769	\$185,426	\$151,010	69.4	85.3
10	\$44,683	\$112,818	\$156,470	\$126,075	72.1	89.5
11	\$34,788	\$100,566	\$140,887	\$111,227	71.4	90.4
12	\$30,190	\$101,785	\$143,825	\$114,754	70.8	88.7
13	\$22,659	\$86,399	\$114,776	\$92,735	75.3	93.2
14	\$15,117	\$65,204	\$79,186	\$64,891	82.3	100.5
15	\$11,636	\$51,896	\$63,574	\$54,480	81.6	95.3
16	\$8,955	\$41,713	\$59,782	\$45,869	69.8	90.9
17	\$7,666	\$43,903	\$52,200	\$41,189	84.1	106.6
18	\$6,768	\$32,888	\$48,051	\$38,201	68.4	86.1
19	\$6,056	\$32,245	\$45,894	\$36,457	70.3	88.4
20	\$5,064	\$28,928	\$40,924	\$32,696	70.7	88.5
21	\$4,419	\$28,366	\$38,014	\$30,255	74.6	93.8
22	\$4,132	\$26,879	\$37,455	\$29,911	71.8	89.9
23	\$3,553	\$25,238	\$35,047	\$27,729	72.0	91.0
24	\$3,243	\$29,805	\$35,152	\$27,937	84.8	106.7
25	\$2,889	\$29,764	\$33,399	\$26,369	89.1	112.9
Total	\$1,055,563	\$1,761,870	\$2,649,250	\$1,948,299	66.5	90.4

Table 3 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

Ages at Issue	Medical			Paramedical			Non-medical		
	Actual Deaths	1975-80 EBT	2001 VBT	Actual Deaths	1975-80 EBT	2001 VBT	Actual Deaths	1975-80 EBT	2001 VBT
0-9	\$951	56.0	89.9	\$0	0.0	0.0	\$10,080	51.9	84.7
10-14	\$447	50.8	79.9	\$499	150.5	233.7	\$5,635	66.8	107.2
15-19	\$973	73.4	103.9	\$1,360	123.5	175.7	\$10,689	79.4	111.3
20-24	\$5,531	192.6	242.9	\$6,813	75.4	96.5	\$19,949	76.3	96.3
25-29	\$8,746	77.0	102.2	\$20,208	51.2	71.4	\$48,816	73.0	96.8
30-34	\$29,058	79.7	119.2	\$55,658	47.8	74.1	\$73,675	69.3	103.5
35-39	\$38,097	49.2	81.7	\$98,296	50.7	84.9	\$71,401	61.7	97.9
40-44	\$61,056	53.1	83.1	\$116,769	55.6	85.8	\$61,697	64.5	94.5
45-49	\$87,356	64.8	99.9	\$115,531	61.9	89.6	\$60,052	71.5	97.9
50-54	\$86,331	58.4	79.7	\$98,752	71.8	94.4	\$47,539	80.0	103.5
55-59	\$98,562	61.8	83.7	\$98,486	79.2	102.3	\$31,636	72.7	92.6
60-64	\$104,779	69.2	85.7	\$76,720	83.7	98.1	\$27,104	84.9	98.4
65-69	\$90,466	60.5	78.1	\$43,893	84.1	108.1	\$19,758	91.0	108.2
70 and over	\$173,687	80.6	86.4	\$42,808	103.8	113.3	\$20,753	106.0	93.3
Total	\$786,039	65.2	86.4	\$775,793	64.4	91.3	\$508,784	71.4	98.4

Table 4 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table and 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

Policy Year	Medical			Paramedical			Non-medical		
	Actual Deaths	1975-80 EBT	2001 VBT	Actual Deaths	1975-80 EBT	2001 VBT	Actual Deaths	1975-80 EBT	2001 VBT
1-2	\$62,697	59.4	91.6	\$67,600	47.6	80.3	\$38,794	58.8	96.4
3-5	\$131,800	57.6	86.6	\$176,635	63.0	104.3	\$103,913	70.9	112.0
6-10	\$202,428	59.7	76.7	\$281,335	64.9	88.5	\$190,772	69.6	93.3
11-15	\$196,941	76.9	92.0	\$185,699	69.8	87.2	\$112,274	71.0	93.5
16-20	\$96,444	65.7	86.4	\$52,244	78.6	98.8	\$30,989	92.5	103.7
21-25	\$95,728	74.2	95.4	\$12,280	77.2	99.2	\$32,043	93.8	108.6
Total	\$786,039	65.2	86.4	\$775,793	64.4	91.3	\$508,784	71.4	98.4

Table 5 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$502	93.1	\$531	69.6	\$611	45.3	\$534	52.8	\$192	80.3	.	.	\$2,370	60.7
20-29	\$1,055	48.0	\$4,641	140.3	\$3,923	84.5	\$4,151	119.2	\$415	109.7	\$92	43.1	\$14,277	100.4
30-39	\$8,623	54.4	\$17,031	60.8	\$20,697	53.1	\$19,647	65.2	\$857	127.3	\$301	125.3	\$67,155	59.0
40-49	\$22,259	69.1	\$36,411	57.3	\$39,966	47.5	\$41,356	72.2	\$5,793	69.1	\$2,626	63.6	\$148,412	59.4
50-59	\$16,438	57.9	\$26,216	47.2	\$48,581	52.7	\$64,331	74.1	\$15,829	62.7	\$13,499	70.6	\$184,893	60.2
60 and over	\$13,819	52.5	\$46,971	60.4	\$88,651	75.3	\$66,922	86.5	\$73,359	65.5	\$79,211	75.2	\$368,932	71.4
Total	\$62,697	59.4	\$131,800	57.6	\$202,428	59.7	\$196,941	76.9	\$96,444	65.7	\$95,728	74.2	\$786,039	65.2

Table 5 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$0	0.0	\$650	155.2	\$759	113.9	\$450	142.4	\$0	0.0	.	.	\$1,859	106.5
20-29	\$3,296	29.1	\$7,574	53.9	\$9,148	61.8	\$6,733	82.5	\$150	126.3	\$119	983.2	\$27,021	55.7
30-39	\$16,376	33.5	\$45,269	51.6	\$57,746	51.6	\$34,277	55.8	\$262	52.3	\$25	72.9	\$153,954	49.6
40-49	\$22,470	44.0	\$62,843	59.3	\$87,577	60.1	\$53,090	63.8	\$5,681	62.3	\$638	51.7	\$232,300	58.6
50-59	\$17,334	80.5	\$34,883	77.9	\$69,555	72.7	\$59,582	77.9	\$13,091	68.3	\$2,792	66.8	\$197,238	75.3
60 and over	\$8,124	92.0	\$25,416	93.0	\$56,550	87.6	\$31,567	86.7	\$33,059	88.0	\$8,705	83.3	\$163,421	88.3
Total	\$67,600	47.6	\$176,635	63.0	\$281,335	64.9	\$185,699	69.8	\$52,244	78.6	\$12,280	77.2	\$775,793	64.4

Table 5 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$4,487	59.3	\$6,490	64.6	\$8,445	60.7	\$5,975	72.1	\$1,007	67.1	.	.	\$26,403	63.9
20-29	\$9,138	62.8	\$14,217	64.5	\$25,758	79.4	\$17,227	82.0	\$1,258	79.5	\$1,168	85.7	\$68,766	74.0
30-39	\$10,678	50.6	\$30,700	64.8	\$59,094	64.2	\$38,510	68.3	\$4,192	107.1	\$1,902	143.4	\$145,076	65.3
40-49	\$7,757	59.6	\$23,025	60.9	\$47,587	68.9	\$23,710	64.0	\$11,343	89.1	\$8,326	82.8	\$121,749	67.8
50-59	\$3,281	48.5	\$16,911	96.7	\$26,364	70.5	\$16,575	70.4	\$7,543	97.8	\$8,500	84.2	\$79,174	76.9
60 and over	\$3,454	114.7	\$12,570	105.9	\$23,524	80.7	\$10,276	87.3	\$5,645	93.1	\$12,146	107.2	\$67,615	92.4
Total	\$38,794	58.8	\$103,913	70.9	\$190,772	69.6	\$112,274	71.0	\$30,989	92.5	\$32,043	93.8	\$508,784	71.4

Table 5 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$4,989	59.3	\$7,671	68.3	\$9,814	61.6	\$6,959	72.4	\$1,199	67.5	.	.	\$30,633	65.2
20-29	\$13,490	48.0	\$26,431	67.1	\$38,828	74.8	\$28,112	86.1	\$1,824	87.7	\$1,379	86.9	\$110,063	70.7
30-39	\$35,677	41.6	\$93,000	57.1	\$137,537	56.6	\$92,434	62.5	\$5,310	104.4	\$2,228	139.1	\$366,185	56.6
40-49	\$52,487	54.5	\$122,280	59.0	\$175,130	58.6	\$118,157	66.6	\$22,818	75.5	\$11,590	75.2	\$502,462	60.8
50-59	\$37,053	65.4	\$78,009	66.2	\$144,500	64.2	\$140,488	75.2	\$36,463	70.0	\$24,792	74.2	\$461,305	68.6
60 and over	\$25,396	66.6	\$84,957	72.7	\$168,725	79.8	\$108,764	86.6	\$112,063	72.0	\$100,062	78.8	\$599,968	77.4
Total	\$169,091	53.9	\$412,348	62.9	\$674,534	64.5	\$494,914	72.8	\$179,677	72.8	\$140,051	78.2	\$2,070,616	66.3

Table 5 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$502	144.4	\$531	118.4	\$611	69.9	\$534	74.1	\$192	118.0	.	.	\$2,370	92.8
20-29	\$1,055	82.5	\$4,641	188.6	\$3,923	104.2	\$4,151	142.8	\$415	153.1	\$92	59.5	\$14,277	131.8
30-39	\$8,623	99.2	\$17,031	108.9	\$20,697	84.0	\$19,647	92.5	\$857	141.4	\$301	144.7	\$67,155	94.6
40-49	\$22,259	128.1	\$36,411	110.7	\$39,966	70.5	\$41,356	96.4	\$5,793	78.4	\$2,626	72.1	\$148,412	92.2
50-59	\$16,438	92.1	\$26,216	71.4	\$48,581	71.6	\$64,331	92.8	\$15,829	81.7	\$13,499	90.4	\$184,893	81.8
60 and over	\$13,819	60.4	\$46,971	73.4	\$88,651	80.6	\$66,922	87.1	\$73,359	87.5	\$79,211	97.3	\$368,932	84.0
Total	\$62,697	91.6	\$131,800	86.6	\$202,428	76.7	\$196,941	92.0	\$96,444	86.4	\$95,728	95.4	\$786,039	86.4

Table 5 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$0	0.0	\$650	235.0	\$759	167.5	\$450	198.3	\$0	0.0	.	.	\$1,859	156.5
20-29	\$3,296	49.9	\$7,574	73.2	\$9,148	77.4	\$6,733	103.8	\$150	174.9	\$119	1297.4	\$27,021	76.4
30-39	\$16,376	60.5	\$45,269	91.2	\$57,746	81.7	\$34,277	79.5	\$262	56.1	\$25	84.2	\$153,954	80.6
40-49	\$22,470	76.9	\$62,843	108.3	\$87,577	85.0	\$53,090	81.4	\$5,681	68.1	\$638	60.0	\$232,300	87.7
50-59	\$17,334	121.9	\$34,883	114.0	\$69,555	94.0	\$59,582	94.4	\$13,091	83.8	\$2,792	85.5	\$197,238	98.2
60 and over	\$8,124	118.7	\$25,416	124.1	\$56,550	97.4	\$31,567	90.4	\$33,059	116.7	\$8,705	108.7	\$163,421	104.3
Total	\$67,600	80.3	\$176,635	104.3	\$281,335	88.5	\$185,699	87.2	\$52,244	98.8	\$12,280	99.2	\$775,793	91.3

Table 5 (SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$4,487	89.7	\$6,490	110.3	\$8,445	93.6	\$5,975	102.3	\$1,007	98.8	.	.	\$26,403	98.7
20-29	\$9,138	104.2	\$14,217	86.9	\$25,758	96.5	\$17,227	100.1	\$1,258	110.5	\$1,168	119.9	\$68,766	96.6
30-39	\$10,678	88.9	\$30,700	109.2	\$59,094	98.8	\$38,510	97.9	\$4,192	111.5	\$1,902	167.5	\$145,076	100.6
40-49	\$7,757	103.9	\$23,025	109.9	\$47,587	97.1	\$23,710	86.1	\$11,343	91.9	\$8,326	89.5	\$121,749	96.1
50-59	\$3,281	72.7	\$16,911	139.5	\$26,364	90.3	\$16,575	88.5	\$7,543	112.5	\$8,500	96.4	\$79,174	98.8
60 and over	\$3,454	139.9	\$12,570	134.5	\$23,524	76.8	\$10,276	90.0	\$5,645	114.6	\$12,146	131.0	\$67,615	99.4
Total	\$38,794	96.4	\$103,913	112.0	\$190,772	93.3	\$112,274	93.5	\$30,989	103.7	\$32,043	108.6	\$508,784	98.4

Table 5(SoA and Bragg)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$4,989	89.8	\$7,671	116.1	\$9,814	94.9	\$6,959	102.6	\$1,199	99.5	.	.	\$30,633	100.4
20-29	\$13,490	81.0	\$26,431	90.6	\$38,828	91.8	\$28,112	105.6	\$1,824	121.9	\$1,379	121.2	\$110,063	93.8
30-39	\$35,677	74.7	\$93,000	99.6	\$137,537	88.7	\$92,434	89.2	\$5,310	109.9	\$2,228	162.2	\$366,185	90.2
40-49	\$52,487	97.1	\$122,280	109.3	\$175,130	83.9	\$118,157	87.1	\$22,818	81.3	\$11,590	82.7	\$502,462	90.9
50-59	\$37,053	101.3	\$78,009	98.2	\$144,500	84.5	\$140,488	92.9	\$36,463	87.5	\$24,792	91.8	\$461,305	91.0
60 and over	\$25,396	78.9	\$84,957	90.5	\$168,725	84.9	\$108,764	88.3	\$112,063	95.7	\$100,062	101.4	\$599,968	90.4
Total	\$169,091	87.7	\$412,348	99.5	\$674,534	85.8	\$494,914	90.5	\$179,677	92.4	\$140,051	98.5	\$2,070,616	90.9

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$461	54.8	\$915	82.8	\$2,097	100.2	\$1,909	70.2	\$886	73.8	.	.	\$6,268	78.7
20-29	\$155	83.7	\$585	138.1	\$1,257	142.3	\$2,508	117.8	\$1,132	90.6	\$1,136	86.7	\$6,773	109.6
30-39	\$186	105.0	\$636	103.6	\$2,151	109.4	\$4,053	92.1	\$3,263	112.6	\$1,859	142.7	\$12,148	106.9
40-49	\$455	120.3	\$1,663	111.9	\$5,000	104.4	\$7,401	96.9	\$7,811	78.9	\$8,568	79.0	\$30,898	88.2
50-59	\$823	135.9	\$3,105	128.2	\$9,743	102.0	\$13,421	101.4	\$10,341	83.3	\$12,180	79.9	\$49,613	92.8
60 and over	\$2,423	154.8	\$7,305	123.7	\$19,342	113.3	\$11,561	100.3	\$33,627	87.8	\$41,717	89.5	\$115,977	95.8
Total	\$4,503	120.0	\$14,209	118.9	\$39,591	108.9	\$40,853	98.1	\$57,061	86.5	\$65,460	86.9	\$221,677	94.3

Table 5(SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$1,264	73.1	\$1,757	80.1	\$2,622	74.5	\$1,875	70.4	\$203	71.3	.	.	\$7,721	74.3
20-29	\$772	60.1	\$2,033	93.6	\$4,180	106.3	\$5,269	96.1	\$232	64.9	\$28	18.7	\$12,514	93.6
30-39	\$1,689	128.4	\$3,948	111.2	\$6,977	83.8	\$8,150	74.9	\$1,323	104.8	\$203	140.5	\$22,288	87.5
40-49	\$2,078	110.5	\$4,911	87.7	\$10,000	90.4	\$7,662	73.4	\$6,655	78.2	\$2,371	83.9	\$33,677	83.5
50-59	\$1,559	103.4	\$4,728	104.5	\$10,410	88.1	\$9,704	80.8	\$7,352	75.3	\$4,351	59.7	\$38,105	81.2
60 and over	\$1,958	124.2	\$6,319	93.1	\$20,491	100.7	\$7,541	91.0	\$14,943	76.3	\$14,278	67.7	\$65,530	84.3
Total	\$9,321	100.3	\$23,695	95.4	\$54,681	92.7	\$40,200	80.8	\$30,708	77.2	\$21,231	67.4	\$179,835	84.0

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$1,207	49.8	\$2,027	65.6	\$2,412	53.0	\$1,452	78.7	\$0	0.0	.	.	\$7,098	59.0
20-29	\$1,912	43.9	\$4,961	68.3	\$10,634	88.7	\$5,921	74.1	\$159	92.8	\$97	186.4	\$23,684	74.4
30-39	\$3,359	68.5	\$9,689	72.7	\$22,823	72.0	\$17,822	71.4	\$425	95.0	\$166	272.0	\$54,285	72.0
40-49	\$4,489	84.2	\$12,360	74.3	\$29,519	73.4	\$20,241	73.3	\$3,610	67.3	\$551	55.0	\$70,768	73.6
50-59	\$3,235	96.4	\$9,326	83.8	\$28,440	76.4	\$22,465	75.8	\$6,851	66.9	\$3,201	59.8	\$73,518	75.8
60 and over	\$3,074	140.6	\$7,691	83.9	\$24,780	79.6	\$14,804	89.6	\$17,883	69.7	\$15,371	67.2	\$83,602	77.8
Total	\$17,275	76.6	\$46,055	76.0	\$118,608	75.6	\$82,705	76.2	\$28,927	68.9	\$19,385	66.1	\$312,955	74.5

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$1,057	50.6	\$1,722	60.1	\$2,408	66.2	\$1,224	73.9	\$110	74.0	.	.	\$6,521	62.7
20-29	\$3,580	33.8	\$8,452	54.5	\$13,262	68.5	\$5,476	61.3	\$300	126.7	\$119	195.7	\$31,189	57.0
30-39	\$9,802	43.1	\$26,999	54.2	\$50,853	59.7	\$27,100	55.9	\$300	81.1	\$0	0.0	\$115,053	55.7
40-49	\$10,772	53.8	\$30,843	62.2	\$51,041	60.6	\$34,049	70.4	\$3,692	72.2	\$100	16.5	\$130,497	62.8
50-59	\$5,998	65.7	\$18,234	80.5	\$36,063	62.6	\$32,299	69.7	\$7,145	53.9	\$2,460	59.1	\$102,199	66.7
60 and over	\$3,778	77.6	\$14,004	83.4	\$35,961	82.5	\$20,009	79.3	\$25,416	64.3	\$17,077	68.7	\$116,246	75.1
Total	\$34,986	50.3	\$100,254	63.8	\$189,588	64.6	\$120,157	67.1	\$36,963	63.0	\$19,757	66.4	\$501,705	63.7

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$1,000	144.6	\$750	74.8	\$274	29.5	\$0	0.0	\$0	0.0	.	.	\$2,024	67.6
20-29	\$750	18.8	\$2,419	53.5	\$1,814	44.5	\$1,393	77.4	\$0	0.0	\$0	0.0	\$6,376	44.2
30-39	\$4,562	27.0	\$11,501	39.7	\$15,237	44.6	\$7,457	48.5	\$0	0.0	\$0	0.0	\$38,757	40.6
40-49	\$7,423	45.7	\$13,720	42.7	\$18,299	48.1	\$9,614	51.2	\$550	82.0	\$0	0.0	\$49,606	46.8
50-59	\$4,205	54.7	\$8,959	61.5	\$11,822	47.4	\$16,312	79.9	\$2,024	68.0	\$0	0.0	\$43,322	60.9
60 and over	\$3,172	65.2	\$11,221	77.7	\$17,208	80.0	\$8,826	78.2	\$9,173	68.7	\$7,160	119.0	\$56,759	79.4
Total	\$21,111	41.9	\$48,570	50.8	\$64,654	52.3	\$43,601	64.1	\$11,747	68.7	\$7,160	106.7	\$196,844	54.5

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Ages at Issue	1-2		3-5		6-10		11-15		16-20		21-25		1-25	
	Policy Years		Policy Years		Policy Years		Policy Years		Policy Years		Policy Years		Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$0	0.0	\$500	99.4	\$0	0.0	\$500	233.3	\$0	0.0	.	.	\$1,000	60.1
20-29	\$0	0.0	\$1,500	81.2	\$728	40.3	\$1,900	268.3	\$0	0.0	\$0	0.0	\$4,128	65.4
30-39	\$8,284	60.0	\$10,084	48.4	\$7,850	36.2	\$7,222	88.5	\$0	0.0	\$0	0.0	\$33,439	51.8
40-49	\$3,352	21.5	\$19,291	67.5	\$13,761	46.0	\$9,306	73.2	\$500	124.2	\$0	0.0	\$46,209	53.0
50-59	\$2,650	34.1	\$5,668	40.9	\$14,062	66.7	\$8,443	56.4	\$1,750	104.1	\$500	133.8	\$33,073	55.4
60 and over	\$1,100	20.9	\$11,248	73.2	\$10,629	59.6	\$10,283	114.4	\$5,383	55.3	\$4,459	145.4	\$43,103	71.5
Total	\$15,386	34.4	\$48,291	59.6	\$47,030	50.6	\$37,653	82.3	\$7,633	64.2	\$4,959	141.8	\$160,952	57.5

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$0	0.0	\$0	0.0	\$0	0.0	\$0	0.0	\$0	0.0	.	.	\$0	0.0
20-29	\$4,000	309.9	\$3,000	222.5	\$0	0.0	\$0	0.0	\$0	0.0	.	.	\$7,000	152.8
30-39	\$1,000	8.1	\$12,350	71.4	\$6,492	40.0	\$1,000	19.5	\$0	0.0	\$0	0.0	\$20,842	40.9
40-49	\$14,750	71.5	\$16,166	45.8	\$11,000	32.3	\$11,031	93.8	\$0	0.0	\$0	0.0	\$52,947	51.9
50-59	\$9,707	67.1	\$7,400	30.1	\$13,123	44.8	\$11,425	68.5	\$1,000	55.7	\$2,100	556.1	\$44,755	51.4
60 and over	\$5,405	46.7	\$11,853	36.7	\$22,238	65.8	\$17,223	112.5	\$5,638	59.9	\$0	0.0	\$62,358	59.4
Total	\$34,863	57.5	\$50,769	45.6	\$52,853	45.8	\$40,679	82.2	\$6,638	57.7	\$2,100	70.7	\$187,902	53.5

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$4,989	59.3	\$7,671	68.3	\$9,814	61.6	\$6,959	72.4	\$1,199	67.5	.	.	\$30,633	65.2
20-29	\$11,170	47.3	\$22,949	69.4	\$31,875	73.3	\$22,467	81.6	\$1,824	87.7	\$1,379	86.9	\$91,664	69.8
30-39	\$28,882	40.0	\$75,207	56.0	\$112,383	56.4	\$72,804	62.0	\$5,310	104.4	\$2,228	139.1	\$296,813	56.0
40-49	\$43,317	54.1	\$98,954	58.4	\$138,620	57.2	\$99,303	72.3	\$22,818	75.5	\$11,590	75.2	\$414,603	61.5
50-59	\$28,177	63.3	\$57,420	61.3	\$123,662	64.6	\$114,070	74.4	\$36,463	70.0	\$24,792	74.2	\$384,584	67.6
60 and over	\$20,910	65.5	\$69,642	69.1	\$150,650	81.3	\$90,247	92.9	\$112,063	72.0	\$100,062	78.8	\$543,574	77.9
Total	\$137,445	52.7	\$331,844	61.2	\$567,004	64.6	\$405,849	74.8	\$179,677	72.8	\$140,051	78.2	\$1,761,870	66.5

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$461	84.0	\$915	143.0	\$2,097	157.8	\$1,909	100.5	\$886	108.8	.	.	\$6,268	119.8
20-29	\$155	126.2	\$585	177.5	\$1,257	161.5	\$2,508	132.4	\$1,132	126.0	\$1,136	121.4	\$6,773	136.6
30-39	\$186	168.9	\$636	162.2	\$2,151	156.5	\$4,053	115.3	\$3,263	120.4	\$1,859	166.8	\$12,148	131.8
40-49	\$455	173.9	\$1,663	162.4	\$5,000	124.5	\$7,401	108.0	\$7,811	84.7	\$8,568	85.9	\$30,898	98.6
50-59	\$823	159.0	\$3,105	151.5	\$9,743	113.4	\$13,421	110.4	\$10,341	96.1	\$12,180	92.9	\$49,613	105.2
60 and over	\$2,423	155.7	\$7,305	139.9	\$19,342	110.0	\$11,561	99.0	\$33,627	112.0	\$41,717	112.2	\$115,977	112.3
Total	\$4,503	144.4	\$14,209	147.1	\$39,591	117.6	\$40,853	107.5	\$57,061	104.8	\$65,460	105.1	\$221,677	110.2

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$1,264	110.2	\$1,757	137.9	\$2,622	116.4	\$1,875	100.3	\$203	104.3	.	.	\$7,721	114.6
20-29	\$772	92.0	\$2,033	123.1	\$4,180	124.9	\$5,269	114.9	\$232	90.4	\$28	26.0	\$12,514	116.0
30-39	\$1,689	209.5	\$3,948	179.4	\$6,977	125.3	\$8,150	100.8	\$1,323	105.1	\$203	162.2	\$22,288	123.5
40-49	\$2,078	172.5	\$4,911	139.9	\$10,000	117.9	\$7,662	90.9	\$6,655	80.3	\$2,371	93.8	\$33,677	103.8
50-59	\$1,559	133.6	\$4,728	138.5	\$10,410	105.8	\$9,704	96.6	\$7,352	88.9	\$4,351	75.6	\$38,105	99.0
60 and over	\$1,958	140.0	\$6,319	114.8	\$20,491	106.2	\$7,541	93.9	\$14,943	100.7	\$14,278	88.1	\$65,530	100.4
Total	\$9,321	142.0	\$23,695	135.0	\$54,681	112.1	\$40,200	97.9	\$30,708	92.8	\$21,231	85.9	\$179,835	104.7

Table 5(SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

Ages at Issue	1-2		3-5		6-10		11-15		16-20		21-25		1-25	
	Policy Years		Policy Years		Policy Years		Policy Years		Policy Years		Policy Years		Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$1,207	74.9	\$2,027	110.4	\$2,412	79.8	\$1,452	109.5	\$0	0.0	.	.	\$7,098	90.2
20-29	\$1,912	70.9	\$4,961	92.2	\$10,634	106.7	\$5,921	90.0	\$159	128.6	\$97	254.9	\$23,684	95.6
30-39	\$3,359	115.0	\$9,689	119.7	\$22,823	108.4	\$17,822	98.9	\$425	98.8	\$166	311.7	\$54,285	107.3
40-49	\$4,489	134.6	\$12,360	123.7	\$29,519	97.0	\$20,241	90.5	\$3,610	72.2	\$551	62.2	\$70,768	98.3
50-59	\$3,235	132.9	\$9,326	115.8	\$28,440	95.0	\$22,465	90.9	\$6,851	84.5	\$3,201	77.8	\$73,518	95.0
60 and over	\$3,074	159.7	\$7,691	103.9	\$24,780	84.6	\$14,804	92.3	\$17,883	93.4	\$15,371	87.6	\$83,602	91.5
Total	\$17,275	115.8	\$46,055	113.0	\$118,608	95.9	\$82,705	92.9	\$28,927	87.9	\$19,385	85.7	\$312,955	96.6

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
	0-19	\$1,057	76.6	\$1,722	103.0	\$2,408	102.4	\$1,224	104.9	\$110	109.6	.	.	\$6,521	97.8
20-29	\$3,580	56.9	\$8,452	74.0	\$13,262	84.6	\$5,476	75.9	\$300	176.7	\$119	267.0	\$31,189	76.4
30-39	\$9,802	75.0	\$26,999	92.6	\$50,853	92.8	\$27,100	80.5	\$300	88.2	\$0	0.0	\$115,053	87.8
40-49	\$10,772	93.9	\$30,843	113.8	\$51,041	86.9	\$34,049	92.9	\$3,692	82.0	\$100	19.8	\$130,497	93.9
50-59	\$5,998	100.4	\$18,234	121.4	\$36,063	83.7	\$32,299	87.4	\$7,145	71.5	\$2,460	79.9	\$102,199	89.5
60 and over	\$3,778	93.2	\$14,004	106.3	\$35,961	89.3	\$20,009	81.7	\$25,416	87.0	\$17,077	90.4	\$116,246	89.4
Total	\$34,986	82.8	\$100,254	102.8	\$189,588	88.2	\$120,157	85.8	\$36,963	83.4	\$19,757	87.5	\$501,705	89.3

Table 5(SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$1,000	219.9	\$750	126.9	\$274	45.6	\$0	0.0	\$0	0.0	.	.	\$2,024	106.0
20-29	\$750	33.3	\$2,419	72.8	\$1,814	55.1	\$1,393	94.7	\$0	0.0	\$0	0.0	\$6,376	61.5
30-39	\$4,562	49.5	\$11,501	69.8	\$15,237	70.4	\$7,457	71.4	\$0	0.0	\$0	0.0	\$38,757	67.0
40-49	\$7,423	83.7	\$13,720	81.9	\$18,299	72.1	\$9,614	70.0	\$550	102.5	\$0	0.0	\$49,606	76.0
50-59	\$4,205	88.4	\$8,959	95.4	\$11,822	64.7	\$16,312	102.1	\$2,024	95.2	\$0	0.0	\$43,322	85.0
60 and over	\$3,172	74.9	\$11,221	94.2	\$17,208	84.2	\$8,826	80.5	\$9,173	93.9	\$7,160	157.5	\$56,759	91.7
Total	\$21,111	70.9	\$48,570	83.1	\$64,654	72.2	\$43,601	82.5	\$11,747	93.9	\$7,160	141.7	\$196,844	79.3

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Ages at Issue	1-2		3-5		6-10		11-15		16-20		21-25		1-25	
	Policy Years		Policy Years		Policy Years		Policy Years		Policy Years		Policy Years		Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$0	0.0	\$500	162.8	\$0	0.0	\$500	328.9	\$0	0.0	.	.	\$1,000	92.4
20-29	\$0	0.0	\$1,500	109.0	\$728	49.0	\$1,900	323.1	\$0	0.0	\$0	0.0	\$4,128	91.1
30-39	\$8,284	110.8	\$10,084	86.3	\$7,850	57.2	\$7,222	129.8	\$0	0.0	\$0	0.0	\$33,439	86.9
40-49	\$3,352	39.7	\$19,291	132.0	\$13,761	69.6	\$9,306	101.0	\$500	153.6	\$0	0.0	\$46,209	88.2
50-59	\$2,650	55.3	\$5,668	63.7	\$14,062	92.8	\$8,443	72.3	\$1,750	146.3	\$500	188.7	\$33,073	78.8
60 and over	\$1,100	24.0	\$11,248	88.1	\$10,629	61.3	\$10,283	116.9	\$5,383	75.5	\$4,459	192.4	\$43,103	81.4
Total	\$15,386	57.9	\$48,291	97.3	\$47,030	69.3	\$37,653	104.6	\$7,633	87.7	\$4,959	188.8	\$160,952	84.1

Table 5(SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Ages at Issue	1-2		3-5		6-10		11-15		16-20		21-25		1-25	
	Policy Years		Policy Years		Policy Years		Policy Years		Policy Years		Policy Years		Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-19	\$0	0.0	\$0	0.0	\$0	0.0	\$0	0.0	\$0	0.0	.	.	\$0	0.0
20-29	\$4,000	543.9	\$3,000	296.9	\$0	0.0	\$0	0.0	\$0	0.0	.	.	\$7,000	209.5
30-39	\$1,000	14.9	\$12,350	127.7	\$6,492	63.4	\$1,000	28.3	\$0	0.0	\$0	0.0	\$20,842	69.1
40-49	\$14,750	132.4	\$16,166	88.9	\$11,000	49.3	\$11,031	128.6	\$0	0.0	\$0	0.0	\$52,947	87.6
50-59	\$9,707	109.5	\$7,400	46.1	\$13,123	61.8	\$11,425	88.3	\$1,000	80.6	\$2,100	789.7	\$44,755	73.8
60 and over	\$5,405	54.3	\$11,853	44.4	\$22,238	66.9	\$17,223	111.1	\$5,638	80.9	\$0	0.0	\$62,358	66.1
Total	\$34,863	92.7	\$50,769	70.6	\$52,853	59.6	\$40,679	99.1	\$6,638	78.5	\$2,100	91.0	\$187,902	75.2

Table 5 (SoA Only)

Medical, Paramedical, Non-medical 1995-96 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		1-25 Policy Years	
	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.	Actual	Mort.
	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio	Deaths	Ratio
0-19	\$4,989	89.8	\$7,671	116.1	\$9,814	94.9	\$6,959	102.6	\$1,199	99.5	.	.	\$30,633	100.4
20-29	\$11,170	79.8	\$22,949	93.7	\$31,875	89.2	\$22,467	98.9	\$1,824	121.9	\$1,379	121.2	\$91,664	92.0
30-39	\$28,882	71.6	\$75,207	96.8	\$112,383	87.5	\$72,804	87.9	\$5,310	109.9	\$2,228	162.2	\$296,813	88.5
40-49	\$43,317	96.9	\$98,954	108.5	\$138,620	82.0	\$99,303	93.8	\$22,818	81.3	\$11,590	82.7	\$414,603	91.5
50-59	\$28,177	98.8	\$57,420	91.3	\$123,662	84.6	\$114,070	91.6	\$36,463	87.5	\$24,792	91.8	\$384,584	89.3
60 and over	\$20,910	75.5	\$69,642	84.2	\$150,650	84.9	\$90,247	94.5	\$112,063	95.7	\$100,062	101.4	\$543,574	90.7
Total	\$137,445	85.5	\$331,844	96.0	\$567,004	85.0	\$405,849	92.6	\$179,677	92.4	\$140,051	98.5	\$1,761,870	90.4

Table 6 (SoA and Bragg)

Summary of Medical, Paramedical, Non-medical 1995-96 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 Mortality Ratios

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	93.1	0.0	59.3	69.6	155.2	64.6	45.3	113.9	60.7	52.8	142.4	72.1	80.3	0.0	67.1	.	.	.	60.7	106.5	63.9
20-29	48.0	29.1	62.8	140.3	53.9	64.5	84.5	61.8	79.4	119.2	82.5	82.0	109.7	126.3	79.5	43.1	983.2	85.7	100.4	55.7	74.0
30-39	54.4	33.5	50.6	60.8	51.6	64.8	53.1	51.6	64.2	65.2	55.8	68.3	127.3	52.3	107.1	125.3	72.9	143.4	59.0	49.6	65.3
40-49	69.1	44.0	59.6	57.3	59.3	60.9	47.5	60.1	68.9	72.2	63.8	64.0	69.1	62.3	89.1	63.6	51.7	82.8	59.4	58.6	67.8
50-59	57.9	80.5	48.5	47.2	77.9	96.7	52.7	72.7	70.5	74.1	77.9	70.4	62.7	68.3	97.8	70.6	66.8	84.2	60.2	75.3	76.9
60 and over	52.5	92.0	114.7	60.4	93.0	105.9	75.3	87.6	80.7	86.5	86.7	87.3	65.5	88.0	93.1	75.2	83.3	107.2	71.4	88.3	92.4
Total	59.4	47.6	58.8	57.6	63.0	70.9	59.7	64.9	69.6	76.9	69.8	71.0	65.7	78.6	92.5	74.2	77.2	93.8	65.2	64.4	71.4

Table 6 (SoA and Bragg)

Summary of Medical, Paramedical, Non-medical 1995-96 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 Mortality Ratios

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	144.4	0.0	89.7	118.4	235.0	110.3	69.9	167.5	93.6	74.1	198.3	102.3	118.0	0.0	98.8	.	.	.	92.8	156.5	98.7
20-29	82.5	49.9	104.2	188.6	73.2	86.9	104.2	77.4	96.5	142.8	103.8	100.1	153.1	174.9	110.5	59.5	1297.4	119.9	131.8	76.4	96.6
30-39	99.2	60.5	88.9	108.9	91.2	109.2	84.0	81.7	98.8	92.5	79.5	97.9	141.4	56.1	111.5	144.7	84.2	167.5	94.6	80.6	100.6
40-49	128.1	76.9	103.9	110.7	108.3	109.9	70.5	85.0	97.1	96.4	81.4	86.1	78.4	68.1	91.9	72.1	60.0	89.5	92.2	87.7	96.1
50-59	92.1	121.9	72.7	71.4	114.0	139.5	71.6	94.0	90.3	92.8	94.4	88.5	81.7	83.8	112.5	90.4	85.5	96.4	81.8	98.2	98.8
60 and over	60.4	118.7	139.9	73.4	124.1	134.5	80.6	97.4	76.8	87.1	90.4	90.0	87.5	116.7	114.6	97.3	108.7	131.0	84.0	104.3	99.4
Total	91.6	80.3	96.4	86.6	104.3	112.0	76.7	88.5	93.3	92.0	87.2	93.5	86.4	98.8	103.7	95.4	99.2	108.6	86.4	91.3	98.4

Table 6 (SoA and Bragg)

Summary of Medical, Paramedical, Non-medical 1995-96 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 Ratio of Mortality Ratios

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 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	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
	0-19	0.00	0.00	0.62	2.23	0.42	0.93	2.52	0.53	1.34	2.70	0.51	1.38	0.00	0.00	0.84	.	.	.	1.75	0.60	1.06
20-29	0.61	2.16	1.26	0.38	1.20	0.46	0.73	1.28	0.93	0.69	0.99	0.70	1.15	0.63	0.72	22.79	0.09	2.01	0.56	1.33	0.73
30-39	0.62	1.51	0.90	0.85	1.26	1.00	0.97	1.25	1.18	0.86	1.22	1.06	0.41	2.05	0.79	0.58	1.97	1.16	0.84	1.32	1.06
40-49	0.64	1.36	0.81	1.03	1.03	0.99	1.27	1.15	1.38	0.88	1.00	0.89	0.90	1.43	1.17	0.81	1.60	1.24	0.99	1.16	1.04
50-59	1.39	0.60	0.79	1.65	1.24	1.95	1.38	0.97	1.26	1.05	0.90	0.95	1.09	1.43	1.38	0.95	1.26	1.07	1.25	1.02	1.21
60 and over	1.75	1.25	2.32	1.54	1.14	1.83	1.16	0.92	0.95	1.00	1.01	1.03	1.34	1.06	1.31	1.11	1.29	1.35	1.24	1.05	1.18
Total	0.80	1.23	1.05	1.09	1.12	1.29	1.09	1.07	1.22	0.91	1.02	1.02	1.20	1.18	1.20	1.04	1.22	1.14	0.99	1.11	1.14

Table 6(SoA and Bragg)

Summary of Medical, Paramedical, Non-medical 1995-96 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 Ratio of Mortality Ratios

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 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	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
	0-19	0.00	0.00	0.00	1.99	0.47	0.47	2.39	0.56	0.56	2.68	0.52	0.52	0.00	0.00	0.00	.	.	.	1.69	0.63	0.63
20-29	0.60	2.09	2.09	0.39	1.19	1.19	0.74	1.25	1.25	0.73	0.96	0.96	1.14	0.63	0.63	21.79	0.09	0.09	0.58	1.26	1.26
30-39	0.61	1.47	1.47	0.84	1.20	1.20	0.97	1.21	1.21	0.86	1.23	1.23	0.40	1.99	1.99	0.58	1.99	1.99	0.85	1.25	1.25
40-49	0.60	1.35	1.35	0.98	1.01	1.01	1.20	1.14	1.14	0.84	1.06	1.06	0.87	1.35	1.35	0.83	1.49	1.49	0.95	1.10	1.10
50-59	1.32	0.60	0.60	1.60	1.22	1.22	1.31	0.96	0.96	1.02	0.94	0.94	1.03	1.34	1.34	0.94	1.13	1.13	1.20	1.01	1.01
60 and over	1.96	1.18	1.18	1.69	1.08	1.08	1.21	0.79	0.79	1.04	1.00	1.00	1.33	0.98	0.98	1.12	1.21	1.21	1.24	0.95	0.95
Total	0.88	1.20	1.20	1.20	1.07	1.07	1.15	1.06	1.06	0.95	1.07	1.07	1.14	1.05	1.05	1.04	1.09	1.09	1.06	1.08	1.08

Table 7

Male and Female 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Male			Female			Combined		
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio
0-9	\$137,550	\$39,692	67.1	\$126,064	\$19,373	54.9	\$263,613	\$59,065	62.5
10-14	\$36,480	\$23,090	74.2	\$30,800	\$8,323	69.8	\$67,279	\$31,413	72.9
15-19	\$55,230	\$51,653	84.3	\$41,607	\$18,796	104.3	\$96,836	\$70,449	88.8
20-24	\$150,019	\$105,781	86.0	\$106,952	\$30,304	67.0	\$256,971	\$136,086	80.9
25-29	\$417,314	\$268,323	78.4	\$224,830	\$82,458	71.4	\$642,144	\$350,780	76.7
30-34	\$686,106	\$484,834	67.3	\$275,051	\$115,132	55.8	\$961,157	\$599,966	64.8
35-39	\$705,241	\$672,303	61.5	\$237,016	\$150,523	59.3	\$942,257	\$822,826	61.1
40-44	\$552,601	\$816,663	66.7	\$157,384	\$155,159	61.5	\$709,985	\$971,822	65.8
45-49	\$362,629	\$883,851	70.5	\$89,808	\$163,681	80.5	\$452,437	\$1,047,532	71.9
50-54	\$220,480	\$857,433	76.5	\$53,397	\$138,660	79.9	\$273,877	\$996,094	77.0
55-59	\$136,484	\$853,237	74.1	\$36,450	\$149,912	88.2	\$172,934	\$1,003,149	75.9
60-64	\$77,129	\$692,683	74.0	\$27,982	\$182,403	100.7	\$105,111	\$875,086	78.4
65-69	\$33,872	\$513,514	72.7	\$17,346	\$132,514	87.5	\$51,218	\$646,028	75.3
70 and over	\$19,835	\$625,044	82.0	\$14,391	\$298,317	119.6	\$34,226	\$923,361	91.3
Total	\$3,590,970	\$6,888,101	71.9	\$1,439,077	\$1,645,557	79.6	\$5,030,047	\$8,533,658	73.3

Table 7

Male and Female 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Male			Female			Combined		
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio
0-9	\$137,550	\$39,692	107.7	\$126,064	\$19,373	87.6	\$263,613	\$59,065	100.2
10-14	\$36,480	\$23,090	117.6	\$30,800	\$8,323	112.1	\$67,279	\$31,413	116.1
15-19	\$55,230	\$51,653	119.3	\$41,607	\$18,796	144.5	\$96,836	\$70,449	125.1
20-24	\$150,019	\$105,781	107.6	\$106,952	\$30,304	88.2	\$256,971	\$136,086	102.5
25-29	\$417,314	\$268,323	102.9	\$224,830	\$82,458	102.8	\$642,144	\$350,780	102.9
30-34	\$686,106	\$484,834	97.0	\$275,051	\$115,132	94.0	\$961,157	\$599,966	96.4
35-39	\$705,241	\$672,303	98.3	\$237,016	\$150,523	102.4	\$942,257	\$822,826	99.0
40-44	\$552,601	\$816,663	101.5	\$157,384	\$155,159	96.6	\$709,985	\$971,822	100.7
45-49	\$362,629	\$883,851	108.6	\$89,808	\$163,681	98.2	\$452,437	\$1,047,532	106.8
50-54	\$220,480	\$857,433	105.8	\$53,397	\$138,660	86.0	\$273,877	\$996,094	102.5
55-59	\$136,484	\$853,237	102.7	\$36,450	\$149,912	90.7	\$172,934	\$1,003,149	100.7
60-64	\$77,129	\$692,683	95.6	\$27,982	\$182,403	102.4	\$105,111	\$875,086	97.0
65-69	\$33,872	\$513,514	104.3	\$17,346	\$132,514	84.6	\$51,218	\$646,028	99.5
70 and over	\$19,835	\$625,044	99.0	\$14,391	\$298,317	106.5	\$34,226	\$923,361	101.3
Total	\$3,590,970	\$6,888,101	102.0	\$1,439,077	\$1,645,557	97.1	\$5,030,047	\$8,533,658	101.0

Table 8

Male and Female 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Male			Female			Combined		
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio
1	\$587,814	\$368,369	61.0	\$257,590	\$86,982	56.3	\$845,404	\$455,351	60.1
2	\$498,071	\$375,306	56.4	\$211,533	\$109,967	68.0	\$709,604	\$485,273	58.7
3	\$430,348	\$514,446	68.8	\$177,627	\$140,367	83.2	\$607,975	\$654,813	71.5
4	\$374,701	\$509,590	64.1	\$153,735	\$128,746	70.7	\$528,436	\$638,336	65.4
5	\$314,960	\$478,763	62.2	\$129,019	\$133,257	74.6	\$443,979	\$612,019	64.6
6	\$251,524	\$453,752	68.9	\$104,880	\$122,290	77.0	\$356,404	\$576,042	70.5
7	\$201,596	\$440,479	73.8	\$78,663	\$92,771	69.1	\$280,259	\$533,250	73.0
8	\$178,754	\$504,169	83.3	\$66,764	\$111,270	86.4	\$245,518	\$615,439	83.9
9	\$161,183	\$474,500	78.8	\$58,401	\$113,674	92.0	\$219,583	\$588,173	81.1
10	\$121,553	\$409,265	84.8	\$43,056	\$101,635	107.4	\$164,609	\$510,900	88.5
11	\$90,310	\$287,546	72.1	\$32,585	\$60,838	76.0	\$122,895	\$348,384	72.8
12	\$71,948	\$267,622	74.2	\$24,795	\$50,967	76.8	\$96,743	\$318,588	74.6
13	\$54,890	\$243,080	83.1	\$19,578	\$50,539	92.6	\$74,468	\$293,619	84.6
14	\$43,791	\$203,101	83.4	\$15,738	\$46,439	95.7	\$59,529	\$249,540	85.5
15	\$36,416	\$183,981	83.5	\$13,129	\$36,644	85.8	\$49,545	\$220,625	83.8
16	\$26,023	\$126,730	68.7	\$9,578	\$32,365	78.6	\$35,601	\$159,095	70.5
17	\$23,186	\$119,318	69.0	\$8,192	\$32,047	87.7	\$31,378	\$151,365	72.3
18	\$21,388	\$130,044	78.2	\$7,118	\$29,587	83.4	\$28,507	\$159,632	79.1
19	\$19,260	\$117,517	74.8	\$5,791	\$27,770	92.5	\$25,051	\$145,287	77.6
20	\$17,209	\$111,142	73.5	\$4,879	\$25,225	89.9	\$22,088	\$136,367	76.1
21	\$14,921	\$113,512	80.0	\$4,156	\$23,063	89.0	\$19,077	\$136,575	81.4
22	\$14,243	\$108,213	75.8	\$3,711	\$27,002	109.1	\$17,953	\$135,215	80.7
23	\$13,406	\$126,908	86.7	\$3,135	\$19,149	85.7	\$16,541	\$146,056	86.6
24	\$12,070	\$108,313	78.2	\$2,746	\$20,874	95.5	\$14,816	\$129,187	80.6
25	\$11,404	\$112,438	80.1	\$2,680	\$22,089	96.4	\$14,084	\$134,528	82.4
Total	\$3,590,970	\$6,888,101	71.9	\$1,439,077	\$1,645,557	79.6	\$5,030,047	\$8,533,658	73.3

Table 8

Male and Female 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Male			Female			Combined		
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio
1	\$587,814	\$368,369	103.1	\$257,590	\$86,982	82.0	\$845,404	\$455,351	98.2
2	\$498,071	\$375,306	90.5	\$211,533	\$109,967	89.2	\$709,604	\$485,273	90.2
3	\$430,348	\$514,446	113.4	\$177,627	\$140,367	108.5	\$607,975	\$654,813	112.3
4	\$374,701	\$509,590	102.5	\$153,735	\$128,746	92.8	\$528,436	\$638,336	100.4
5	\$314,960	\$478,763	96.8	\$129,019	\$133,257	97.1	\$443,979	\$612,019	96.8
6	\$251,524	\$453,752	100.4	\$104,880	\$122,290	99.3	\$356,404	\$576,042	100.1
7	\$201,596	\$440,479	101.9	\$78,663	\$92,771	85.8	\$280,259	\$533,250	98.7
8	\$178,754	\$504,169	110.4	\$66,764	\$111,270	102.0	\$245,518	\$615,439	108.8
9	\$161,183	\$474,500	102.6	\$58,401	\$113,674	102.7	\$219,583	\$588,173	102.6
10	\$121,553	\$409,265	107.7	\$43,056	\$101,635	116.8	\$164,609	\$510,900	109.4
11	\$90,310	\$287,546	91.5	\$32,585	\$60,838	83.9	\$122,895	\$348,384	90.1
12	\$71,948	\$267,622	93.7	\$24,795	\$50,967	84.1	\$96,743	\$318,588	92.0
13	\$54,890	\$243,080	104.2	\$19,578	\$50,539	98.5	\$74,468	\$293,619	103.2
14	\$43,791	\$203,101	104.3	\$15,738	\$46,439	101.8	\$59,529	\$249,540	103.9
15	\$36,416	\$183,981	103.5	\$13,129	\$36,644	89.4	\$49,545	\$220,625	100.8
16	\$26,023	\$126,730	94.4	\$9,578	\$32,365	92.5	\$35,601	\$159,095	94.0
17	\$23,186	\$119,318	94.1	\$8,192	\$32,047	101.6	\$31,378	\$151,365	95.6
18	\$21,388	\$130,044	106.8	\$7,118	\$29,587	95.9	\$28,507	\$159,632	104.6
19	\$19,260	\$117,517	101.8	\$5,791	\$27,770	105.9	\$25,051	\$145,287	102.6
20	\$17,209	\$111,142	99.4	\$4,879	\$25,225	102.1	\$22,088	\$136,367	99.9
21	\$14,921	\$113,512	107.5	\$4,156	\$23,063	101.5	\$19,077	\$136,575	106.5
22	\$14,243	\$108,213	101.0	\$3,711	\$27,002	124.5	\$17,953	\$135,215	104.9
23	\$13,406	\$126,908	115.4	\$3,135	\$19,149	98.0	\$16,541	\$146,056	112.8
24	\$12,070	\$108,313	103.4	\$2,746	\$20,874	109.5	\$14,816	\$129,187	104.3
25	\$11,404	\$112,438	105.7	\$2,680	\$22,089	110.5	\$14,084	\$134,528	106.4
Total	\$3,590,970	\$6,888,101	102.0	\$1,439,077	\$1,645,557	97.1	\$5,030,047	\$8,533,658	101.0

Table 9

Male and Female 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

Ages at Issue	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-9	\$5,898	181.9	\$140	12.7	\$33,654	61.4
10-14	\$1,112	51.3	\$804	59.9	\$21,174	76.6
15-19	\$1,975	55.3	\$2,837	72.5	\$46,841	87.0
20-24	\$11,959	147.1	\$7,577	47.2	\$86,245	87.3
25-29	\$22,855	70.8	\$49,617	61.7	\$195,850	85.4
30-34	\$74,483	61.0	\$144,909	52.4	\$265,443	82.7
35-39	\$164,023	59.0	\$263,792	51.8	\$244,488	80.2
40-44	\$245,790	58.2	\$394,858	67.5	\$176,016	81.0
45-49	\$359,818	69.3	\$376,507	67.7	\$147,526	83.0
50-54	\$433,055	76.0	\$313,630	72.6	\$110,748	93.3
55-59	\$425,670	65.6	\$327,417	80.8	\$100,150	102.0
60-64	\$412,474	68.8	\$220,693	82.7	\$59,516	85.4
65-69	\$369,100	70.3	\$111,779	79.8	\$32,635	79.4
70 and over	\$525,037	80.3	\$69,225	96.3	\$30,782	84.3
Total	\$3,053,248	69.6	\$2,283,785	68.2	\$1,551,068	83.9

Table 9

Male and Female 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

Ages at Issue	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-9	\$1,195	71.3	\$0	0.0	\$18,179	54.9
10-14	\$191	27.6	\$25	5.6	\$8,107	75.2
15-19	\$473	51.9	\$2,304	236.9	\$16,019	99.2
20-24	\$681	38.7	\$2,100	52.8	\$27,523	69.7
25-29	\$12,729	220.4	\$7,960	50.7	\$61,769	65.7
30-34	\$9,472	55.6	\$27,501	54.3	\$78,159	56.3
35-39	\$20,590	66.6	\$51,250	53.2	\$78,683	62.3
40-44	\$18,224	41.3	\$69,609	57.9	\$67,326	76.8
45-49	\$34,650	73.3	\$75,356	76.9	\$53,674	92.5
50-54	\$33,940	54.0	\$62,780	84.3	\$41,941	115.7
55-59	\$62,500	84.8	\$60,737	86.9	\$26,675	101.0
60-64	\$72,990	75.4	\$82,821	137.0	\$26,592	111.8
65-69	\$75,237	74.8	\$36,129	113.4	\$21,148	111.9
70 and over	\$212,738	116.3	\$40,472	136.5	\$45,108	122.8
Total	\$555,609	83.3	\$519,043	79.5	\$570,904	76.5

Table 9

Male and Female 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

Ages at Issue	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-9	\$7,093	144.3	\$140	8.6	\$51,833	59.0
10-14	\$1,303	45.6	\$829	46.3	\$29,282	76.2
15-19	\$2,449	54.6	\$5,141	105.2	\$62,859	89.8
20-24	\$12,640	127.8	\$9,677	48.3	\$113,768	82.2
25-29	\$35,584	93.5	\$57,578	59.9	\$257,619	79.7
30-34	\$83,955	60.3	\$172,410	52.6	\$343,601	74.7
35-39	\$184,613	59.8	\$315,041	52.0	\$323,172	74.9
40-44	\$264,013	56.6	\$464,467	65.8	\$243,342	79.8
45-49	\$394,468	69.7	\$451,863	69.1	\$201,200	85.3
50-54	\$466,995	73.8	\$376,410	74.4	\$152,689	98.5
55-59	\$488,170	67.6	\$388,154	81.7	\$126,825	101.8
60-64	\$485,463	69.8	\$303,514	92.8	\$86,108	92.1
65-69	\$444,337	71.0	\$147,908	86.0	\$53,783	89.6
70 and over	\$737,775	88.2	\$109,697	108.0	\$75,890	103.6
Total	\$3,608,858	71.4	\$2,802,829	70.1	\$2,121,972	81.7

Table 9

Male and Female 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

Ages at Issue	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-9	\$5,898	294.1	\$140	20.1	\$33,654	98.5
10-14	\$1,112	78.4	\$804	93.7	\$21,174	122.0
15-19	\$1,975	75.9	\$2,837	102.2	\$46,841	123.5
20-24	\$11,959	182.9	\$7,577	60.0	\$86,245	108.9
25-29	\$22,855	89.6	\$49,617	83.7	\$195,850	111.3
30-34	\$74,483	86.0	\$144,909	77.8	\$265,443	117.1
35-39	\$164,023	94.3	\$263,792	84.3	\$244,488	124.1
40-44	\$245,790	89.6	\$394,858	104.2	\$176,016	116.4
45-49	\$359,818	107.4	\$376,507	106.1	\$147,526	119.1
50-54	\$433,055	105.9	\$313,630	99.7	\$110,748	127.5
55-59	\$425,670	91.8	\$327,417	110.7	\$100,150	140.0
60-64	\$412,474	89.7	\$220,693	104.9	\$59,516	109.5
65-69	\$369,100	100.4	\$111,779	116.0	\$32,635	114.4
70 and over	\$525,037	97.9	\$69,225	111.2	\$30,782	94.3
Total	\$3,053,248	97.1	\$2,283,785	99.8	\$1,551,068	117.7

Table 9

Male and Female 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

Ages at Issue	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-9	\$1,195	110.3	\$0	0.0	\$18,179	87.9
10-14	\$191	43.5	\$25	8.9	\$8,107	120.9
15-19	\$473	70.7	\$2,304	329.7	\$16,019	137.6
20-24	\$681	47.2	\$2,100	75.4	\$27,523	91.4
25-29	\$12,729	305.3	\$7,960	76.8	\$61,769	94.0
30-34	\$9,472	91.7	\$27,501	92.6	\$78,159	94.9
35-39	\$20,590	110.8	\$51,250	94.1	\$78,683	106.5
40-44	\$18,224	62.2	\$69,609	93.2	\$67,326	118.7
45-49	\$34,650	87.8	\$75,356	94.2	\$53,674	113.9
50-54	\$33,940	57.8	\$62,780	90.4	\$41,941	126.9
55-59	\$62,500	86.6	\$60,737	89.1	\$26,675	106.6
60-64	\$72,990	76.3	\$82,821	138.8	\$26,592	117.0
65-69	\$75,237	71.2	\$36,129	111.8	\$21,148	113.5
70 and over	\$212,738	100.7	\$40,472	130.2	\$45,108	119.6
Total	\$555,609	85.6	\$519,043	101.0	\$570,904	107.3

Table 9

Male and Female 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

Ages at Issue	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
0-9	\$7,093	229.6	\$140	13.4	\$51,833	94.5
10-14	\$1,303	70.2	\$829	72.7	\$29,282	121.7
15-19	\$2,449	74.8	\$5,141	147.9	\$62,859	126.8
20-24	\$12,640	158.3	\$9,677	62.7	\$113,768	104.1
25-29	\$35,584	119.9	\$57,578	82.7	\$257,619	106.6
30-34	\$83,955	86.6	\$172,410	79.8	\$343,601	111.2
35-39	\$184,613	95.9	\$315,041	85.7	\$323,172	119.3
40-44	\$264,013	86.9	\$464,467	102.4	\$243,342	117.0
45-49	\$394,468	105.3	\$451,863	103.9	\$201,200	117.7
50-54	\$466,995	99.9	\$376,410	98.0	\$152,689	127.3
55-59	\$488,170	91.1	\$388,154	106.7	\$126,825	131.3
60-64	\$485,463	87.4	\$303,514	112.3	\$86,108	111.7
65-69	\$444,337	93.9	\$147,908	114.9	\$53,783	114.0
70 and over	\$737,775	98.7	\$109,697	117.5	\$75,890	107.9
Total	\$3,608,858	95.1	\$2,802,829	100.0	\$2,121,972	114.7

Table 10

Male and Female 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

Policy Year	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
1	\$137,233	76.3	\$125,838	45.8	\$105,298	70.6
2	\$108,710	48.8	\$168,486	57.0	\$98,109	66.7
3	\$166,444	63.9	\$217,797	65.6	\$130,205	84.0
4	\$140,139	49.0	\$228,760	65.9	\$140,691	87.1
5	\$147,558	51.9	\$196,547	60.1	\$134,658	84.9
6	\$156,726	63.0	\$183,507	68.8	\$113,518	79.4
7	\$176,430	74.2	\$173,322	72.9	\$90,727	74.9
8	\$219,153	88.9	\$180,862	75.4	\$104,154	87.6
9	\$185,939	74.7	\$182,717	81.8	\$105,844	81.6
10	\$171,630	85.0	\$138,582	80.0	\$99,053	92.3
11	\$118,448	62.6	\$106,510	78.2	\$62,588	85.3
12	\$131,132	72.4	\$91,268	73.8	\$45,222	80.5
13	\$136,088	88.2	\$66,431	70.8	\$40,562	91.3
14	\$110,712	80.1	\$62,192	86.8	\$30,196	89.8
15	\$107,805	78.0	\$48,714	84.4	\$27,461	111.8
16	\$74,952	62.3	\$33,197	77.5	\$18,581	87.2
17	\$75,294	63.6	\$23,826	70.3	\$20,198	98.1
18	\$87,241	74.1	\$22,155	84.7	\$20,649	91.7
19	\$83,288	71.4	\$12,765	70.5	\$21,464	96.3
20	\$79,041	66.8	\$8,687	80.8	\$23,413	105.5
21	\$85,476	75.3	\$5,438	82.6	\$22,598	103.9
22	\$80,003	70.4	\$3,831	84.0	\$24,380	99.1
23	\$101,030	83.5	\$1,682	67.8	\$24,195	105.6
24	\$84,703	74.4	\$553	62.0	\$23,056	97.3
25	\$88,074	76.2	\$116	42.8	\$24,248	98.7
Total	\$3,053,248	69.6	\$2,283,785	68.2	\$1,551,068	83.9

Table 10

Male and Female 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

Policy Year	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
1	\$19,066	54.9	\$29,931	51.2	\$37,985	62.0
2	\$24,610	57.4	\$37,083	61.1	\$48,274	83.1
3	\$39,308	84.3	\$55,155	88.4	\$45,905	76.8
4	\$35,575	67.8	\$45,333	69.0	\$47,839	74.9
5	\$43,709	83.1	\$50,046	80.3	\$39,502	62.1
6	\$35,428	75.5	\$37,944	71.9	\$48,918	82.7
7	\$30,688	76.2	\$31,423	67.8	\$30,660	64.4
8	\$47,920	120.0	\$33,935	77.2	\$29,415	65.4
9	\$48,490	135.6	\$36,407	87.2	\$28,776	62.6
10	\$27,347	97.6	\$46,768	148.1	\$27,520	78.5
11	\$18,488	73.5	\$22,095	84.9	\$20,255	70.2
12	\$16,440	71.8	\$19,699	86.7	\$14,828	71.4
13	\$17,290	88.3	\$18,724	106.1	\$14,525	83.8
14	\$14,612	81.2	\$16,212	110.0	\$15,614	98.9
15	\$14,090	85.1	\$10,903	85.7	\$11,651	86.8
16	\$13,319	70.6	\$8,951	83.8	\$10,096	86.9
17	\$14,432	86.5	\$6,656	81.2	\$10,959	93.9
18	\$13,444	76.9	\$4,650	84.8	\$11,493	91.9
19	\$13,268	89.9	\$2,685	72.0	\$11,817	102.3
20	\$11,703	81.5	\$1,867	79.7	\$11,655	102.6
21	\$10,375	75.2	\$1,305	83.8	\$11,383	107.6
22	\$14,958	116.6	\$842	97.8	\$11,201	101.3
23	\$7,727	66.0	\$306	78.2	\$11,115	108.4
24	\$11,011	91.8	\$98	88.8	\$9,766	100.1
25	\$12,312	99.4	\$26	68.1	\$9,752	92.9
Total	\$555,609	83.3	\$519,043	79.5	\$570,904	76.5

Table 10

Male and Female 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

Policy Year	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
1	\$156,299	72.8	\$155,769	46.8	\$143,283	68.1
2	\$133,320	50.2	\$205,569	57.7	\$146,383	71.4
3	\$205,752	67.0	\$272,952	69.2	\$176,109	82.0
4	\$175,714	51.9	\$274,092	66.4	\$188,530	83.7
5	\$191,267	56.8	\$246,593	63.4	\$174,160	78.4
6	\$192,154	64.9	\$221,452	69.3	\$162,436	80.3
7	\$207,118	74.5	\$204,745	72.0	\$121,387	72.0
8	\$267,073	93.3	\$214,797	75.7	\$133,568	81.5
9	\$234,429	82.3	\$219,124	82.7	\$134,620	76.6
10	\$198,977	86.6	\$185,350	90.5	\$126,573	88.9
11	\$136,936	63.9	\$128,605	79.3	\$82,843	81.1
12	\$147,571	72.4	\$110,967	75.8	\$60,050	78.1
13	\$153,377	88.2	\$85,155	76.4	\$55,087	89.2
14	\$125,325	80.2	\$78,404	90.8	\$45,811	92.7
15	\$121,895	78.8	\$59,618	84.6	\$39,112	102.9
16	\$88,270	63.4	\$42,148	78.8	\$28,677	87.1
17	\$89,726	66.4	\$30,482	72.5	\$31,157	96.6
18	\$100,684	74.5	\$26,805	84.7	\$32,142	91.7
19	\$96,556	73.5	\$15,450	70.8	\$33,281	98.4
20	\$90,744	68.4	\$10,554	80.6	\$35,068	104.5
21	\$95,851	75.3	\$6,743	82.8	\$33,980	105.1
22	\$94,961	75.1	\$4,673	86.2	\$35,581	99.8
23	\$108,757	82.0	\$1,989	69.3	\$35,310	106.4
24	\$95,714	76.0	\$651	64.9	\$32,822	98.1
25	\$100,386	78.5	\$142	45.8	\$34,000	97.0
Total	\$3,608,858	71.4	\$2,802,829	70.1	\$2,121,972	81.7

Table 10

Male and Female 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

Policy Year	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
1	\$137,233	127.8	\$125,838	78.2	\$105,298	118.0
2	\$108,710	78.3	\$168,486	92.8	\$98,109	103.9
3	\$166,444	106.5	\$217,797	110.3	\$130,205	130.6
4	\$140,139	79.2	\$228,760	107.5	\$140,691	131.3
5	\$147,558	82.0	\$196,547	95.2	\$134,658	124.4
6	\$156,726	91.9	\$183,507	101.7	\$113,518	112.2
7	\$176,430	102.7	\$173,322	101.3	\$90,727	101.5
8	\$219,153	117.5	\$180,862	100.0	\$104,154	116.5
9	\$185,939	98.2	\$182,717	105.6	\$105,844	105.5
10	\$171,630	107.4	\$138,582	100.7	\$99,053	120.1
11	\$118,448	78.4	\$106,510	99.3	\$62,588	111.9
12	\$131,132	89.9	\$91,268	94.3	\$45,222	105.5
13	\$136,088	108.6	\$66,431	90.2	\$40,562	118.1
14	\$110,712	98.3	\$62,192	111.3	\$30,196	115.2
15	\$107,805	95.7	\$48,714	107.2	\$27,461	139.3
16	\$74,952	86.8	\$33,197	107.5	\$18,581	109.7
17	\$75,294	87.9	\$23,826	96.1	\$20,198	123.7
18	\$87,241	103.0	\$22,155	114.2	\$20,649	117.1
19	\$83,288	98.6	\$12,765	94.5	\$21,464	122.8
20	\$79,041	91.7	\$8,687	106.5	\$23,413	134.8
21	\$85,476	102.2	\$5,438	109.3	\$22,598	133.1
22	\$80,003	94.8	\$3,831	109.4	\$24,380	126.7
23	\$101,030	111.7	\$1,682	94.6	\$24,195	136.6
24	\$84,703	98.7	\$553	86.2	\$23,056	126.0
25	\$88,074	100.7	\$116	59.0	\$24,248	129.3
Total	\$3,053,248	97.1	\$2,283,785	99.8	\$1,551,068	117.7

Table 10

Male and Female 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

Policy Year	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
1	\$19,066	59.6	\$29,931	78.0	\$37,985	106.4
2	\$24,610	55.8	\$37,083	86.7	\$48,274	132.4
3	\$39,308	85.4	\$55,155	123.0	\$45,905	119.2
4	\$35,575	72.5	\$45,333	95.6	\$47,839	113.2
5	\$43,709	88.8	\$50,046	108.3	\$39,502	94.6
6	\$35,428	80.1	\$37,944	95.7	\$48,918	124.7
7	\$30,688	78.4	\$31,423	86.7	\$30,660	93.7
8	\$47,920	117.0	\$33,935	94.8	\$29,415	91.1
9	\$48,490	129.0	\$36,407	97.7	\$28,776	80.3
10	\$27,347	87.2	\$46,768	162.0	\$27,520	102.6
11	\$18,488	70.4	\$22,095	94.4	\$20,255	88.8
12	\$16,440	68.9	\$19,699	95.2	\$14,828	92.7
13	\$17,290	82.8	\$18,724	111.0	\$14,525	107.0
14	\$14,612	77.6	\$16,212	116.9	\$15,614	120.9
15	\$14,090	80.5	\$10,903	88.5	\$11,651	104.3
16	\$13,319	81.8	\$8,951	97.4	\$10,096	106.0
17	\$14,432	98.8	\$6,656	92.2	\$10,959	112.6
18	\$13,444	87.5	\$4,650	93.6	\$11,493	109.4
19	\$13,268	101.6	\$2,685	79.0	\$11,817	120.8
20	\$11,703	90.8	\$1,867	88.2	\$11,655	120.1
21	\$10,375	84.7	\$1,305	94.3	\$11,383	125.1
22	\$14,958	131.3	\$842	106.7	\$11,201	117.9
23	\$7,727	74.3	\$306	87.6	\$11,115	126.6
24	\$11,011	104.1	\$98	98.4	\$9,766	116.4
25	\$12,312	112.4	\$26	74.4	\$9,752	108.4
Total	\$555,609	85.6	\$519,043	101.0	\$570,904	107.3

Table 10

Male and Female 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

Policy Year	Medical		Paramedical		Non-medical	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
1	\$156,299	112.2	\$155,769	78.2	\$143,283	114.7
2	\$133,320	72.9	\$205,569	91.7	\$146,383	111.8
3	\$205,752	101.7	\$272,952	112.6	\$176,109	127.4
4	\$175,714	77.7	\$274,092	105.3	\$188,530	126.1
5	\$191,267	83.4	\$246,593	97.6	\$174,160	116.1
6	\$192,154	89.4	\$221,452	100.6	\$162,436	115.7
7	\$207,118	98.2	\$204,745	98.7	\$121,387	99.4
8	\$267,073	117.4	\$214,797	99.2	\$133,568	109.8
9	\$234,429	103.3	\$219,124	104.2	\$134,620	98.9
10	\$198,977	104.1	\$185,350	111.4	\$126,573	115.8
11	\$136,936	77.2	\$128,605	98.4	\$82,843	105.2
12	\$147,571	86.9	\$110,967	94.5	\$60,050	102.0
13	\$153,377	104.9	\$85,155	94.1	\$55,087	115.0
14	\$125,325	95.4	\$78,404	112.4	\$45,811	117.1
15	\$121,895	93.7	\$59,618	103.2	\$39,112	126.6
16	\$88,270	86.0	\$42,148	105.2	\$28,677	108.3
17	\$89,726	89.5	\$30,482	95.2	\$31,157	119.5
18	\$100,684	100.6	\$26,805	110.0	\$32,142	114.2
19	\$96,556	99.0	\$15,450	91.4	\$33,281	122.1
20	\$90,744	91.5	\$10,554	102.7	\$35,068	129.5
21	\$95,851	100.0	\$6,743	106.0	\$33,980	130.3
22	\$94,961	99.1	\$4,673	108.9	\$35,581	123.8
23	\$108,757	107.8	\$1,989	93.5	\$35,310	133.3
24	\$95,714	99.3	\$651	87.9	\$32,822	123.0
25	\$100,386	102.0	\$142	61.3	\$34,000	122.5
Total	\$3,608,858	95.1	\$2,802,829	100.0	\$2,121,972	114.7

Table 11

Male and Female Medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$4,242	335.5	\$548	31.4	\$843	32.8	\$3,280	111.0	\$72	16.1	.	.	\$8,985	100.0
20-29	\$4,385	67.6	\$9,646	119.3	\$10,864	97.6	\$9,554	73.0	\$282	32.0	\$83	10.9	\$34,814	86.1
30-39	\$29,215	56.2	\$26,013	27.5	\$84,924	59.1	\$94,219	88.7	\$3,114	126.9	\$1,021	104.7	\$238,506	59.6
40-49	\$64,432	50.0	\$118,087	45.9	\$234,147	77.9	\$142,011	72.6	\$26,873	69.4	\$20,057	99.2	\$605,608	64.3
50-59	\$63,351	53.5	\$158,955	71.0	\$290,062	78.1	\$208,251	69.9	\$76,193	66.0	\$61,914	67.8	\$858,725	70.5
60 and over	\$80,319	84.0	\$140,892	57.6	\$289,037	81.5	\$146,870	79.2	\$293,281	67.7	\$356,211	76.7	\$1,306,611	73.5
Total	\$245,943	61.1	\$454,141	54.7	\$909,879	76.9	\$604,185	75.4	\$399,815	67.6	\$439,286	76.1	\$3,053,248	69.6

Table 11

Male and Female Medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$963	160.0	\$83	10.9	\$407	41.4	\$286	34.9	\$120	111.7	.	.	\$1,859	56.7
20-29	\$936	79.5	\$1,462	87.0	\$9,594	415.0	\$1,198	59.5	\$188	93.5	\$31	21.1	\$13,410	178.0
30-39	\$3,516	53.0	\$3,446	29.9	\$16,157	91.0	\$6,360	55.3	\$380	101.9	\$202	101.2	\$30,062	62.7
40-49	\$9,520	71.0	\$8,992	37.1	\$18,322	59.8	\$13,180	70.7	\$2,252	67.8	\$608	52.0	\$52,874	57.8
50-59	\$4,646	29.4	\$26,656	88.4	\$30,243	64.8	\$22,462	73.9	\$9,075	99.9	\$3,358	75.6	\$96,439	70.6
60 and over	\$24,095	60.3	\$77,950	93.7	\$115,150	124.4	\$37,435	96.4	\$54,151	78.4	\$52,184	92.0	\$360,965	94.9
Total	\$43,676	56.3	\$118,591	78.2	\$189,873	99.4	\$80,920	79.2	\$66,166	80.5	\$56,384	89.9	\$555,609	83.3

Table 11

Male and Female Medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$5,204	278.9	\$631	25.2	\$1,251	35.2	\$3,566	94.5	\$192	34.7	.	.	\$10,844	88.5
20-29	\$5,321	69.4	\$11,109	113.7	\$20,458	152.2	\$10,752	71.2	\$470	43.4	\$114	12.5	\$48,224	100.5
30-39	\$32,731	55.9	\$29,460	27.7	\$101,081	62.6	\$100,579	85.5	\$3,494	123.6	\$1,223	104.1	\$268,568	60.0
40-49	\$73,952	52.0	\$127,079	45.1	\$252,469	76.2	\$155,191	72.5	\$29,124	69.2	\$20,665	96.6	\$658,482	63.8
50-59	\$67,997	50.6	\$185,611	73.0	\$320,305	76.6	\$230,713	70.3	\$85,268	68.5	\$65,271	68.1	\$955,165	70.5
60 and over	\$104,414	77.0	\$218,842	66.7	\$404,187	90.4	\$184,304	82.2	\$347,432	69.1	\$408,396	78.4	\$1,667,575	77.3
Total	\$289,619	60.3	\$572,732	58.3	\$1,099,751	80.0	\$685,105	75.9	\$465,981	69.2	\$495,669	77.4	\$3,608,858	71.4

Table 11

Male and Female Medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$4,242	512.7	\$548	52.2	\$843	49.1	\$3,280	153.7	\$72	24.2	.	.	\$8,985	149.1
20-29	\$4,385	115.1	\$9,646	153.4	\$10,864	117.6	\$9,554	82.8	\$282	45.0	\$83	15.2	\$34,814	108.6
30-39	\$29,215	98.6	\$26,013	46.8	\$84,924	89.4	\$94,219	121.9	\$3,114	145.9	\$1,021	121.6	\$238,506	91.5
40-49	\$64,432	90.1	\$118,087	87.6	\$234,147	112.8	\$142,011	96.6	\$26,873	84.1	\$20,057	120.1	\$605,608	99.4
50-59	\$63,351	87.7	\$158,955	109.8	\$290,062	106.2	\$208,251	88.7	\$76,193	93.5	\$61,914	93.6	\$858,725	98.4
60 and over	\$80,319	117.7	\$140,892	82.5	\$289,037	99.2	\$146,870	84.1	\$293,281	94.3	\$356,211	102.5	\$1,306,611	95.8
Total	\$245,943	99.9	\$454,141	88.5	\$909,879	103.6	\$604,185	93.3	\$399,815	93.5	\$439,286	101.7	\$3,053,248	97.1

Table 11

Male and Female Medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$963	254.1	\$83	18.1	\$407	62.3	\$286	46.1	\$120	150.9	.	.	\$1,859	84.8
20-29	\$936	142.2	\$1,462	129.0	\$9,594	493.0	\$1,198	75.2	\$188	116.4	\$31	25.8	\$13,410	238.9
30-39	\$3,516	98.7	\$3,446	54.8	\$16,157	155.1	\$6,360	78.4	\$380	109.7	\$202	106.9	\$30,062	104.0
40-49	\$9,520	112.8	\$8,992	56.0	\$18,322	77.0	\$13,180	76.8	\$2,252	91.2	\$608	69.1	\$52,874	76.9
50-59	\$4,646	31.5	\$26,656	95.0	\$30,243	70.0	\$22,462	69.4	\$9,075	110.4	\$3,358	80.1	\$96,439	73.7
60 and over	\$24,095	49.9	\$77,950	84.4	\$115,150	101.7	\$37,435	78.8	\$54,151	88.9	\$52,184	104.0	\$360,965	87.5
Total	\$43,676	57.4	\$118,591	82.1	\$189,873	98.2	\$80,920	75.4	\$66,166	91.6	\$56,384	101.5	\$555,609	85.6

Table 11

Male and Female Medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$5,204	431.5	\$631	41.8	\$1,251	52.7	\$3,566	129.5	\$192	50.9	.	.	\$10,844	132.0
20-29	\$5,321	119.1	\$11,109	149.7	\$20,458	182.9	\$10,752	81.9	\$470	59.7	\$114	17.1	\$48,224	128.1
30-39	\$32,731	98.6	\$29,460	47.6	\$101,081	95.9	\$100,579	117.7	\$3,494	140.8	\$1,223	118.9	\$268,568	92.8
40-49	\$73,952	92.5	\$127,079	84.2	\$252,469	109.1	\$155,191	94.6	\$29,124	84.6	\$20,665	117.6	\$658,482	97.1
50-59	\$67,997	78.2	\$185,611	107.4	\$320,305	101.3	\$230,713	86.3	\$85,268	95.0	\$65,271	92.8	\$955,165	95.2
60 and over	\$104,414	89.6	\$218,842	83.2	\$404,187	99.9	\$184,304	83.0	\$347,432	93.4	\$408,396	102.7	\$1,667,575	93.9
Total	\$289,619	89.9	\$572,732	87.1	\$1,099,751	102.7	\$685,105	90.8	\$465,981	93.3	\$495,669	101.7	\$3,608,858	95.1

Table 12

Male and Female Paramedical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$93	7.8	\$1,011	59.7	\$1,089	64.4	\$1,588	91.2	\$0	0.0	.	.	\$3,781	59.5
20-29	\$7,074	24.1	\$19,160	70.2	\$14,086	65.3	\$16,596	92.2	\$150	68.5	\$129	1245.0	\$57,195	59.3
30-39	\$53,231	32.7	\$129,045	51.2	\$146,516	58.3	\$79,162	66.6	\$720	49.3	\$25	83.2	\$408,700	52.0
40-49	\$121,135	56.0	\$240,159	62.1	\$283,789	77.3	\$109,389	73.8	\$15,582	71.6	\$1,310	98.5	\$771,365	67.6
50-59	\$78,041	68.7	\$155,818	74.2	\$257,360	79.7	\$118,131	81.6	\$28,850	69.7	\$2,847	65.0	\$641,047	76.6
60 and over	\$34,751	73.9	\$97,910	76.5	\$156,150	88.4	\$50,249	97.7	\$55,328	82.8	\$7,310	80.9	\$401,697	83.9
Total	\$294,324	51.6	\$643,104	63.9	\$858,990	75.3	\$375,115	77.7	\$100,631	76.4	\$11,621	78.6	\$2,283,785	68.2

Table 12

Male and Female Paramedical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$0	0.0	\$1,739	296.3	\$335	59.1	\$255	60.0	\$0	0.0	.	.	\$2,329	119.6
20-29	\$1,765	27.1	\$2,697	43.4	\$2,672	67.3	\$2,926	100.0	\$0	0.0	\$0	0.0	\$10,060	51.1
30-39	\$15,237	46.1	\$23,807	52.5	\$25,226	53.1	\$14,423	68.8	\$58	33.7	\$0	0.0	\$78,751	53.5
40-49	\$19,589	42.0	\$53,058	73.1	\$48,560	70.4	\$22,606	82.8	\$1,140	42.0	\$11	10.6	\$144,965	66.4
50-59	\$14,091	74.0	\$30,192	86.3	\$47,832	85.2	\$28,010	99.9	\$3,105	54.3	\$286	67.0	\$123,517	85.6
60 and over	\$16,332	119.7	\$39,040	127.3	\$61,852	157.3	\$19,413	137.0	\$20,504	94.2	\$2,280	94.3	\$159,422	130.7
Total	\$67,014	56.2	\$150,533	79.1	\$186,478	86.2	\$87,633	93.4	\$24,808	81.5	\$2,577	87.1	\$519,043	79.5

Table 12

Male and Female Paramedical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$93	6.0	\$2,750	120.5	\$1,424	63.1	\$1,843	85.1	\$0	0.0	.	.	\$6,110	73.6
20-29	\$8,839	24.6	\$21,857	65.3	\$16,758	65.6	\$19,522	93.3	\$150	56.1	\$129	1016.2	\$67,255	57.9
30-39	\$68,468	35.0	\$152,852	51.4	\$171,743	57.5	\$93,585	66.9	\$778	47.6	\$25	67.8	\$487,451	52.2
40-49	\$140,724	53.5	\$293,217	63.8	\$332,349	76.2	\$131,996	75.2	\$16,723	68.3	\$1,321	92.1	\$916,330	67.4
50-59	\$92,132	69.5	\$186,010	75.9	\$305,193	80.5	\$146,142	84.6	\$31,955	67.9	\$3,132	65.1	\$764,564	77.9
60 and over	\$51,083	84.2	\$136,950	86.4	\$218,001	101.0	\$69,661	106.2	\$75,833	85.6	\$9,591	83.7	\$561,119	93.4
Total	\$361,338	52.4	\$793,637	66.3	\$1,045,468	77.0	\$462,748	80.2	\$125,439	77.4	\$14,198	80.0	\$2,802,829	70.1

Table 12

Male and Female Paramedical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$93	11.9	\$1,011	93.1	\$1,089	96.0	\$1,588	122.5	\$0	0.0	.	.	\$3,781	87.3
20-29	\$7,074	41.4	\$19,160	90.7	\$14,086	79.0	\$16,596	105.4	\$150	97.3	\$129	1697.7	\$57,195	79.5
30-39	\$53,231	56.9	\$129,045	85.4	\$146,516	87.6	\$79,162	91.7	\$720	56.1	\$25	97.8	\$408,700	81.8
40-49	\$121,135	95.5	\$240,159	112.5	\$283,789	108.7	\$109,389	96.8	\$15,582	84.4	\$1,310	114.5	\$771,365	105.1
50-59	\$78,041	108.2	\$155,818	109.9	\$257,360	103.9	\$118,131	102.6	\$28,850	95.6	\$2,847	85.8	\$641,047	105.0
60 and over	\$34,751	108.4	\$97,910	110.9	\$156,150	105.5	\$50,249	105.8	\$55,328	118.6	\$7,310	110.8	\$401,697	108.8
Total	\$294,324	86.0	\$643,104	104.3	\$858,990	101.9	\$375,115	99.0	\$100,631	104.0	\$11,621	104.8	\$2,283,785	99.8

Table 12

Male and Female Paramedical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$0	0.0	\$1,739	465.9	\$335	89.2	\$255	77.6	\$0	0.0	.	.	\$2,329	175.5
20-29	\$1,765	49.9	\$2,697	66.2	\$2,672	82.9	\$2,926	128.7	\$0	0.0	\$0	0.0	\$10,060	76.5
30-39	\$15,237	86.9	\$23,807	97.2	\$25,226	92.0	\$14,423	99.1	\$58	36.7	\$0	0.0	\$78,751	93.6
40-49	\$19,589	68.8	\$53,058	113.5	\$48,560	92.7	\$22,606	90.6	\$1,140	55.1	\$11	13.6	\$144,965	93.7
50-59	\$14,091	80.7	\$30,192	91.0	\$47,832	92.3	\$28,010	94.7	\$3,105	59.4	\$286	70.7	\$123,517	89.7
60 and over	\$16,332	117.9	\$39,040	131.9	\$61,852	145.1	\$19,413	125.4	\$20,504	105.8	\$2,280	105.4	\$159,422	129.5
Total	\$67,014	82.6	\$150,533	108.7	\$186,478	104.9	\$87,633	100.6	\$24,808	92.3	\$2,577	97.0	\$519,043	101.0

Table 12

Male and Female Paramedical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$93	9.1	\$2,750	188.4	\$1,424	94.3	\$1,843	113.4	\$0	0.0	.	.	\$6,110	108.0
20-29	\$8,839	42.9	\$21,857	86.7	\$16,758	79.6	\$19,522	108.4	\$150	77.6	\$129	1344.8	\$67,255	79.0
30-39	\$68,468	61.7	\$152,852	87.1	\$171,743	88.2	\$93,585	92.8	\$778	54.0	\$25	78.4	\$487,451	83.5
40-49	\$140,724	90.6	\$293,217	112.7	\$332,349	106.0	\$131,996	95.7	\$16,723	81.4	\$1,321	107.8	\$916,330	103.1
50-59	\$92,132	102.8	\$186,010	106.3	\$305,193	101.9	\$146,142	101.0	\$31,955	90.3	\$3,132	84.2	\$764,564	102.2
60 and over	\$51,083	111.2	\$136,950	116.1	\$218,001	114.4	\$69,661	110.6	\$75,833	114.9	\$9,591	109.4	\$561,119	114.0
Total	\$361,338	85.3	\$793,637	105.1	\$1,045,468	102.4	\$462,748	99.3	\$125,439	101.5	\$14,198	103.3	\$2,802,829	100.0

Table 13

Male and Female Non-medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$19,381	62.5	\$23,689	70.5	\$31,354	75.9	\$23,948	92.4	\$3,297	75.4	.	.	\$101,669	74.6
20-29	\$49,642	63.1	\$76,265	88.2	\$94,053	92.1	\$53,575	104.7	\$4,676	88.0	\$3,883	87.8	\$282,095	86.0
30-39	\$72,494	68.8	\$149,719	85.6	\$192,140	79.1	\$70,199	84.3	\$17,814	120.1	\$7,565	163.3	\$509,931	81.5
40-49	\$36,033	73.9	\$82,883	82.4	\$100,507	79.1	\$31,709	81.8	\$35,276	85.1	\$37,134	96.6	\$323,542	81.9
50-59	\$16,477	80.0	\$53,334	118.6	\$59,099	90.3	\$18,782	83.4	\$25,225	104.7	\$37,981	96.7	\$210,898	97.2
60 and over	\$9,380	79.7	\$19,664	57.0	\$36,142	88.1	\$7,817	74.8	\$18,017	95.7	\$31,913	103.7	\$122,933	83.4
Total	\$203,407	68.7	\$405,554	85.4	\$513,296	82.8	\$206,029	88.8	\$104,305	95.8	\$118,477	100.8	\$1,551,068	83.9

Table 13

Male and Female Non-medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$10,275	59.9	\$14,631	91.9	\$8,677	52.2	\$7,490	82.9	\$1,232	95.8	.	.	\$42,305	70.5
20-29	\$18,081	63.4	\$22,204	59.7	\$29,819	70.0	\$17,561	77.2	\$848	60.0	\$779	72.7	\$89,292	66.9
30-39	\$25,019	56.1	\$40,621	54.2	\$59,959	58.3	\$25,953	71.3	\$4,046	79.9	\$1,245	98.0	\$156,842	59.2
40-49	\$24,427	117.5	\$28,949	76.5	\$33,128	71.4	\$14,669	95.1	\$12,607	77.5	\$7,220	81.1	\$121,001	83.1
50-59	\$5,075	99.6	\$16,309	140.1	\$16,844	111.6	\$8,225	116.8	\$12,983	97.2	\$9,179	88.0	\$68,616	109.5
60 and over	\$3,383	104.6	\$10,531	108.3	\$16,861	184.4	\$2,975	53.7	\$24,304	114.0	\$34,794	114.3	\$92,848	116.9
Total	\$86,260	72.2	\$133,245	71.2	\$165,288	71.0	\$76,874	79.9	\$56,020	95.4	\$53,217	102.1	\$570,904	76.5

Table 13

Male and Female Non-medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$29,656	61.5	\$38,320	77.4	\$40,031	69.1	\$31,438	90.0	\$4,529	80.0	.	.	\$143,974	73.4
20-29	\$67,724	63.2	\$98,470	79.7	\$123,872	85.6	\$71,136	96.2	\$5,525	82.1	\$4,661	84.8	\$371,387	80.5
30-39	\$97,513	65.0	\$190,341	76.2	\$252,099	72.9	\$96,152	80.3	\$21,859	109.9	\$8,810	149.3	\$666,773	74.8
40-49	\$60,460	86.9	\$111,832	80.8	\$133,636	77.0	\$46,378	85.6	\$47,883	82.9	\$44,355	93.7	\$444,542	82.2
50-59	\$21,552	83.9	\$69,643	123.0	\$75,943	94.3	\$27,008	91.4	\$38,208	102.0	\$47,161	94.9	\$279,514	100.0
60 and over	\$12,763	85.1	\$30,195	68.2	\$53,003	105.7	\$10,792	67.5	\$42,321	105.4	\$66,707	109.0	\$215,781	95.2
Total	\$289,667	69.7	\$538,799	81.4	\$678,584	79.6	\$282,903	86.2	\$160,325	95.6	\$171,693	101.2	\$2,121,972	81.7

Table 13

Male and Female Non-medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$19,381	92.3	\$23,689	118.0	\$31,354	116.6	\$23,948	128.9	\$3,297	114.0	.	.	\$101,669	113.7
20-29	\$49,642	101.1	\$76,265	109.9	\$94,053	109.6	\$53,575	121.8	\$4,676	124.9	\$3,883	125.0	\$282,095	110.5
30-39	\$72,494	116.2	\$149,719	132.1	\$192,140	112.6	\$70,199	116.0	\$17,814	138.2	\$7,565	190.6	\$509,931	120.4
40-49	\$36,033	122.3	\$82,883	146.1	\$100,507	110.0	\$31,709	110.2	\$35,276	98.3	\$37,134	112.9	\$323,542	117.6
50-59	\$16,477	122.4	\$53,334	172.5	\$59,099	117.0	\$18,782	107.1	\$25,225	147.0	\$37,981	131.8	\$210,898	133.1
60 and over	\$9,380	113.3	\$19,664	79.8	\$36,142	96.6	\$7,817	80.3	\$18,017	136.5	\$31,913	143.6	\$122,933	106.4
Total	\$203,407	110.7	\$405,554	128.7	\$513,296	110.9	\$206,029	115.0	\$104,305	121.6	\$118,477	130.2	\$1,551,068	117.7

Table 13

Male and Female Non-medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$10,275	95.6	\$14,631	154.4	\$8,677	79.5	\$7,490	108.1	\$1,232	129.9	.	.	\$42,305	108.4
20-29	\$18,081	115.3	\$22,204	89.5	\$29,819	84.5	\$17,561	97.3	\$848	75.0	\$779	90.9	\$89,292	93.2
30-39	\$25,019	100.7	\$40,621	97.7	\$59,959	100.1	\$25,953	107.4	\$4,046	87.2	\$1,245	108.0	\$156,842	100.3
40-49	\$24,427	191.5	\$28,949	118.6	\$33,128	96.4	\$14,669	109.3	\$12,607	103.6	\$7,220	107.6	\$121,001	116.5
50-59	\$5,075	107.3	\$16,309	146.2	\$16,844	123.3	\$8,225	116.5	\$12,983	110.0	\$9,179	94.9	\$68,616	118.2
60 and over	\$3,383	99.3	\$10,531	94.7	\$16,861	132.2	\$2,975	43.4	\$24,304	130.9	\$34,794	131.9	\$92,848	117.4
Total	\$86,260	119.5	\$133,245	108.7	\$165,288	99.0	\$76,874	100.5	\$56,020	113.7	\$53,217	118.9	\$570,904	107.3

Table 13

Male and Female Non-medical 1991-96 Experience by Issue Age and Policy Year
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$29,656	93.4	\$38,320	129.6	\$40,031	105.8	\$31,438	123.3	\$4,529	117.9	.	.	\$143,974	112.1
20-29	\$67,724	104.6	\$98,470	104.5	\$123,872	102.3	\$71,136	114.7	\$5,525	113.3	\$4,661	117.6	\$371,387	105.8
30-39	\$97,513	111.8	\$190,341	122.9	\$252,099	109.4	\$96,152	113.6	\$21,859	124.7	\$8,810	172.0	\$666,773	115.0
40-49	\$60,460	143.2	\$111,832	137.8	\$133,636	106.3	\$46,378	109.9	\$47,883	99.7	\$44,355	112.0	\$444,542	117.3
50-59	\$21,552	118.5	\$69,643	165.5	\$75,943	118.3	\$27,008	109.8	\$38,208	131.9	\$47,161	122.6	\$279,514	129.1
60 and over	\$12,763	109.3	\$30,195	84.4	\$53,003	105.7	\$10,792	65.1	\$42,321	133.2	\$66,707	137.2	\$215,781	110.9
Total	\$289,667	113.2	\$538,799	123.1	\$678,584	107.8	\$282,903	110.7	\$160,325	118.8	\$171,693	126.5	\$2,121,972	114.7

Table 14

Male and Female 1991-96 Experience by Issue Age and Policy Year
 Medical, Paramedical, and Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$23,716	70.8	\$25,248	68.2	\$33,287	73.0	\$28,815	94.1	\$3,369	69.2	.	.	\$114,434	75.5
20-29	\$61,100	53.3	\$105,071	86.3	\$119,003	88.3	\$79,725	96.9	\$5,109	79.6	\$4,095	78.8	\$374,104	80.4
30-39	\$154,939	48.4	\$304,778	58.4	\$423,581	66.4	\$243,580	79.0	\$21,648	115.5	\$8,611	152.8	\$1,157,137	63.8
40-49	\$221,601	56.3	\$441,129	59.2	\$618,444	77.8	\$283,109	74.0	\$77,731	76.2	\$58,501	97.5	\$1,700,514	68.6
50-59	\$157,868	62.5	\$368,107	76.8	\$606,521	79.8	\$345,165	74.2	\$130,268	72.0	\$102,742	76.1	\$1,710,671	75.3
60 and over	\$124,450	80.6	\$258,466	63.5	\$481,329	84.1	\$204,935	82.9	\$366,627	70.6	\$395,435	78.4	\$1,831,241	76.2
Total	\$743,674	58.6	\$1,502,799	65.0	\$2,282,165	77.5	\$1,185,329	78.2	\$604,751	72.7	\$569,383	80.2	\$6,888,101	71.9

Table 14

Male and Female 1991-96 Experience by Issue Age and Policy Year
 Medical, Paramedical, and Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$11,237	62.0	\$16,453	95.3	\$9,419	51.8	\$8,031	78.1	\$1,352	96.2	.	.	\$46,493	71.2
20-29	\$20,783	57.4	\$26,364	58.5	\$42,085	86.1	\$21,685	78.3	\$1,036	62.3	\$810	66.3	\$112,762	70.2
30-39	\$43,772	51.9	\$67,875	51.5	\$101,342	60.3	\$46,735	67.8	\$4,484	80.0	\$1,447	98.0	\$265,655	57.7
40-49	\$53,536	66.2	\$90,999	67.6	\$100,011	68.5	\$50,456	82.2	\$15,999	71.7	\$7,840	77.0	\$318,840	70.0
50-59	\$23,812	59.7	\$73,157	95.3	\$94,919	80.5	\$58,697	89.6	\$25,164	89.4	\$12,823	83.8	\$288,572	84.0
60 and over	\$43,810	77.0	\$127,521	103.2	\$193,863	137.4	\$59,822	102.2	\$98,960	88.2	\$89,259	99.6	\$613,235	105.4
Total	\$196,950	62.3	\$402,370	76.0	\$541,639	84.6	\$245,427	84.0	\$146,994	85.8	\$112,178	95.2	\$1,645,557	79.6

Table 14

Male and Female 1991-96 Experience by Issue Age and Policy Year
 Medical, Paramedical, and Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$34,953	67.7	\$41,701	76.8	\$42,706	67.0	\$36,847	90.1	\$4,721	75.2	.	.	\$160,927	74.2
20-29	\$81,883	54.3	\$131,435	78.8	\$161,088	87.7	\$101,410	92.2	\$6,145	76.1	\$4,904	76.4	\$486,866	77.8
30-39	\$198,711	49.1	\$372,653	57.0	\$524,923	65.1	\$290,316	77.0	\$26,132	107.3	\$10,058	141.4	\$1,422,792	62.6
40-49	\$275,137	58.0	\$532,128	60.5	\$718,454	76.4	\$333,565	75.2	\$93,730	75.4	\$66,341	94.6	\$2,019,354	68.9
50-59	\$181,681	62.1	\$441,264	79.4	\$701,441	79.9	\$403,862	76.1	\$155,432	74.3	\$115,564	76.9	\$1,999,243	76.4
60 and over	\$168,260	79.7	\$385,987	72.7	\$675,191	94.7	\$264,757	86.6	\$465,586	73.8	\$484,694	81.6	\$2,444,475	81.9
Total	\$940,624	59.3	\$1,905,168	67.1	\$2,823,804	78.8	\$1,430,756	79.1	\$751,745	74.9	\$681,561	82.3	\$8,533,658	73.3

Table 14

Male and Female 1991-96 Experience by Issue Age and Policy Year
 Medical, Paramedical, and Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$23,716	104.9	\$25,248	113.6	\$33,287	111.9	\$28,815	130.9	\$3,369	104.6	.	.	\$114,434	114.7
20-29	\$61,100	87.3	\$105,071	108.5	\$119,003	105.4	\$79,725	111.9	\$5,109	112.9	\$4,095	112.0	\$374,104	104.2
30-39	\$154,939	83.5	\$304,778	95.2	\$423,581	97.9	\$243,580	108.7	\$21,648	132.8	\$8,611	178.1	\$1,157,137	97.8
40-49	\$221,601	97.2	\$441,129	108.9	\$618,444	110.4	\$283,109	98.1	\$77,731	90.1	\$58,501	115.3	\$1,700,514	105.1
50-59	\$157,868	100.0	\$368,107	115.9	\$606,521	106.2	\$345,165	93.9	\$130,268	101.1	\$102,742	104.5	\$1,710,671	104.2
60 and over	\$124,450	114.6	\$258,466	91.1	\$481,329	101.0	\$204,935	88.4	\$366,627	98.9	\$395,435	105.1	\$1,831,241	99.1
Total	\$743,674	96.3	\$1,502,799	104.0	\$2,282,165	104.5	\$1,185,329	98.3	\$604,751	99.2	\$569,383	106.6	\$6,888,101	102.0

Table 14

Male and Female 1991-96 Experience by Issue Age and Policy Year
 Medical, Paramedical, and Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Female -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$11,237	98.8	\$16,453	159.6	\$9,419	78.8	\$8,031	102.0	\$1,352	130.3	.	.	\$46,493	109.3
20-29	\$20,783	104.6	\$26,364	87.8	\$42,085	104.0	\$21,685	99.0	\$1,036	77.8	\$810	82.7	\$112,762	98.4
30-39	\$43,772	95.2	\$67,875	93.8	\$101,342	103.7	\$46,735	99.8	\$4,484	87.1	\$1,447	107.3	\$265,655	98.6
40-49	\$53,536	107.7	\$90,999	104.3	\$100,011	90.5	\$50,456	90.9	\$15,999	95.8	\$7,840	102.2	\$318,840	97.4
50-59	\$23,812	64.5	\$73,157	101.0	\$94,919	87.3	\$58,697	85.1	\$25,164	99.7	\$12,823	89.9	\$288,572	88.4
60 and over	\$43,810	66.9	\$127,521	95.8	\$193,863	115.0	\$59,822	85.7	\$98,960	100.1	\$89,259	113.4	\$613,235	99.8
Total	\$196,950	85.9	\$402,370	99.2	\$541,639	100.7	\$245,427	90.6	\$146,994	99.1	\$112,178	108.9	\$1,645,557	97.1

Table 14

Male and Female 1991-96 Experience by Issue Age and Policy Year
 Medical, Paramedical, and Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Gender=Male/Female Combined -----

	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		16-20 Policy Years		21-25 Policy Years		Total Policy Years	
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio
Under 20	\$34,953	102.9	\$41,701	128.2	\$42,706	102.4	\$36,847	123.3	\$4,721	110.9	.	.	\$160,927	113.1
20-29	\$81,883	91.1	\$131,435	103.6	\$161,088	105.0	\$101,410	108.8	\$6,145	104.9	\$4,904	105.8	\$486,866	102.8
30-39	\$198,711	85.9	\$372,653	95.0	\$524,923	98.9	\$290,316	107.1	\$26,132	121.8	\$10,058	162.7	\$1,422,792	97.9
40-49	\$275,137	99.1	\$532,128	108.1	\$718,454	107.2	\$333,565	96.9	\$93,730	91.0	\$66,341	113.6	\$2,019,354	103.8
50-59	\$181,681	93.3	\$441,264	113.2	\$701,441	103.2	\$403,862	92.5	\$155,432	100.9	\$115,564	102.7	\$1,999,243	101.6
60 and over	\$168,260	96.6	\$385,987	92.6	\$675,191	104.6	\$264,757	87.8	\$465,586	99.1	\$484,694	106.5	\$2,444,475	99.3
Total	\$940,624	93.9	\$1,905,168	102.9	\$2,823,804	103.8	\$1,430,756	96.9	\$751,745	99.1	\$681,561	107.0	\$8,533,658	101.0

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Expected Deaths Based on 1975-80 Basic Table

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

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	335.5	7.8	62.5	31.4	59.7	70.5	32.8	64.4	75.9	111.0	91.2	92.4	16.1	0.0	75.4	.	.	.	100.0	59.5	74.6
20-29	67.6	24.1	63.1	119.3	70.2	88.2	97.6	65.3	92.1	73.0	92.2	104.7	32.0	68.5	88.0	10.9	1245.0	87.8	86.1	59.3	86.0
30-39	56.2	32.7	68.8	27.5	51.2	85.6	59.1	58.3	79.1	88.7	66.6	84.3	126.9	49.3	120.1	104.7	83.2	163.3	59.6	52.0	81.5
40-49	50.0	56.0	73.9	45.9	62.1	82.4	77.9	77.3	79.1	72.6	73.8	81.8	69.4	71.6	85.1	99.2	98.5	96.6	64.3	67.6	81.9
50-59	53.5	68.7	80.0	71.0	74.2	118.6	78.1	79.7	90.3	69.9	81.6	83.4	66.0	69.7	104.7	67.8	65.0	96.7	70.5	76.6	97.2
60 and over	84.0	73.9	79.7	57.6	76.5	57.0	81.5	88.4	88.1	79.2	97.7	74.8	67.7	82.8	95.7	76.7	80.9	103.7	73.5	83.9	83.4
Total	61.1	51.6	68.7	54.7	63.9	85.4	76.9	75.3	82.8	75.4	77.7	88.8	67.6	76.4	95.8	76.1	78.6	100.8	69.6	68.2	83.9

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Expected Deaths Based on 1975-80 Basic Table

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

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	160.0	0.0	59.9	10.9	296.3	91.9	41.4	59.1	52.2	34.9	60.0	82.9	111.7	0.0	95.8	.	.	.	56.7	119.6	70.5
20-29	79.5	27.1	63.4	87.0	43.4	59.7	415.0	67.3	70.0	59.5	100.0	77.2	93.5	0.0	60.0	21.1	0.0	72.7	178.0	51.1	66.9
30-39	53.0	46.1	56.1	29.9	52.5	54.2	91.0	53.1	58.3	55.3	68.8	71.3	101.9	33.7	79.9	101.2	0.0	98.0	62.7	53.5	59.2
40-49	71.0	42.0	117.5	37.1	73.1	76.5	59.8	70.4	71.4	70.7	82.8	95.1	67.8	42.0	77.5	52.0	10.6	81.1	57.8	66.4	83.1
50-59	29.4	74.0	99.6	88.4	86.3	140.1	64.8	85.2	111.6	73.9	99.9	116.8	99.9	54.3	97.2	75.6	67.0	88.0	70.6	85.6	109.5
60 and over	60.3	119.7	104.6	93.7	127.3	108.3	124.4	157.3	184.4	96.4	137.0	53.7	78.4	94.2	114.0	92.0	94.3	114.3	94.9	130.7	116.9
Total	56.3	56.2	72.2	78.2	79.1	71.2	99.4	86.2	71.0	79.2	93.4	79.9	80.5	81.5	95.4	89.9	87.1	102.1	83.3	79.5	76.5

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Expected Deaths Based on 1975-80 Basic Table

----- SEX=Male/Female Combined -----

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	278.9	6.0	61.5	25.2	120.5	77.4	35.2	63.1	69.1	94.5	85.1	90.0	34.7	0.0	80.0	.	.	.	88.5	73.6	73.4
20-29	69.4	24.6	63.2	113.7	65.3	79.7	152.2	65.6	85.6	71.2	93.3	96.2	43.4	56.1	82.1	12.5	1016.2	84.8	100.5	57.9	80.5
30-39	55.9	35.0	65.0	27.7	51.4	76.2	62.6	57.5	72.9	85.5	66.9	80.3	123.6	47.6	109.9	104.1	67.8	149.3	60.0	52.2	74.8
40-49	52.0	53.5	86.9	45.1	63.8	80.8	76.2	76.2	77.0	72.5	75.2	85.6	69.2	68.3	82.9	96.6	92.1	93.7	63.8	67.4	82.2
50-59	50.6	69.5	83.9	73.0	75.9	123.0	76.6	80.5	94.3	70.3	84.6	91.4	68.5	67.9	102.0	68.1	65.1	94.9	70.5	77.9	100.0
60 and over	77.0	84.2	85.1	66.7	86.4	68.2	90.4	101.0	105.7	82.2	106.2	67.5	69.1	85.6	105.4	78.4	83.7	109.0	77.3	93.4	95.2
Total	60.3	52.4	69.7	58.3	66.3	81.4	80.0	77.0	79.6	75.9	80.2	86.2	69.2	77.4	95.6	77.4	80.0	101.2	71.4	70.1	81.7

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Expected Deaths Based on 2001 Valuation Basic Table

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

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	512.7	11.9	92.3	52.2	93.1	118.0	49.1	96.0	116.6	153.7	122.5	128.9	24.2	0.0	114.0	.	.	.	149.1	87.3	113.7
20-29	115.1	41.4	101.1	153.4	90.7	109.9	117.6	79.0	109.6	82.8	105.4	121.8	45.0	97.3	124.9	15.2	1697.7	125.0	108.6	79.5	110.5
30-39	98.6	56.9	116.2	46.8	85.4	132.1	89.4	87.6	112.6	121.9	91.7	116.0	145.9	56.1	138.2	121.6	97.8	190.6	91.5	81.8	120.4
40-49	90.1	95.5	122.3	87.6	112.5	146.1	112.8	108.7	110.0	96.6	96.8	110.2	84.1	84.4	98.3	120.1	114.5	112.9	99.4	105.1	117.6
50-59	87.7	108.2	122.4	109.8	109.9	172.5	106.2	103.9	117.0	88.7	102.6	107.1	93.5	95.6	147.0	93.6	85.8	131.8	98.4	105.0	133.1
60 and over	117.7	108.4	113.3	82.5	110.9	79.8	99.2	105.5	96.6	84.1	105.8	80.3	94.3	118.6	136.5	102.5	110.8	143.6	95.8	108.8	106.4
Total	99.9	86.0	110.7	88.5	104.3	128.7	103.6	101.9	110.9	93.3	99.0	115.0	93.5	104.0	121.6	101.7	104.8	130.2	97.1	99.8	117.7

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Expected Deaths Based on 2001 Valuation Basic Table

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

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	254.1	0.0	95.6	18.1	465.9	154.4	62.3	89.2	79.5	46.1	77.6	108.1	150.9	0.0	129.9	.	.	.	84.8	175.5	108.4
20-29	142.2	49.9	115.3	129.0	66.2	89.5	493.0	82.9	84.5	75.2	128.7	97.3	116.4	0.0	75.0	25.8	0.0	90.9	238.9	76.5	93.2
30-39	98.7	86.9	100.7	54.8	97.2	97.7	155.1	92.0	100.1	78.4	99.1	107.4	109.7	36.7	87.2	106.9	0.0	108.0	104.0	93.6	100.3
40-49	112.8	68.8	191.5	56.0	113.5	118.6	77.0	92.7	96.4	76.8	90.6	109.3	91.2	55.1	103.6	69.1	13.6	107.6	76.9	93.7	116.5
50-59	31.5	80.7	107.3	95.0	91.0	146.2	70.0	92.3	123.3	69.4	94.7	116.5	110.4	59.4	110.0	80.1	70.7	94.9	73.7	89.7	118.2
60 and over	49.9	117.9	99.3	84.4	131.9	94.7	101.7	145.1	132.2	78.8	125.4	43.4	88.9	105.8	130.9	104.0	105.4	131.9	87.5	129.5	117.4
Total	57.4	82.6	119.5	82.1	108.7	108.7	98.2	104.9	99.0	75.4	100.6	100.5	91.6	92.3	113.7	101.5	97.0	118.9	85.6	101.0	107.3

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Expected Deaths Based on 2001 Valuation Basic Table

----- SEX=Male/Female Combined -----

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	431.5	9.1	93.4	41.8	188.4	129.6	52.7	94.3	105.8	129.5	113.4	123.3	50.9	0.0	117.9	.	.	.	132.0	108.0	112.1
20-29	119.1	42.9	104.6	149.7	86.7	104.5	182.9	79.6	102.3	81.9	108.4	114.7	59.7	77.6	113.3	17.1	1344.8	117.6	128.1	79.0	105.8
30-39	98.6	61.7	111.8	47.6	87.1	122.9	95.9	88.2	109.4	117.7	92.8	113.6	140.8	54.0	124.7	118.9	78.4	172.0	92.8	83.5	115.0
40-49	92.5	90.6	143.2	84.2	112.7	137.8	109.1	106.0	106.3	94.6	95.7	109.9	84.6	81.4	99.7	117.6	107.8	112.0	97.1	103.1	117.3
50-59	78.2	102.8	118.5	107.4	106.3	165.5	101.3	101.9	118.3	86.3	101.0	109.8	95.0	90.3	131.9	92.8	84.2	122.6	95.2	102.2	129.1
60 and over	89.6	111.2	109.3	83.2	116.1	84.4	99.9	114.4	105.7	83.0	110.6	65.1	93.4	114.9	133.2	102.7	109.4	137.2	93.9	114.0	110.9
Total	89.9	85.3	113.2	87.1	105.1	123.1	102.7	102.4	107.8	90.8	99.3	110.7	93.3	101.5	118.8	101.7	103.3	126.5	95.1	100.0	114.7

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately

Expected Deaths Based on 1975-80 Basic Table

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

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 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	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
	0-19	0.02	7.96	0.18	1.90	1.18	2.26	1.96	1.18	2.37	0.82	1.01	0.84	0.00	0.00	4.71	.	.	.	0.59	1.25	0.76
20-29	0.36	2.62	0.88	0.59	1.26	0.72	0.67	1.41	0.93	1.26	1.14	1.47	2.14	1.28	2.77	114.5	0.07	8.21	0.69	1.45	1.02
30-39	0.58	2.10	1.18	1.86	1.67	2.82	0.99	1.36	1.26	0.75	1.27	0.95	0.39	2.44	0.95	0.79	1.96	1.57	0.87	1.57	1.31
40-49	1.12	1.32	1.36	1.35	1.33	1.67	0.99	1.02	0.98	1.02	1.11	1.14	1.03	1.19	1.17	0.99	0.98	0.94	1.05	1.21	1.18
50-59	1.28	1.16	1.40	1.05	1.60	1.57	1.02	1.13	1.10	1.17	1.02	1.21	1.06	1.50	1.57	0.96	1.49	1.41	1.09	1.27	1.35
60 and over	0.88	1.08	0.96	1.33	0.74	0.97	1.08	1.00	0.97	1.23	0.77	0.96	1.22	1.16	1.45	1.05	1.28	1.40	1.14	0.99	1.11
Total	0.84	1.33	1.11	1.17	1.34	1.45	0.98	1.10	1.07	1.03	1.14	1.23	1.13	1.25	1.30	1.03	1.28	1.28	0.98	1.23	1.21

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately

Expected Deaths Based on 1975-80 Basic Table

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

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 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	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
	0-19	0.00	0.00	0.38	27.25	0.31	8.53	1.43	0.88	1.28	1.72	1.38	2.34	0.00	0.00	0.86	.	.	.	2.11	0.59	1.28
20-29	0.34	2.34	0.81	0.50	1.38	0.69	0.16	1.04	0.17	1.68	0.77	1.29	0.00	0.00	0.64	0.00	0.00	3.52	0.29	1.31	0.39
30-39	0.87	1.22	1.02	1.75	1.03	1.78	0.58	1.10	0.65	1.24	1.04	1.37	0.33	2.38	0.79	0.00	0.00	1.01	0.85	1.10	0.97
40-49	0.59	2.80	1.70	1.97	1.05	2.12	1.18	1.01	1.25	1.17	1.15	1.42	0.62	1.84	1.14	0.20	7.66	1.56	1.15	1.25	1.52
50-59	2.52	1.35	3.41	0.98	1.62	1.54	1.32	1.31	1.76	1.35	1.17	1.68	0.54	1.79	1.00	0.89	1.31	1.18	1.21	1.28	1.60
60 and over	1.99	0.87	1.99	1.36	0.85	1.12	1.27	1.17	1.30	1.42	0.39	0.55	1.20	1.21	1.47	1.03	1.21	1.27	1.38	0.89	1.34
Total	1.00	1.29	2.08	1.01	0.90	1.32	0.87	0.82	1.01	1.18	0.86	1.33	1.01	1.17	1.24	0.97	1.17	1.17	0.95	0.96	1.25

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately

Expected Deaths Based on 1975-80 Basic Table

----- SEX=Male/Female Combined -----

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 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	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
	0-19	0.02	10.20	0.22	4.79	0.64	3.10	1.79	1.09	2.01	0.90	1.06	0.95	0.00	0.00	2.31	.	.	.	0.83	1.00	0.85
20-29	0.35	2.57	0.88	0.57	1.22	0.70	0.43	1.30	0.56	1.31	1.03	1.40	1.29	1.46	1.90	81.15	0.08	6.86	0.58	1.39	0.83
30-39	0.63	1.86	1.13	1.85	1.48	2.58	0.92	1.27	1.14	0.78	1.20	0.96	0.39	2.31	0.89	0.65	2.20	1.45	0.87	1.43	1.24
40-49	1.03	1.62	1.55	1.41	1.26	1.64	1.00	1.01	0.97	1.04	1.14	1.16	0.99	1.21	1.18	0.95	1.02	0.95	1.06	1.22	1.21
50-59	1.37	1.21	1.52	1.04	1.62	1.54	1.05	1.17	1.17	1.20	1.08	1.27	0.99	1.50	1.39	0.96	1.46	1.32	1.11	1.28	1.36
60 and over	1.09	1.01	1.22	1.29	0.79	1.01	1.12	1.05	1.06	1.29	0.64	0.78	1.24	1.23	1.43	1.07	1.30	1.34	1.21	1.02	1.18
Total	0.87	1.33	1.26	1.14	1.23	1.41	0.96	1.03	1.05	1.06	1.07	1.22	1.12	1.24	1.27	1.03	1.26	1.24	0.98	1.17	1.21

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table

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

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 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	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
	0-19	0.02	7.78	7.78	1.78	1.27	1.27	1.95	1.21	1.21	0.80	1.05	1.05	0.00	0.00	0.00	.	.	.	0.59	1.30	1.30
20-29	0.36	2.44	2.44	0.59	1.21	1.21	0.67	1.39	1.39	1.27	1.16	1.16	2.16	1.28	1.28	111.5	0.07	0.07	0.73	1.39	1.39
30-39	0.58	2.04	2.04	1.83	1.55	1.55	0.98	1.29	1.29	0.75	1.27	1.27	0.38	2.46	2.46	0.80	1.95	1.95	0.89	1.47	1.47
40-49	1.06	1.28	1.28	1.28	1.30	1.30	0.96	1.01	1.01	1.00	1.14	1.14	1.00	1.17	1.17	0.95	0.99	0.99	1.06	1.12	1.12
50-59	1.23	1.13	1.13	1.00	1.57	1.57	0.98	1.13	1.13	1.16	1.04	1.04	1.02	1.54	1.54	0.92	1.54	1.54	1.07	1.27	1.27
60 and over	0.92	1.05	1.05	1.34	0.72	0.72	1.06	0.92	0.92	1.26	0.76	0.76	1.26	1.15	1.15	1.08	1.30	1.30	1.14	0.98	0.98
Total	0.86	1.29	1.29	1.18	1.23	1.23	0.98	1.09	1.09	1.06	1.16	1.16	1.11	1.17	1.17	1.03	1.24	1.24	1.03	1.18	1.18

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table

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

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 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	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
	0-19	0.00	0.00	0.00	25.73	0.33	0.33	1.43	0.89	0.89	1.68	1.39	1.39	0.00	0.00	0.00	.	.	.	2.07	0.62	0.62
20-29	0.35	2.31	2.31	0.51	1.35	1.35	0.17	1.02	1.02	1.71	0.76	0.76	0.00	0.00	0.00	0.00	0.00	0.00	0.32	1.22	1.22
30-39	0.88	1.16	1.16	1.77	1.01	1.01	0.59	1.09	1.09	1.26	1.08	1.08	0.33	2.38	2.38	0.00	0.00	0.00	0.90	1.07	1.07
40-49	0.61	2.79	2.79	2.02	1.05	1.05	1.20	1.04	1.04	1.18	1.21	1.21	0.60	1.88	1.88	0.20	7.93	7.93	1.22	1.24	1.24
50-59	2.56	1.33	1.33	0.96	1.61	1.61	1.32	1.34	1.34	1.37	1.23	1.23	0.54	1.85	1.85	0.88	1.34	1.34	1.22	1.32	1.32
60 and over	2.36	0.84	0.84	1.56	0.72	0.72	1.43	0.91	0.91	1.59	0.35	0.35	1.19	1.24	1.24	1.01	1.25	1.25	1.48	0.91	0.91
Total	1.44	1.45	1.45	1.32	1.00	1.00	1.07	0.94	0.94	1.33	1.00	1.00	1.01	1.23	1.23	0.96	1.23	1.23	1.18	1.06	1.06

Table 15

Summary of Male and Female 1991-96 Mortality Ratios
 Medical, Paramedical, Non-medical Separately
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table

----- SEX=Male/Female Combined -----

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			16-20 Policy Years			21-25 Policy Years			1-25 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	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
	0-19	0.02	10.29	10.29	4.50	0.69	0.69	1.79	1.12	1.12	0.88	1.09	1.09	0.00	0.00	0.00	.	.	.	0.82	1.04
20-29	0.36	2.44	2.44	0.58	1.21	1.21	0.44	1.28	1.28	1.32	1.06	1.06	1.30	1.46	1.46	78.47	0.09	0.09	0.62	1.34	1.34
30-39	0.63	1.81	1.81	1.83	1.41	1.41	0.92	1.24	1.24	0.79	1.22	1.22	0.38	2.31	2.31	0.66	2.19	2.19	0.90	1.38	1.38
40-49	0.98	1.58	1.58	1.34	1.22	1.22	0.97	1.00	1.00	1.01	1.15	1.15	0.96	1.22	1.22	0.92	1.04	1.04	1.06	1.14	1.14
50-59	1.32	1.15	1.15	0.99	1.56	1.56	1.01	1.16	1.16	1.17	1.09	1.09	0.95	1.46	1.46	0.91	1.46	1.46	1.07	1.26	1.26
60 and over	1.24	0.98	0.98	1.40	0.73	0.73	1.14	0.92	0.92	1.33	0.59	0.59	1.23	1.16	1.16	1.07	1.25	1.25	1.21	0.97	0.97
Total	0.95	1.33	1.33	1.21	1.17	1.17	1.00	1.05	1.05	1.09	1.11	1.11	1.09	1.17	1.17	1.02	1.22	1.22	1.05	1.15	1.15

Table 16 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$2,263	\$441	35.3	\$243	\$0	0.0	0.00
20-29	\$15,286	\$12,165	103.6	\$1,455	\$1,179	106.5	1.03
30-39	\$71,792	\$55,153	55.1	\$5,827	\$9,055	97.0	1.76
40-49	\$72,978	\$109,987	52.8	\$7,682	\$27,120	107.2	2.03
50-59	\$36,062	\$112,630	49.5	\$5,113	\$40,652	114.8	2.32
60 and over	\$18,479	\$173,508	64.0	\$2,600	\$50,801	117.1	1.83
Total	\$216,861	\$463,884	56.6	\$22,920	\$128,808	112.3	1.98

Table 16 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$1,377	\$1,309	132.5	\$342	\$0	0.0	0.00
20-29	\$62,024	\$22,081	51.7	\$7,091	\$4,266	86.7	1.68
30-39	\$214,053	\$122,311	45.4	\$24,605	\$28,584	86.9	1.91
40-49	\$118,389	\$156,353	48.9	\$19,748	\$65,933	113.4	2.32
50-59	\$30,408	\$116,770	59.9	\$5,998	\$61,152	146.0	2.44
60 and over	\$8,001	\$80,431	71.6	\$1,595	\$38,731	160.5	2.24
Total	\$434,252	\$499,255	53.1	\$59,378	\$198,665	122.5	2.31

Table 16 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$48,528	\$12,761	55.6	\$4,288	\$1,495	59.5	1.07
20-29	\$108,813	\$51,235	66.4	\$14,492	\$13,185	123.3	1.86
30-39	\$135,092	\$99,932	55.3	\$23,331	\$36,823	114.9	2.08
40-49	\$43,390	\$66,377	51.2	\$10,578	\$39,484	126.9	2.48
50-59	\$11,187	\$42,004	59.7	\$2,722	\$24,313	142.5	2.38
60 and over	\$2,885	\$30,190	70.8	\$786	\$18,173	138.5	1.96
Total	\$349,894	\$302,499	57.8	\$56,197	\$133,472	125.3	2.17

Table 16 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$52,168	\$14,511	57.6	\$4,872	\$1,495	52.3	0.91
20-29	\$186,123	\$85,480	65.0	\$23,038	\$18,630	111.4	1.72
30-39	\$420,937	\$277,396	50.4	\$53,763	\$74,463	100.3	1.99
40-49	\$234,757	\$332,717	50.6	\$38,008	\$132,537	115.7	2.29
50-59	\$77,657	\$271,404	55.1	\$13,833	\$126,117	133.7	2.43
60 and over	\$29,365	\$284,129	66.7	\$4,981	\$107,704	133.6	2.00
Total	\$1,001,007	\$1,265,638	55.4	\$138,496	\$460,946	120.2	2.17

Table 16 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$2,263	\$441	55.5	\$243	\$0	0.0	0.00
20-29	\$15,286	\$12,165	145.4	\$1,455	\$1,179	78.8	0.54
30-39	\$71,792	\$55,153	97.5	\$5,827	\$9,055	79.6	0.82
40-49	\$72,978	\$109,987	94.6	\$7,682	\$27,120	83.2	0.88
50-59	\$36,062	\$112,630	77.0	\$5,113	\$40,652	84.4	1.09
60 and over	\$18,479	\$173,508	76.6	\$2,600	\$50,801	82.0	1.07
Total	\$216,861	\$463,884	83.6	\$22,920	\$128,808	82.7	0.99

Table 16 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$1,377	\$1,309	207.2	\$342	\$0	0.0	0.00
20-29	\$62,024	\$22,081	77.0	\$7,091	\$4,266	70.5	0.92
30-39	\$214,053	\$122,311	82.8	\$24,605	\$28,584	75.4	0.91
40-49	\$118,389	\$156,353	87.8	\$19,748	\$65,933	89.4	1.02
50-59	\$30,408	\$116,770	93.0	\$5,998	\$61,152	106.3	1.14
60 and over	\$8,001	\$80,431	95.2	\$1,595	\$38,731	110.8	1.16
Total	\$434,252	\$499,255	88.3	\$59,378	\$198,665	94.4	1.07

Table 16 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$48,528	\$12,761	89.4	\$4,288	\$1,495	70.9	0.79
20-29	\$108,813	\$51,235	96.0	\$14,492	\$13,185	95.2	0.99
30-39	\$135,092	\$99,932	100.0	\$23,331	\$36,823	98.7	0.99
40-49	\$43,390	\$66,377	91.4	\$10,578	\$39,484	99.6	1.09
50-59	\$11,187	\$42,004	93.1	\$2,722	\$24,313	103.8	1.11
60 and over	\$2,885	\$30,190	90.2	\$786	\$18,173	89.0	0.99
Total	\$349,894	\$302,499	94.9	\$56,197	\$133,472	97.6	1.03

Table 16 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$52,168	\$14,511	92.4	\$4,872	\$1,495	62.4	0.68
20-29	\$186,123	\$85,480	94.6	\$23,038	\$18,630	87.1	0.92
30-39	\$420,937	\$277,396	91.2	\$53,763	\$74,463	86.0	0.94
40-49	\$234,757	\$332,717	90.7	\$38,008	\$132,537	90.8	1.00
50-59	\$77,657	\$271,404	85.7	\$13,833	\$126,117	97.7	1.14
60 and over	\$29,365	\$284,129	82.5	\$4,981	\$107,704	91.8	1.11
Total	\$1,001,007	\$1,265,638	88.0	\$138,496	\$460,946	91.7	1.04

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$5,589	\$2,167	75.6	\$75	\$58	107.8	1.43
20-29	\$3,175	\$2,844	108.5	\$853	\$1,372	172.6	1.59
30-39	\$2,604	\$4,108	84.2	\$1,197	\$2,903	131.5	1.56
40-49	\$2,446	\$7,651	79.5	\$2,884	\$9,633	108.0	1.36
50-59	\$2,253	\$15,090	83.6	\$1,769	\$15,302	122.4	1.46
60 and over	\$1,688	\$24,943	95.6	\$846	\$19,645	132.2	1.38
Total	\$17,756	\$56,804	88.6	\$7,623	\$48,913	124.3	1.40

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$9,263	\$2,988	63.8	\$245	\$124	75.4	1.18
20-29	\$13,295	\$8,624	84.7	\$2,557	\$2,882	140.7	1.66
30-39	\$11,342	\$12,719	70.9	\$3,295	\$7,191	137.9	1.94
40-49	\$6,699	\$14,802	69.2	\$3,086	\$11,216	119.7	1.73
50-59	\$3,141	\$16,630	73.9	\$1,378	\$11,741	123.0	1.66
60 and over	\$1,844	\$23,651	82.4	\$578	\$12,872	128.1	1.55
Total	\$45,583	\$79,413	75.4	\$11,139	\$46,026	126.5	1.68

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

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Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$14,863	\$4,140	57.9	\$1,563	\$782	72.5	1.25
20-29	\$38,144	\$17,496	64.7	\$5,453	\$5,269	130.8	2.02
30-39	\$41,010	\$36,884	61.3	\$8,778	\$15,791	118.7	1.94
40-49	\$21,469	\$39,216	56.4	\$6,054	\$26,707	133.2	2.36
50-59	\$8,479	\$39,591	61.8	\$2,349	\$24,385	134.3	2.17
60 and over	\$2,855	\$34,313	71.5	\$730	\$16,039	119.1	1.66
Total	\$126,821	\$171,640	62.2	\$24,927	\$88,973	126.9	2.04

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$14,558	\$3,192	46.5	\$1,070	\$531	82.1	1.77
20-29	\$68,575	\$25,045	52.8	\$7,867	\$4,924	90.4	1.71
30-39	\$132,238	\$87,163	49.7	\$18,956	\$24,789	98.6	1.98
40-49	\$58,440	\$86,987	51.7	\$9,829	\$36,722	123.6	2.39
50-59	\$16,304	\$65,787	57.4	\$2,736	\$25,520	126.9	2.21
60 and over	\$5,019	\$54,569	68.3	\$860	\$21,356	137.3	2.01
Total	\$295,135	\$322,743	54.5	\$41,318	\$113,842	117.8	2.16

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$4,530	\$1,524	74.4	\$438	\$0	0.0	0.00
20-29	\$18,621	\$4,822	37.1	\$1,412	\$1,304	131.3	3.54
30-39	\$70,841	\$32,909	38.6	\$5,968	\$5,348	71.9	1.86
40-49	\$35,235	\$37,010	40.3	\$3,718	\$10,796	103.6	2.57
50-59	\$9,530	\$28,210	48.2	\$1,098	\$11,672	157.9	3.28
60 and over	\$3,411	\$32,799	69.9	\$400	\$8,027	132.8	1.90
Total	\$142,168	\$137,275	46.1	\$13,034	\$37,147	114.2	2.48

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$1,912	\$500	57.1	\$660	\$0	0.0	0.00
20-29	\$7,866	\$4,128	73.4	\$607	\$0	0.0	0.00
30-39	\$49,103	\$29,805	51.3	\$3,158	\$2,035	50.6	0.99
40-49	\$30,173	\$37,805	49.4	\$2,631	\$6,904	95.1	1.93
50-59	\$8,723	\$24,599	48.8	\$882	\$5,774	108.2	2.22
60 and over	\$3,362	\$26,479	60.9	\$370	\$9,527	198.9	3.27
Total	\$101,139	\$123,316	52.5	\$8,309	\$24,240	109.5	2.09

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$1,452	\$0	0.0	\$820	\$0	0.0	.
20-29	\$5,701	\$7,000	172.5	\$540	\$0	0.0	0.00
30-39	\$39,593	\$19,842	43.2	\$2,408	\$1,000	32.8	0.76
40-49	\$36,564	\$45,947	51.0	\$2,980	\$6,000	75.9	1.49
50-59	\$14,614	\$31,157	41.4	\$1,301	\$5,340	77.7	1.88
60 and over	\$6,851	\$44,780	52.8	\$626	\$6,440	92.9	1.76
Total	\$104,776	\$148,726	49.4	\$8,675	\$18,780	73.7	1.49

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$52,168	\$14,511	57.6	\$4,872	\$1,495	52.3	0.91
20-29	\$155,378	\$69,958	63.6	\$19,289	\$15,753	111.8	1.76
30-39	\$346,731	\$223,430	49.9	\$43,758	\$59,057	97.8	1.96
40-49	\$191,026	\$269,418	51.1	\$31,182	\$107,977	115.3	2.26
50-59	\$63,044	\$221,066	54.8	\$11,512	\$99,733	124.8	2.28
60 and over	\$25,031	\$241,534	67.5	\$4,410	\$93,906	131.0	1.94
Total	\$833,377	\$1,039,917	55.6	\$115,024	\$377,921	117.2	2.11

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$5,589	\$2,167	117.3	\$75	\$58	98.7	0.84
20-29	\$3,175	\$2,844	151.7	\$853	\$1,372	126.5	0.83
30-39	\$2,604	\$4,108	145.6	\$1,197	\$2,903	103.3	0.71
40-49	\$2,446	\$7,651	122.2	\$2,884	\$9,633	78.1	0.64
50-59	\$2,253	\$15,090	115.6	\$1,769	\$15,302	89.2	0.77
60 and over	\$1,688	\$24,943	116.6	\$846	\$19,645	95.9	0.82
Total	\$17,756	\$56,804	120.2	\$7,623	\$48,913	90.7	0.75

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$9,263	\$2,988	100.7	\$245	\$124	78.8	0.78
20-29	\$13,295	\$8,624	120.4	\$2,557	\$2,882	105.9	0.88
30-39	\$11,342	\$12,719	126.9	\$3,295	\$7,191	115.4	0.91
40-49	\$6,699	\$14,802	117.2	\$3,086	\$11,216	90.8	0.77
50-59	\$3,141	\$16,630	110.5	\$1,378	\$11,741	91.8	0.83
60 and over	\$1,844	\$23,651	108.7	\$578	\$12,872	90.3	0.83
Total	\$45,583	\$79,413	114.1	\$11,139	\$46,026	94.9	0.83

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$14,863	\$4,140	93.6	\$1,563	\$782	80.3	0.86
20-29	\$38,144	\$17,496	92.6	\$5,453	\$5,269	99.5	1.07
30-39	\$41,010	\$36,884	109.8	\$8,778	\$15,791	101.1	0.92
40-49	\$21,469	\$39,216	96.1	\$6,054	\$26,707	102.0	1.06
50-59	\$8,479	\$39,591	93.8	\$2,349	\$24,385	98.6	1.05
60 and over	\$2,855	\$34,313	91.9	\$730	\$16,039	81.6	0.89
Total	\$126,821	\$171,640	96.8	\$24,927	\$88,973	96.2	0.99

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$14,558	\$3,192	75.3	\$1,070	\$531	98.4	1.31
20-29	\$68,575	\$25,045	77.0	\$7,867	\$4,924	71.9	0.93
30-39	\$132,238	\$87,163	89.3	\$18,956	\$24,789	84.5	0.95
40-49	\$58,440	\$86,987	92.2	\$9,829	\$36,722	98.0	1.06
50-59	\$16,304	\$65,787	89.2	\$2,736	\$25,520	93.2	1.04
60 and over	\$5,019	\$54,569	86.0	\$860	\$21,356	93.9	1.09
Total	\$295,135	\$322,743	88.2	\$41,318	\$113,842	91.6	1.04

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$4,530	\$1,524	121.6	\$438	\$0	0.0	0.00
20-29	\$18,621	\$4,822	54.7	\$1,412	\$1,304	105.1	1.92
30-39	\$70,841	\$32,909	69.4	\$5,968	\$5,348	61.7	0.89
40-49	\$35,235	\$37,010	73.9	\$3,718	\$10,796	83.9	1.14
50-59	\$9,530	\$28,210	76.2	\$1,098	\$11,672	114.4	1.50
60 and over	\$3,411	\$32,799	83.7	\$400	\$8,027	88.9	1.06
Total	\$142,168	\$137,275	74.7	\$13,034	\$37,147	88.0	1.18

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$1,912	\$500	92.9	\$660	\$0	0.0	0.00
20-29	\$7,866	\$4,128	108.7	\$607	\$0	0.0	0.00
30-39	\$49,103	\$29,805	92.4	\$3,158	\$2,035	43.0	0.46
40-49	\$30,173	\$37,805	91.7	\$2,631	\$6,904	77.0	0.84
50-59	\$8,723	\$24,599	77.5	\$882	\$5,774	78.3	1.01
60 and over	\$3,362	\$26,479	72.2	\$370	\$9,527	128.3	1.78
Total	\$101,139	\$123,316	84.3	\$8,309	\$24,240	82.8	0.98

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$1,452	\$0	0.0	\$820	\$0	0.0	.
20-29	\$5,701	\$7,000	251.2	\$540	\$0	0.0	0.00
30-39	\$39,593	\$19,842	78.2	\$2,408	\$1,000	27.8	0.36
40-49	\$36,564	\$45,947	95.2	\$2,980	\$6,000	61.8	0.65
50-59	\$14,614	\$31,157	65.8	\$1,301	\$5,340	54.9	0.83
60 and over	\$6,851	\$44,780	61.3	\$626	\$6,440	59.5	0.97
Total	\$104,776	\$148,726	75.4	\$8,675	\$18,780	54.4	0.72

Table 16 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios	
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio		
0-19	\$52,168	\$14,511	92.4	\$4,872	\$1,495	62.4		0.68
20-29	\$155,378	\$69,958	92.2	\$19,289	\$15,753	86.6		0.94
30-39	\$346,731	\$223,430	89.7	\$43,758	\$59,057	83.2		0.93
40-49	\$191,026	\$269,418	91.8	\$31,182	\$107,977	90.1		0.98
50-59	\$63,044	\$221,066	85.0	\$11,512	\$99,733	91.2		1.07
60 and over	\$25,031	\$241,534	82.5	\$4,410	\$93,906	89.9		1.09
Total	\$833,377	\$1,039,917		87.6	\$115,024	\$377,921	88.9	1.01

Table 17 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1-2	\$59,402	\$53,631	57.9	\$5,139	\$7,989	95.8	1.65
3-5	\$70,574	\$108,740	52.3	\$5,866	\$20,916	109.9	2.10
6-10	\$61,877	\$158,697	52.8	\$6,129	\$40,002	123.3	2.34
11-15	\$24,389	\$136,258	65.2	\$3,621	\$45,339	136.7	2.10
16-20	\$577	\$6,275	75.5	\$1,356	\$8,545	66.4	0.88
21-25	\$43	\$282	26.3	\$809	\$6,016	68.3	2.60
1-25	\$216,861	\$463,884	56.6	\$22,920	\$128,808	112.3	1.98

Table 17 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1-2	\$124,928	\$47,093	40.4	\$17,434	\$17,336	102.8	2.54
3-5	\$147,127	\$130,128	53.1	\$16,993	\$44,425	141.5	2.67
6-10	\$122,963	\$197,387	54.5	\$16,245	\$73,987	123.9	2.28
11-15	\$38,837	\$122,513	57.6	\$7,000	\$55,390	124.7	2.17
16-20	\$396	\$2,133	71.5	\$1,551	\$6,784	79.5	1.11
21-25	\$1	\$0	0.0	\$155	\$744	61.5	.
1-25	\$434,252	\$499,255	53.1	\$59,378	\$198,665	122.5	2.31

Table 17 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1-2	\$74,002	\$26,563	50.4	\$11,606	\$10,419	117.4	2.33
3-5	\$109,138	\$73,187	58.9	\$14,896	\$27,885	145.5	2.47
6-10	\$119,946	\$125,115	57.6	\$18,456	\$55,563	128.5	2.23
11-15	\$46,724	\$76,743	59.6	\$7,253	\$28,872	126.8	2.13
16-20	\$61	\$861	248.0	\$2,638	\$6,192	88.9	0.36
21-25	\$23	\$30	34.9	\$1,348	\$4,540	82.2	2.35
1-25	\$349,894	\$302,499	57.8	\$56,197	\$133,472	125.3	2.17

Table 17 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1-2	\$258,332	\$127,287	48.6	\$34,180	\$35,744	104.9	2.16
3-5	\$326,839	\$312,055	54.0	\$37,755	\$93,226	134.0	2.48
6-10	\$304,785	\$481,200	54.7	\$40,829	\$169,553	125.2	2.29
11-15	\$109,949	\$335,514	60.9	\$17,875	\$129,601	129.1	2.12
16-20	\$1,034	\$9,269	79.6	\$5,545	\$21,521	75.8	0.95
21-25	\$67	\$312	26.6	\$2,312	\$11,300	72.7	2.73
1-25	\$1,001,007	\$1,265,638	55.4	\$138,496	\$460,946	120.2	2.17

Table 17 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1-2	\$59,402	\$53,631	98.1	\$5,139	\$7,989	73.4	0.75
3-5	\$70,574	\$108,740	86.3	\$5,866	\$20,916	83.9	0.97
6-10	\$61,877	\$158,697	74.8	\$6,129	\$40,002	84.8	1.13
11-15	\$24,389	\$136,258	87.7	\$3,621	\$45,339	96.2	1.10
16-20	\$577	\$6,275	113.1	\$1,356	\$8,545	56.1	0.50
21-25	\$43	\$282	35.9	\$809	\$6,016	58.0	1.62
1-25	\$216,861	\$463,884	83.6	\$22,920	\$128,808	82.7	0.99

Table 17 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1-2	\$124,928	\$47,093	78.1	\$17,434	\$17,336	93.5	1.20
3-5	\$147,127	\$130,128	99.3	\$16,993	\$44,425	122.9	1.24
6-10	\$122,963	\$197,387	86.7	\$16,245	\$73,987	90.7	1.05
11-15	\$38,837	\$122,513	85.0	\$7,000	\$55,390	89.6	1.05
16-20	\$396	\$2,133	111.1	\$1,551	\$6,784	62.8	0.57
21-25	\$1	\$0	0.0	\$155	\$744	50.2	.
1-25	\$434,252	\$499,255	88.3	\$59,378	\$198,665	94.4	1.07

Table 17 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1-2	\$74,002	\$26,563	94.4	\$11,606	\$10,419	112.4	1.19
3-5	\$109,138	\$73,187	106.2	\$14,896	\$27,885	126.7	1.19
6-10	\$119,946	\$125,115	91.4	\$18,456	\$55,563	95.5	1.05
11-15	\$46,724	\$76,743	90.9	\$7,253	\$28,872	94.6	1.04
16-20	\$61	\$861	371.0	\$2,638	\$6,192	65.2	0.18
21-25	\$23	\$30	51.6	\$1,348	\$4,540	61.9	1.20
1-25	\$349,894	\$302,499	94.9	\$56,197	\$133,472	97.6	1.03

Table 17 (SoA and Bragg)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1-2	\$258,332	\$127,287	89.0	\$34,180	\$35,744	92.3	1.04
3-5	\$326,839	\$312,055	95.7	\$37,755	\$93,226	112.2	1.17
6-10	\$304,785	\$481,200	83.4	\$40,829	\$169,553	90.7	1.09
11-15	\$109,949	\$335,514	87.4	\$17,875	\$129,601	93.0	1.06
16-20	\$1,034	\$9,269	120.4	\$5,545	\$21,521	60.5	0.50
21-25	\$67	\$312	36.6	\$2,312	\$11,300	58.9	1.61
1-25	\$1,001,007	\$1,265,638	88.0	\$138,496	\$460,946	91.7	1.04

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$914	\$770	75.7	\$178	\$682	246.0	3.25
2	\$974	\$1,673	112.4	\$188	\$886	213.0	1.89
3	\$1,148	\$2,279	95.9	\$231	\$1,459	228.1	2.38
4	\$1,185	\$2,975	105.2	\$240	\$1,722	212.8	2.02
5	\$1,231	\$3,236	93.3	\$252	\$1,683	170.1	1.82
6	\$1,280	\$3,649	89.6	\$289	\$2,349	198.7	2.22
7	\$1,357	\$4,221	83.4	\$293	\$2,712	184.0	2.20
8	\$975	\$3,884	93.8	\$334	\$2,953	146.2	1.56
9	\$933	\$3,205	72.0	\$332	\$4,922	164.0	2.28
10	\$1,234	\$4,507	88.3	\$184	\$1,878	139.4	1.58
11	\$1,226	\$4,588	90.8	\$169	\$1,639	159.9	1.76
12	\$1,428	\$5,535	81.4	\$176	\$1,791	163.7	2.01
13	\$1,467	\$6,411	88.7	\$277	\$2,150	120.3	1.36
14	\$1,171	\$4,801	83.0	\$292	\$3,437	171.1	2.06
15	\$1,138	\$3,694	84.1	\$484	\$3,206	133.3	1.58
16	\$58	\$1,226	262.4	\$332	\$1,780	125.9	0.48
17	\$3	\$25	64.0	\$382	\$1,241	77.3	1.21
18	\$4	\$48	109.8	\$418	\$1,228	69.5	0.63
19	\$7	\$36	48.6	\$477	\$1,679	78.0	1.61
20	\$3	\$0	0.0	\$440	\$1,772	85.0	.
21	\$4	\$20	52.5	\$388	\$1,294	65.5	1.25
22	\$4	\$2	4.7	\$407	\$1,744	78.7	16.66
23	\$4	\$12	28.8	\$326	\$1,682	85.5	2.97
24	\$5	\$6	10.5	\$303	\$1,656	82.6	7.87
25	\$5	\$1	3.1	\$232	\$1,366	81.1	26.30
1-25	\$17,756	\$56,804	88.6	\$7,623	\$48,913	124.3	1.40

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$3,568	\$2,371	82.4	\$846	\$1,181	153.4	1.86
2	\$3,660	\$3,354	90.5	\$782	\$1,403	149.5	1.65
3	\$3,843	\$4,207	83.6	\$747	\$2,059	175.5	2.10
4	\$4,148	\$4,713	71.1	\$773	\$2,738	177.7	2.50
5	\$4,000	\$6,217	82.8	\$729	\$2,539	151.3	1.83
6	\$3,917	\$7,067	84.3	\$707	\$2,656	146.2	1.73
7	\$3,549	\$7,786	84.4	\$641	\$3,519	183.7	2.18
8	\$2,552	\$6,065	72.7	\$650	\$3,258	142.4	1.96
9	\$2,308	\$6,314	79.3	\$646	\$4,801	133.9	1.69
10	\$2,966	\$5,787	68.1	\$444	\$2,612	125.1	1.84
11	\$2,479	\$5,789	76.2	\$402	\$2,347	133.4	1.75
12	\$2,670	\$5,434	60.9	\$370	\$2,404	132.4	2.18
13	\$2,381	\$5,349	64.8	\$390	\$2,265	134.1	2.07
14	\$1,954	\$4,321	65.0	\$389	\$2,421	148.3	2.28
15	\$1,477	\$3,741	76.9	\$505	\$2,310	122.0	1.59
16	\$78	\$777	147.0	\$429	\$1,517	98.8	0.67
17	\$5	\$92	259.9	\$446	\$1,227	73.8	0.28
18	\$4	\$0	0.0	\$414	\$1,318	80.1	.
19	\$4	\$0	0.0	\$262	\$1,073	85.8	.
20	\$3	\$0	0.0	\$189	\$682	67.5	.
21	\$3	\$0	0.0	\$131	\$497	64.6	.
22	\$3	\$30	60.2	\$112	\$377	52.9	0.88
23	\$3	\$0	0.0	\$55	\$447	103.5	.
24	\$4	\$0	0.0	\$45	\$181	43.0	.
25	\$3	\$0	0.0	\$35	\$195	53.4	.
1-25	\$45,583	\$79,413	75.4	\$11,139	\$46,026	126.5	1.68

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$10,862	\$3,644	46.2	\$2,231	\$3,204	173.5	3.76
2	\$11,415	\$6,850	68.8	\$2,033	\$3,277	155.7	2.26
3	\$12,946	\$8,994	62.9	\$2,039	\$3,456	126.7	2.01
4	\$11,903	\$10,559	62.7	\$2,058	\$5,649	164.7	2.63
5	\$11,232	\$12,538	67.6	\$1,963	\$4,259	114.8	1.70
6	\$10,708	\$12,872	64.1	\$1,899	\$5,970	149.5	2.33
7	\$10,006	\$13,939	63.2	\$1,754	\$6,626	159.4	2.52
8	\$9,272	\$13,458	55.7	\$1,844	\$7,540	144.1	2.59
9	\$9,302	\$18,357	62.5	\$1,866	\$11,807	152.4	2.44
10	\$8,997	\$16,770	60.5	\$1,857	\$6,886	92.0	1.52
11	\$7,115	\$15,700	61.2	\$1,611	\$8,366	121.2	1.98
12	\$5,612	\$15,359	64.3	\$1,191	\$7,514	121.9	1.90
13	\$3,680	\$10,539	62.6	\$690	\$6,494	174.1	2.78
14	\$2,423	\$7,191	64.9	\$424	\$1,944	90.1	1.39
15	\$1,208	\$3,818	62.9	\$360	\$1,746	100.0	1.59
16	\$105	\$675	72.0	\$285	\$763	60.2	0.84
17	\$6	\$80	87.8	\$245	\$963	77.3	0.88
18	\$5	\$76	98.3	\$178	\$472	48.2	0.49
19	\$6	\$60	81.6	\$119	\$349	42.8	0.52
20	\$5	\$161	155.3	\$89	\$353	51.4	0.33
21	\$3	\$0	0.0	\$61	\$383	68.0	.
22	\$3	\$0	0.0	\$60	\$393	72.5	.
23	\$2	\$0	0.0	\$28	\$208	69.5	.
24	\$2	\$0	0.0	\$26	\$100	31.6	.
25	\$2	\$0	0.0	\$17	\$251	103.6	.
1-25	\$126,821	\$171,640	62.2	\$24,927	\$88,973	126.9	2.04

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$34,656	\$8,950	34.9	\$6,176	\$4,901	103.9	2.98
2	\$33,775	\$15,599	49.3	\$4,989	\$4,031	84.3	1.71
3	\$34,119	\$19,989	49.2	\$4,228	\$6,501	123.0	2.50
4	\$32,690	\$26,663	56.8	\$4,021	\$8,663	138.0	2.43
5	\$29,872	\$28,506	56.9	\$3,682	\$8,393	127.5	2.24
6	\$25,607	\$27,553	56.3	\$3,169	\$9,084	141.4	2.51
7	\$23,383	\$25,666	49.6	\$2,921	\$8,108	116.0	2.34
8	\$17,943	\$28,420	58.5	\$2,579	\$8,084	111.2	1.90
9	\$16,031	\$28,458	57.2	\$2,273	\$12,346	135.5	2.37
10	\$14,493	\$25,736	55.2	\$1,877	\$10,056	129.4	2.35
11	\$10,775	\$22,625	54.2	\$1,562	\$8,008	115.2	2.12
12	\$9,284	\$23,572	55.4	\$1,306	\$7,896	110.0	1.98
13	\$6,284	\$17,513	56.3	\$834	\$5,639	109.4	1.94
14	\$3,848	\$13,760	70.2	\$501	\$5,394	171.2	2.44
15	\$1,851	\$6,474	56.8	\$399	\$2,910	108.0	1.90
16	\$475	\$2,337	53.8	\$256	\$1,050	67.5	1.25
17	\$11	\$227	127.3	\$182	\$954	77.2	0.61
18	\$10	\$453	239.4	\$159	\$500	39.6	0.17
19	\$8	\$0	0.0	\$73	\$300	44.3	.
20	\$8	\$0	0.0	\$51	\$500	81.6	.
21	\$5	\$0	0.0	\$34	\$250	65.9	.
22	\$3	\$133	170.3	\$23	\$100	43.9	0.26
23	\$1	\$0	0.0	\$9	\$0	0.0	.
24	\$2	\$0	0.0	\$8	\$176	158.7	.
25	\$1	\$107	287.6	\$6	\$0	0.0	0.00
1-25	\$295,135	\$322,743	54.5	\$41,318	\$113,842	117.8	2.16

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$23,545	\$7,478	37.5	\$2,424	\$2,375	110.9	2.96
2	\$20,599	\$8,758	38.0	\$1,784	\$2,251	107.7	2.83
3	\$19,423	\$12,367	43.7	\$1,500	\$2,124	91.5	2.09
4	\$16,667	\$15,112	51.7	\$1,353	\$2,525	97.4	1.89
5	\$14,314	\$11,642	39.6	\$1,237	\$3,450	125.6	3.17
6	\$11,162	\$10,315	40.4	\$971	\$3,940	175.7	4.35
7	\$8,929	\$9,570	40.7	\$767	\$1,762	80.4	1.98
8	\$6,824	\$11,374	52.1	\$693	\$1,500	64.9	1.24
9	\$5,737	\$8,883	43.5	\$634	\$3,270	110.5	2.54
10	\$4,626	\$10,575	59.7	\$467	\$2,870	131.7	2.20
11	\$3,485	\$7,051	44.6	\$343	\$3,425	193.2	4.33
12	\$2,959	\$7,857	48.1	\$303	\$2,314	121.3	2.52
13	\$2,227	\$7,975	57.2	\$252	\$1,559	80.1	1.40
14	\$1,149	\$6,235	80.9	\$138	\$1,399	121.8	1.51
15	\$419	\$1,583	44.7	\$103	\$1,583	167.7	3.75
16	\$89	\$500	48.9	\$26	\$0	0.0	0.00
17	\$4	\$0	0.0	\$17	\$500	208.0	.
18	\$4	\$0	0.0	\$8	\$0	0.0	.
19	\$3	\$0	0.0	\$4	\$0	0.0	.
20	\$1	\$0	0.0	\$6	\$300	214.5	.
21	\$2	\$0	0.0	\$1	\$0	0.0	.
22	\$1	\$0	0.0	\$3	\$0	0.0	.
24	\$1	\$0	0.0	\$0	\$0	0.0	.
25	\$1	\$0	0.0	\$1	\$0	0.0	.
1-25	\$142,168	\$137,275	46.1	\$13,034	\$37,147	114.2	2.48

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$18,133	\$6,117	35.5	\$1,495	\$600	41.0	1.15
2	\$16,042	\$8,144	40.0	\$1,152	\$525	33.8	0.85
3	\$15,039	\$18,003	70.1	\$1,024	\$2,413	138.9	1.98
4	\$11,467	\$10,977	44.7	\$899	\$2,350	122.7	2.75
5	\$9,595	\$12,057	50.5	\$765	\$1,991	104.5	2.07
6	\$7,478	\$12,193	60.0	\$660	\$2,804	160.5	2.68
7	\$6,179	\$3,500	18.7	\$545	\$2,000	121.0	6.45
8	\$4,839	\$6,002	35.1	\$436	\$750	48.2	1.37
9	\$3,760	\$3,666	24.0	\$385	\$2,575	140.7	5.88
10	\$2,694	\$9,939	83.8	\$259	\$1,000	76.2	0.91
11	\$2,027	\$7,469	69.2	\$199	\$3,208	276.1	3.99
12	\$1,674	\$10,337	99.5	\$162	\$1,500	133.2	1.34
13	\$1,194	\$6,312	72.2	\$135	\$500	43.8	0.61
14	\$664	\$4,577	77.9	\$95	\$0	0.0	0.00
15	\$286	\$1,525	56.7	\$59	\$1,024	209.8	3.70
16	\$60	\$2,495	173.4	\$14	\$1,000	374.7	2.16
17	\$1	\$0	0.0	\$10	\$0	0.0	.
18	.	.	.	\$3	\$0	0.0	.
19	\$3	\$0	0.0	\$6	\$0	0.0	.
20	\$3	\$0	0.0	\$6	\$0	0.0	.
21	.	.	.	\$1	\$0	0.0	.
22	\$1	\$0	0.0	\$1	\$0	0.0	.
1-25	\$101,139	\$123,316	52.5	\$8,309	\$24,240	109.5	2.09

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$19,894	\$25,672	111.2	\$1,519	\$1,500	83.8	0.75
2	\$17,788	\$4,190	14.7	\$1,178	\$1,000	52.5	3.56
3	\$16,199	\$13,359	37.9	\$1,231	\$3,500	144.1	3.80
4	\$12,083	\$13,357	38.7	\$1,103	\$0	0.0	0.00
5	\$9,563	\$15,552	49.5	\$890	\$4,001	133.2	2.69
6	\$7,758	\$4,550	16.4	\$693	\$0	0.0	0.00
7	\$6,132	\$12,150	48.7	\$498	\$0	0.0	0.00
8	\$4,739	\$12,751	61.5	\$451	\$1,000	56.4	0.92
9	\$3,503	\$11,242	61.9	\$375	\$1,083	55.1	0.89
10	\$2,281	\$10,076	75.1	\$205	\$0	0.0	0.00
11	\$1,690	\$7,095	59.8	\$151	\$1,256	117.5	1.97
12	\$1,378	\$4,720	37.3	\$112	\$1,439	164.2	4.41
13	\$913	\$7,511	88.9	\$95	\$4,000	497.7	5.60
14	\$529	\$1,000	18.6	\$87	\$0	0.0	0.00
15	\$267	\$5,500	143.4	\$69	\$0	0.0	0.00
16	\$52	\$0	0.0	\$12	\$0	0.0	.
17	\$4	\$0	0.0	.	.	.	.
18	\$4	\$0	0.0	\$1	\$0	0.0	.
19	.	.	.	\$4	\$0	0.0	.
20	.	.	.	\$3	\$0	0.0	.
1-25	\$104,776	\$148,726	49.4	\$8,675	\$18,780	73.7	1.49

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$111,572	\$55,001	56.3	\$14,870	\$14,444	111.0	1.97
2	\$104,253	\$48,568	40.9	\$12,105	\$13,373	97.0	2.37
3	\$102,718	\$79,198	52.3	\$11,000	\$21,511	131.9	2.52
4	\$90,143	\$84,357	52.2	\$10,447	\$23,647	120.6	2.31
5	\$79,806	\$89,748	54.6	\$9,518	\$26,317	127.6	2.34
6	\$67,910	\$78,200	50.4	\$8,389	\$26,803	137.8	2.73
7	\$59,535	\$76,832	49.5	\$7,418	\$24,728	122.5	2.48
8	\$47,144	\$81,954	56.6	\$6,986	\$25,085	111.7	1.97
9	\$41,574	\$80,125	55.1	\$6,509	\$40,804	135.1	2.45
10	\$37,291	\$83,390	63.7	\$5,293	\$25,302	108.7	1.71
11	\$28,797	\$70,318	59.3	\$4,435	\$28,249	136.8	2.31
12	\$25,006	\$72,814	59.9	\$3,619	\$24,857	123.3	2.06
13	\$18,146	\$61,610	65.1	\$2,673	\$22,607	139.1	2.14
14	\$11,737	\$41,885	67.5	\$1,926	\$14,595	124.0	1.84
15	\$6,646	\$26,336	71.6	\$1,979	\$12,779	116.7	1.63
16	\$917	\$8,011	83.1	\$1,353	\$6,111	93.9	1.13
17	\$33	\$424	85.1	\$1,282	\$4,885	80.4	0.94
18	\$30	\$577	122.7	\$1,180	\$3,518	60.0	0.49
19	\$30	\$96	17.1	\$946	\$3,400	64.5	3.77
20	\$24	\$161	34.4	\$783	\$3,607	77.4	2.25
21	\$18	\$20	5.4	\$617	\$2,424	65.0	12.12
22	\$14	\$165	65.1	\$604	\$2,614	69.6	1.07
23	\$10	\$12	9.7	\$418	\$2,338	82.2	8.48
24	\$13	\$6	2.4	\$382	\$2,112	74.0	30.75
25	\$11	\$109	66.9	\$290	\$1,812	76.6	1.14
1-25	\$833,377	\$1,039,917	55.6	\$115,024	\$377,921	117.2	2.11

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$914	\$770	114.5	\$178	\$682	174.1	1.52
2	\$974	\$1,673	159.9	\$188	\$886	141.7	0.89
3	\$1,148	\$2,279	143.7	\$231	\$1,459	160.1	1.11
4	\$1,185	\$2,975	162.6	\$240	\$1,722	151.1	0.93
5	\$1,231	\$3,236	143.2	\$252	\$1,683	123.3	0.86
6	\$1,280	\$3,649	129.9	\$289	\$2,349	139.0	1.07
7	\$1,357	\$4,221	117.3	\$293	\$2,712	126.0	1.07
8	\$975	\$3,884	127.8	\$334	\$2,953	99.1	0.78
9	\$933	\$3,205	96.2	\$332	\$4,922	107.2	1.11
10	\$1,234	\$4,507	116.4	\$184	\$1,878	92.0	0.79
11	\$1,226	\$4,588	120.5	\$169	\$1,639	108.2	0.90
12	\$1,428	\$5,535	105.0	\$176	\$1,791	109.8	1.05
13	\$1,467	\$6,411	113.1	\$277	\$2,150	81.5	0.72
14	\$1,171	\$4,801	106.5	\$292	\$3,437	118.4	1.11
15	\$1,138	\$3,694	110.5	\$484	\$3,206	95.2	0.86
16	\$58	\$1,226	386.3	\$332	\$1,780	98.8	0.26
17	\$3	\$25	92.1	\$382	\$1,241	60.1	0.65
18	\$4	\$48	154.5	\$418	\$1,228	53.9	0.35
19	\$7	\$36	68.8	\$477	\$1,679	60.5	0.88
20	\$3	\$0	0.0	\$440	\$1,772	66.1	.
21	\$4	\$20	72.5	\$388	\$1,294	51.2	0.71
22	\$4	\$2	6.4	\$407	\$1,744	61.9	9.64
23	\$4	\$12	40.0	\$326	\$1,682	68.1	1.70
24	\$5	\$6	14.6	\$303	\$1,656	66.5	4.56
25	\$5	\$1	4.2	\$232	\$1,366	65.8	15.53
1-25	\$17,756	\$56,804	120.2	\$7,623	\$48,913	90.7	0.75

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$3,568	\$2,371	145.2	\$846	\$1,181	134.0	0.92
2	\$3,660	\$3,354	152.4	\$782	\$1,403	120.1	0.79
3	\$3,843	\$4,207	143.5	\$747	\$2,059	141.5	0.99
4	\$4,148	\$4,713	121.2	\$773	\$2,738	141.4	1.17
5	\$4,000	\$6,217	139.3	\$729	\$2,539	120.8	0.87
6	\$3,917	\$7,067	133.1	\$707	\$2,656	112.2	0.84
7	\$3,549	\$7,786	127.9	\$641	\$3,519	136.0	1.06
8	\$2,552	\$6,065	106.7	\$650	\$3,258	101.6	0.95
9	\$2,308	\$6,314	113.8	\$646	\$4,801	90.0	0.79
10	\$2,966	\$5,787	96.7	\$444	\$2,612	86.3	0.89
11	\$2,479	\$5,789	110.1	\$402	\$2,347	96.8	0.88
12	\$2,670	\$5,434	87.3	\$370	\$2,404	95.1	1.09
13	\$2,381	\$5,349	92.4	\$390	\$2,265	97.9	1.06
14	\$1,954	\$4,321	93.1	\$389	\$2,421	109.4	1.17
15	\$1,477	\$3,741	111.6	\$505	\$2,310	90.4	0.81
16	\$78	\$777	224.5	\$429	\$1,517	76.9	0.34
17	\$5	\$92	384.7	\$446	\$1,227	56.9	0.15
18	\$4	\$0	0.0	\$414	\$1,318	61.8	.
19	\$4	\$0	0.0	\$262	\$1,073	67.3	.
20	\$3	\$0	0.0	\$189	\$682	53.6	.
21	\$3	\$0	0.0	\$131	\$497	51.8	.
22	\$3	\$30	84.8	\$112	\$377	42.8	0.51
23	\$3	\$0	0.0	\$55	\$447	86.0	.
24	\$4	\$0	0.0	\$45	\$181	36.4	.
25	\$3	\$0	0.0	\$35	\$195	45.6	.
1-25	\$45,583	\$79,413	114.1	\$11,139	\$46,026	94.9	0.83

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$10,862	\$3,644	84.7	\$2,231	\$3,204	160.6	1.90
2	\$11,415	\$6,850	120.9	\$2,033	\$3,277	134.1	1.11
3	\$12,946	\$8,994	110.9	\$2,039	\$3,456	108.5	0.98
4	\$11,903	\$10,559	110.5	\$2,058	\$5,649	138.5	1.25
5	\$11,232	\$12,538	116.9	\$1,963	\$4,259	95.6	0.82
6	\$10,708	\$12,872	105.6	\$1,899	\$5,970	120.0	1.14
7	\$10,006	\$13,939	100.8	\$1,754	\$6,626	121.9	1.21
8	\$9,272	\$13,458	84.9	\$1,844	\$7,540	105.9	1.25
9	\$9,302	\$18,357	92.0	\$1,866	\$11,807	104.4	1.13
10	\$8,997	\$16,770	88.6	\$1,857	\$6,886	65.2	0.74
11	\$7,115	\$15,700	91.6	\$1,611	\$8,366	88.9	0.97
12	\$5,612	\$15,359	94.3	\$1,191	\$7,514	88.8	0.94
13	\$3,680	\$10,539	90.0	\$690	\$6,494	125.4	1.39
14	\$2,423	\$7,191	93.0	\$424	\$1,944	65.3	0.70
15	\$1,208	\$3,818	88.9	\$360	\$1,746	73.8	0.83
16	\$105	\$675	110.1	\$285	\$763	47.6	0.43
17	\$6	\$80	126.8	\$245	\$963	61.5	0.49
18	\$5	\$76	144.7	\$178	\$472	38.5	0.27
19	\$6	\$60	126.1	\$119	\$349	35.1	0.28
20	\$5	\$161	216.1	\$89	\$353	42.6	0.20
21	\$3	\$0	0.0	\$61	\$383	57.0	.
22	\$3	\$0	0.0	\$60	\$393	61.0	.
23	\$2	\$0	0.0	\$28	\$208	59.5	.
24	\$2	\$0	0.0	\$26	\$100	27.4	.
25	\$2	\$0	0.0	\$17	\$251	91.4	.
1-25	\$126,821	\$171,640	96.8	\$24,927	\$88,973	96.2	0.99

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$34,656	\$8,950	67.9	\$6,176	\$4,901	101.6	1.50
2	\$33,775	\$15,599	90.4	\$4,989	\$4,031	75.6	0.84
3	\$34,119	\$19,989	90.9	\$4,228	\$6,501	110.1	1.21
4	\$32,690	\$26,663	103.5	\$4,021	\$8,663	120.4	1.16
5	\$29,872	\$28,506	101.1	\$3,682	\$8,393	108.8	1.08
6	\$25,607	\$27,553	94.8	\$3,169	\$9,084	114.5	1.21
7	\$23,383	\$25,666	81.0	\$2,921	\$8,108	89.3	1.10
8	\$17,943	\$28,420	90.5	\$2,579	\$8,084	82.0	0.91
9	\$16,031	\$28,458	86.0	\$2,273	\$12,346	94.0	1.09
10	\$14,493	\$25,736	82.0	\$1,877	\$10,056	91.3	1.11
11	\$10,775	\$22,625	82.0	\$1,562	\$8,008	83.6	1.02
12	\$9,284	\$23,572	82.0	\$1,306	\$7,896	79.5	0.97
13	\$6,284	\$17,513	82.2	\$834	\$5,639	78.0	0.95
14	\$3,848	\$13,760	101.6	\$501	\$5,394	122.9	1.21
15	\$1,851	\$6,474	79.7	\$399	\$2,910	78.5	0.98
16	\$475	\$2,337	82.4	\$256	\$1,050	55.1	0.67
17	\$11	\$227	185.3	\$182	\$954	63.6	0.34
18	\$10	\$453	344.6	\$159	\$500	33.2	0.10
19	\$8	\$0	0.0	\$73	\$300	37.6	.
20	\$8	\$0	0.0	\$51	\$500	70.6	.
21	\$5	\$0	0.0	\$34	\$250	56.8	.
22	\$3	\$133	232.4	\$23	\$100	37.4	0.16
23	\$1	\$0	0.0	\$9	\$0	0.0	.
24	\$2	\$0	0.0	\$8	\$176	135.2	.
25	\$1	\$107	394.3	\$6	\$0	0.0	0.00
1-25	\$295,135	\$322,743	88.2	\$41,318	\$113,842	91.6	1.04

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$23,545	\$7,478	72.5	\$2,424	\$2,375	102.8	1.42
2	\$20,599	\$8,758	68.1	\$1,784	\$2,251	92.0	1.35
3	\$19,423	\$12,367	79.2	\$1,500	\$2,124	80.2	1.01
4	\$16,667	\$15,112	93.0	\$1,353	\$2,525	84.2	0.91
5	\$14,314	\$11,642	68.6	\$1,237	\$3,450	103.8	1.51
6	\$11,162	\$10,315	65.5	\$971	\$3,940	139.9	2.14
7	\$8,929	\$9,570	64.6	\$767	\$1,762	59.6	0.92
8	\$6,824	\$11,374	78.1	\$693	\$1,500	47.1	0.60
9	\$5,737	\$8,883	64.2	\$634	\$3,270	74.3	1.16
10	\$4,626	\$10,575	87.1	\$467	\$2,870	89.8	1.03
11	\$3,485	\$7,051	65.8	\$343	\$3,425	138.6	2.11
12	\$2,959	\$7,857	69.7	\$303	\$2,314	86.8	1.24
13	\$2,227	\$7,975	81.7	\$252	\$1,559	56.8	0.69
14	\$1,149	\$6,235	115.5	\$138	\$1,399	87.4	0.76
15	\$419	\$1,583	63.2	\$103	\$1,583	123.2	1.95
16	\$89	\$500	76.1	\$26	\$0	0.0	0.00
17	\$4	\$0	0.0	\$17	\$500	180.3	.
18	\$4	\$0	0.0	\$8	\$0	0.0	.
19	\$3	\$0	0.0	\$4	\$0	0.0	.
20	\$1	\$0	0.0	\$6	\$300	190.5	.
21	\$2	\$0	0.0	\$1	\$0	0.0	.
22	\$1	\$0	0.0	\$3	\$0	0.0	.
24	\$1	\$0	0.0	\$0	\$0	0.0	.
25	\$1	\$0	0.0	\$1	\$0	0.0	.
1-25	\$142,168	\$137,275	74.7	\$13,034	\$37,147	88.0	1.18

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$18,133	\$6,117	67.6	\$1,495	\$600	37.1	0.55
2	\$16,042	\$8,144	70.6	\$1,152	\$525	28.2	0.40
3	\$15,039	\$18,003	127.6	\$1,024	\$2,413	118.7	0.93
4	\$11,467	\$10,977	78.2	\$899	\$2,350	98.1	1.25
5	\$9,595	\$12,057	86.5	\$765	\$1,991	83.4	0.96
6	\$7,478	\$12,193	94.5	\$660	\$2,804	125.3	1.33
7	\$6,179	\$3,500	28.7	\$545	\$2,000	86.9	3.03
8	\$4,839	\$6,002	51.8	\$436	\$750	34.3	0.66
9	\$3,760	\$3,666	35.2	\$385	\$2,575	93.3	2.65
10	\$2,694	\$9,939	120.7	\$259	\$1,000	51.5	0.43
11	\$2,027	\$7,469	101.1	\$199	\$3,208	187.7	1.86
12	\$1,674	\$10,337	141.3	\$162	\$1,500	94.4	0.67
13	\$1,194	\$6,312	102.6	\$135	\$500	31.7	0.31
14	\$664	\$4,577	105.8	\$95	\$0	0.0	0.00
15	\$286	\$1,525	76.5	\$59	\$1,024	153.8	2.01
16	\$60	\$2,495	250.8	\$14	\$1,000	323.7	1.29
17	\$1	\$0	0.0	\$10	\$0	0.0	.
18	.	.	.	\$3	\$0	0.0	.
19	\$3	\$0	0.0	\$6	\$0	0.0	.
20	\$3	\$0	0.0	\$6	\$0	0.0	.
21	.	.	.	\$1	\$0	0.0	.
22	\$1	\$0	0.0	\$1	\$0	0.0	.
1-25	\$101,139	\$123,316	84.3	\$8,309	\$24,240	82.8	0.98

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$19,894	\$25,672	204.3	\$1,519	\$1,500	67.3	0.33
2	\$17,788	\$4,190	24.7	\$1,178	\$1,000	41.2	1.67
3	\$16,199	\$13,359	67.1	\$1,231	\$3,500	120.1	1.79
4	\$12,083	\$13,357	65.0	\$1,103	\$0	0.0	0.00
5	\$9,563	\$15,552	79.0	\$890	\$4,001	100.2	1.27
6	\$7,758	\$4,550	24.7	\$693	\$0	0.0	0.00
7	\$6,132	\$12,150	67.8	\$498	\$0	0.0	0.00
8	\$4,739	\$12,751	85.3	\$451	\$1,000	39.2	0.46
9	\$3,503	\$11,242	84.2	\$375	\$1,083	38.8	0.46
10	\$2,281	\$10,076	96.8	\$205	\$0	0.0	0.00
11	\$1,690	\$7,095	77.7	\$151	\$1,256	76.1	0.98
12	\$1,378	\$4,720	48.9	\$112	\$1,439	110.2	2.25
13	\$913	\$7,511	118.0	\$95	\$4,000	319.9	2.71
14	\$529	\$1,000	25.8	\$87	\$0	0.0	0.00
15	\$267	\$5,500	189.7	\$69	\$0	0.0	0.00
16	\$52	\$0	0.0	\$12	\$0	0.0	.
17	\$4	\$0	0.0	.	.	.	.
18	\$4	\$0	0.0	\$1	\$0	0.0	.
19	.	.	.	\$4	\$0	0.0	.
20	.	.	.	\$3	\$0	0.0	.
1-25	\$104,776	\$148,726	75.4	\$8,675	\$18,780	54.4	0.72

Table 17 (SoA Only)

Smoker-Nonsmoker 1995-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1995 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$111,572	\$55,001	106.4	\$14,870	\$14,444	101.4	0.95
2	\$104,253	\$48,568	71.9	\$12,105	\$13,373	82.0	1.14
3	\$102,718	\$79,198	94.0	\$11,000	\$21,511	112.9	1.20
4	\$90,143	\$84,357	91.8	\$10,447	\$23,647	100.1	1.09
5	\$79,806	\$89,748	93.3	\$9,518	\$26,317	103.9	1.11
6	\$67,910	\$78,200	81.1	\$8,389	\$26,803	108.5	1.34
7	\$59,535	\$76,832	76.7	\$7,418	\$24,728	90.8	1.18
8	\$47,144	\$81,954	84.4	\$6,986	\$25,085	80.7	0.96
9	\$41,574	\$80,125	80.5	\$6,509	\$40,804	92.1	1.14
10	\$37,291	\$83,390	91.7	\$5,293	\$25,302	75.8	0.83
11	\$28,797	\$70,318	86.8	\$4,435	\$28,249	98.2	1.13
12	\$25,006	\$72,814	85.9	\$3,619	\$24,857	88.4	1.03
13	\$18,146	\$61,610	92.3	\$2,673	\$22,607	98.6	1.07
14	\$11,737	\$41,885	95.2	\$1,926	\$14,595	88.8	0.93
15	\$6,646	\$26,336	99.3	\$1,979	\$12,779	85.2	0.86
16	\$917	\$8,011	126.5	\$1,353	\$6,111	75.1	0.59
17	\$33	\$424	127.2	\$1,282	\$4,885	63.7	0.50
18	\$30	\$577	181.1	\$1,180	\$3,518	47.7	0.26
19	\$30	\$96	24.6	\$946	\$3,400	51.8	2.10
20	\$24	\$161	49.6	\$783	\$3,607	62.2	1.25
21	\$18	\$20	7.2	\$617	\$2,424	52.2	7.28
22	\$14	\$165	91.3	\$604	\$2,614	55.9	0.61
23	\$10	\$12	13.9	\$418	\$2,338	66.7	4.80
24	\$13	\$6	3.3	\$382	\$2,112	60.6	18.41
25	\$11	\$109	92.9	\$290	\$1,812	63.2	0.68
1-25	\$833,377	\$1,039,917	87.6	\$115,024	\$377,921	88.9	1.01

Table 18

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$8,331	\$5,843	135.8	\$2,273	\$200	16.5	0.12
20-29	\$41,035	\$32,846	108.0	\$4,879	\$5,333	146.0	1.35
30-39	\$237,808	\$141,959	45.0	\$25,098	\$45,919	124.8	2.77
40-49	\$262,401	\$376,614	54.6	\$32,945	\$116,754	121.3	2.22
50-59	\$137,065	\$454,541	57.7	\$21,037	\$182,712	137.2	2.38
60 and over	\$72,093	\$670,872	72.4	\$11,254	\$222,920	128.5	1.77
Total	\$758,733	\$1,682,676	61.1	\$97,487	\$573,839	129.1	2.11

Table 18

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$6,211	\$2,309	59.1	\$1,069	\$1,280	187.3	3.17
20-29	\$128,776	\$43,689	50.6	\$14,572	\$6,732	68.7	1.36
30-39	\$615,999	\$300,459	43.4	\$76,711	\$91,114	99.6	2.30
40-49	\$408,310	\$506,790	53.8	\$78,005	\$255,595	135.8	2.52
50-59	\$121,838	\$413,443	65.1	\$25,466	\$192,921	138.6	2.13
60 and over	\$32,160	\$251,369	71.3	\$6,168	\$138,703	192.3	2.70
Total	\$1,313,295	\$1,518,058	56.0	\$201,990	\$686,345	136.9	2.45

Table 18

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$183,817	\$58,114	67.4	\$17,241	\$8,616	90.3	1.34
20-29	\$477,534	\$212,014	68.3	\$73,945	\$61,494	124.8	1.83
30-39	\$551,191	\$366,104	61.1	\$109,183	\$154,916	129.3	2.12
40-49	\$123,274	\$192,961	67.8	\$33,330	\$103,757	133.5	1.97
50-59	\$25,662	\$104,439	80.3	\$7,293	\$62,981	166.7	2.08
60 and over	\$8,085	\$61,065	66.5	\$1,878	\$35,754	143.2	2.15
Total	\$1,369,563	\$994,699	66.2	\$242,870	\$427,519	134.0	2.02

Table 18

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$198,359	\$66,267	70.2	\$20,584	\$10,095	88.3	1.26
20-29	\$647,345	\$288,549	67.5	\$93,395	\$73,560	117.2	1.74
30-39	\$1,404,998	\$808,522	50.3	\$210,993	\$291,949	117.7	2.34
40-49	\$793,985	\$1,076,365	56.2	\$144,279	\$476,106	131.5	2.34
50-59	\$284,565	\$972,423	62.6	\$53,796	\$438,615	141.4	2.26
60 and over	\$112,338	\$983,307	71.7	\$19,301	\$397,378	146.8	2.05
Total	\$3,441,591	\$4,195,433	60.2	\$542,348	\$1,687,703	133.4	2.22

Table 18

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$8,331	\$5,843	217.9	\$2,273	\$200	20.4	0.09
20-29	\$41,035	\$32,846	153.5	\$4,879	\$5,333	109.7	0.71
30-39	\$237,808	\$141,959	80.1	\$25,098	\$45,919	103.7	1.29
40-49	\$262,401	\$376,614	99.7	\$32,945	\$116,754	95.7	0.96
50-59	\$137,065	\$454,541	91.5	\$21,037	\$182,712	99.9	1.09
60 and over	\$72,093	\$670,872	92.1	\$11,254	\$222,920	94.0	1.02
Total	\$758,733	\$1,682,676	93.3	\$97,487	\$573,839	96.9	1.04

Table 18

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$6,211	\$2,309	94.3	\$1,069	\$1,280	214.7	2.28
20-29	\$128,776	\$43,689	76.8	\$14,572	\$6,732	56.6	0.74
30-39	\$615,999	\$300,459	79.5	\$76,711	\$91,114	86.8	1.09
40-49	\$408,310	\$506,790	100.4	\$78,005	\$255,595	112.6	1.12
50-59	\$121,838	\$413,443	104.3	\$25,466	\$192,921	101.1	0.97
60 and over	\$32,160	\$251,369	102.4	\$6,168	\$138,703	137.1	1.34
Total	\$1,313,295	\$1,518,058	95.9	\$201,990	\$686,345	107.8	1.12

Table 18

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$183,817	\$58,114	108.2	\$17,241	\$8,616	110.1	1.02
20-29	\$477,534	\$212,014	101.2	\$73,945	\$61,494	101.0	1.00
30-39	\$551,191	\$366,104	112.2	\$109,183	\$154,916	115.2	1.03
40-49	\$123,274	\$192,961	126.9	\$33,330	\$103,757	110.7	0.87
50-59	\$25,662	\$104,439	128.1	\$7,293	\$62,981	121.5	0.95
60 and over	\$8,085	\$61,065	87.2	\$1,878	\$35,754	97.0	1.11
Total	\$1,369,563	\$994,699	111.4	\$242,870	\$427,519	110.8	1.00

Table 18

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$198,359	\$66,267	112.7	\$20,584	\$10,095	107.4	0.95
20-29	\$647,345	\$288,549	100.2	\$93,395	\$73,560	94.7	0.94
30-39	\$1,404,998	\$808,522	91.7	\$210,993	\$291,949	102.9	1.12
40-49	\$793,985	\$1,076,365	104.1	\$144,279	\$476,106	107.5	1.03
50-59	\$284,565	\$972,423	99.8	\$53,796	\$438,615	103.0	1.03
60 and over	\$112,338	\$983,307	94.2	\$19,301	\$397,378	105.9	1.12
Total	\$3,441,591	\$4,195,433	98.0	\$542,348	\$1,687,703	104.5	1.07

Table 19

Smoker-Non smoker 1991-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Medical -----

Policy Year	Non smoker			Smoker			Ratio of Smoker/Non smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$120,612	\$113,363	67.0	\$14,034	\$25,341	128.7	1.92
2	\$110,014	\$110,334	51.9	\$11,610	\$18,215	77.9	1.50
3	\$98,636	\$141,148	56.5	\$9,874	\$33,009	129.5	2.29
4	\$82,139	\$136,178	50.7	\$9,542	\$26,720	90.1	1.78
5	\$71,078	\$141,022	51.6	\$8,085	\$34,618	116.4	2.25
6	\$58,793	\$134,138	53.9	\$6,685	\$42,417	155.2	2.88
7	\$50,804	\$157,593	68.4	\$5,912	\$38,939	141.7	2.07
8	\$45,880	\$187,775	80.5	\$5,854	\$60,904	199.1	2.47
9	\$39,946	\$163,486	71.2	\$5,545	\$60,484	187.1	2.63
10	\$29,387	\$126,369	70.3	\$4,684	\$45,216	150.3	2.14
11	\$21,905	\$79,613	51.6	\$3,839	\$28,288	100.0	1.94
12	\$11,345	\$55,742	59.5	\$2,157	\$25,020	137.7	2.32
13	\$6,577	\$37,539	63.0	\$1,494	\$26,808	186.8	2.96
14	\$4,494	\$31,663	73.8	\$1,147	\$14,345	124.1	1.68
15	\$3,438	\$25,328	69.6	\$1,219	\$16,573	131.5	1.89
16	\$1,181	\$9,624	54.6	\$883	\$9,436	80.0	1.46
17	\$662	\$4,713	40.3	\$794	\$10,279	94.2	2.33
18	\$479	\$8,894	82.2	\$683	\$11,749	129.4	1.57
19	\$323	\$5,731	78.6	\$644	\$6,738	83.7	1.06
20	\$271	\$811	13.0	\$543	\$8,910	113.7	8.73
21	\$217	\$3,239	58.6	\$501	\$5,099	71.5	1.22
22	\$189	\$1,093	25.9	\$479	\$6,538	88.2	3.40
23	\$136	\$680	26.1	\$446	\$8,186	117.1	4.48
24	\$133	\$1,777	63.1	\$425	\$5,204	74.5	1.18
25	\$93	\$4,825	190.5	\$407	\$4,803	62.5	0.33
1-25	\$758,733	\$1,682,676	61.1	\$97,487	\$573,839	129.1	2.11

Table 19

Smoker-Non smoker 1991-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Paramedical -----

Policy Year	Non smoker			Smoker			Ratio of Smoker/Non smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$273,815	\$95,975	38.0	\$42,896	\$40,427	95.0	2.50
2	\$219,838	\$130,618	48.9	\$32,547	\$50,812	117.4	2.40
3	\$186,971	\$165,191	55.0	\$25,930	\$82,085	177.7	3.23
4	\$150,844	\$162,308	54.2	\$22,784	\$80,700	158.0	2.91
5	\$120,053	\$165,838	56.9	\$17,448	\$55,154	114.3	2.01
6	\$95,635	\$148,404	58.8	\$12,515	\$50,209	126.6	2.15
7	\$73,493	\$128,148	58.2	\$10,672	\$53,210	139.3	2.39
8	\$60,478	\$140,745	65.1	\$9,340	\$49,998	126.5	1.94
9	\$48,189	\$127,075	64.3	\$8,523	\$64,283	154.7	2.41
10	\$36,245	\$96,318	62.7	\$6,712	\$65,323	192.0	3.06
11	\$22,667	\$59,597	57.0	\$4,783	\$35,469	143.0	2.51
12	\$11,718	\$39,047	56.1	\$2,340	\$20,644	133.9	2.39
13	\$6,266	\$25,914	61.1	\$1,472	\$11,388	107.3	1.76
14	\$4,114	\$21,356	78.6	\$1,019	\$10,907	147.5	1.88
15	\$2,343	\$8,933	65.4	\$907	\$5,918	104.2	1.59
16	\$500	\$2,154	59.3	\$566	\$3,392	99.2	1.67
17	\$68	\$298	72.0	\$460	\$1,916	66.9	0.93
18	\$30	\$22	9.0	\$452	\$1,915	72.9	8.07
19	\$17	\$0	0.0	\$285	\$981	53.3	.
20	\$6	\$0	0.0	\$178	\$870	66.9	.
21	\$1	\$115	1152.0	\$89	\$364	53.6	0.05
22	\$2	\$0	0.0	\$70	\$380	65.0	.
23	\$2	\$0	0.0	\$1	\$0	0.0	.
24	\$2	\$0	0.0	.	.	.	.
25	\$0	\$0	0.0	.	.	.	.
1-25	\$1,313,295	\$1,518,058	56.0	\$201,990	\$686,345	136.9	2.45

Table 19

Smoker-Non-smoker 1991-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Policy Year	Non-smoker			Smoker			Ratio of Smoker/Non-smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$241,287	\$85,597	57.4	\$45,915	\$37,431	122.6	2.13
2	\$203,910	\$96,608	65.8	\$35,135	\$32,731	116.9	1.78
3	\$175,267	\$106,649	68.6	\$28,533	\$42,981	150.9	2.20
4	\$136,717	\$109,652	74.2	\$25,737	\$45,150	147.3	1.98
5	\$128,680	\$95,814	63.7	\$22,380	\$47,529	162.4	2.55
6	\$122,679	\$99,560	67.0	\$17,541	\$35,726	142.7	2.13
7	\$89,654	\$73,038	60.6	\$14,002	\$28,006	126.1	2.08
8	\$75,161	\$79,720	70.4	\$11,735	\$28,675	135.4	1.92
9	\$71,987	\$76,627	63.5	\$12,279	\$34,708	123.3	1.94
10	\$57,025	\$78,022	75.9	\$9,562	\$31,182	147.1	1.94
11	\$32,801	\$38,383	60.1	\$5,915	\$18,922	143.5	2.39
12	\$15,333	\$21,086	58.3	\$2,883	\$10,218	136.7	2.35
13	\$9,809	\$15,612	63.9	\$1,879	\$5,944	110.7	1.73
14	\$5,988	\$10,551	73.3	\$1,341	\$4,760	126.6	1.73
15	\$2,699	\$4,497	89.6	\$1,203	\$3,260	113.5	1.27
16	\$138	\$648	89.9	\$1,019	\$2,315	84.2	0.94
17	\$81	\$287	75.5	\$964	\$2,607	109.0	1.44
18	\$58	\$121	50.5	\$809	\$1,815	86.7	1.72
19	\$57	\$177	59.5	\$721	\$1,650	79.9	1.34
20	\$56	\$1,616	695.0	\$675	\$1,912	91.4	0.13
21	\$50	\$41	18.2	\$632	\$2,081	97.4	5.36
22	\$39	\$122	59.6	\$634	\$2,140	91.6	1.54
23	\$35	\$233	120.1	\$495	\$1,974	103.3	0.86
24	\$27	\$40	28.3	\$468	\$1,846	90.8	3.20
25	\$23	\$0	0.0	\$413	\$1,956	100.3	.
1-25	\$1,369,563	\$994,699	66.2	\$242,870	\$427,519	134.0	2.02

Table 19

Smoker-Non smoker 1991-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=All Issues -----

Policy Year	Non smoker			Smoker			Ratio of Smoker/Non smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$635,715	\$294,935	51.7	\$102,845	\$103,199	111.2	2.15
2	\$533,762	\$337,560	53.9	\$79,292	\$101,758	107.5	2.00
3	\$460,873	\$412,989	58.5	\$64,337	\$158,075	157.8	2.70
4	\$369,700	\$408,137	57.0	\$58,063	\$152,571	136.9	2.40
5	\$319,811	\$402,674	56.3	\$47,913	\$137,300	128.0	2.27
6	\$277,107	\$382,102	58.8	\$36,741	\$128,352	139.5	2.37
7	\$213,951	\$358,779	62.8	\$30,586	\$120,156	136.7	2.18
8	\$181,519	\$408,239	72.6	\$26,929	\$139,577	152.9	2.11
9	\$160,122	\$367,188	67.0	\$26,348	\$159,475	156.3	2.33
10	\$122,657	\$300,709	69.0	\$20,959	\$141,721	166.1	2.41
11	\$77,373	\$177,593	55.1	\$14,537	\$82,679	124.7	2.26
12	\$38,396	\$115,875	58.1	\$7,381	\$55,882	136.1	2.34
13	\$22,652	\$79,064	62.6	\$4,846	\$44,139	145.5	2.33
14	\$14,596	\$63,570	75.3	\$3,507	\$30,013	132.2	1.76
15	\$8,480	\$38,758	70.4	\$3,329	\$25,751	121.7	1.73
16	\$1,820	\$12,426	56.5	\$2,467	\$15,142	84.3	1.49
17	\$811	\$5,299	42.5	\$2,218	\$14,802	91.5	2.16
18	\$566	\$9,038	79.9	\$1,945	\$15,479	112.1	1.40
19	\$397	\$5,908	76.1	\$1,650	\$9,369	78.4	1.03
20	\$333	\$2,427	37.3	\$1,396	\$11,692	104.2	2.79
21	\$269	\$3,395	58.9	\$1,223	\$7,545	75.8	1.29
22	\$230	\$1,215	27.3	\$1,183	\$9,057	87.6	3.21
23	\$173	\$912	32.5	\$941	\$10,160	114.1	3.51
24	\$162	\$1,817	61.0	\$893	\$7,050	78.2	1.28
25	\$116	\$4,825	180.0	\$820	\$6,759	70.1	0.39
1-25	\$3,441,591	\$4,195,433	60.2	\$542,348	\$1,687,703	133.4	2.22

Table 19

Smoker-Nonsmoker 1991-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$120,612	\$113,363	116.7	\$14,034	\$25,341	101.8	0.87
2	\$110,014	\$110,334	84.1	\$11,610	\$18,215	58.9	0.70
3	\$98,636	\$141,148	95.0	\$9,874	\$33,009	101.3	1.07
4	\$82,139	\$136,178	84.6	\$9,542	\$26,720	70.6	0.83
5	\$71,078	\$141,022	84.4	\$8,085	\$34,618	89.9	1.07
6	\$58,793	\$134,138	82.6	\$6,685	\$42,417	115.2	1.39
7	\$50,804	\$157,593	101.4	\$5,912	\$38,939	100.0	0.99
8	\$45,880	\$187,775	114.1	\$5,854	\$60,904	138.8	1.22
9	\$39,946	\$163,486	101.5	\$5,545	\$60,484	128.2	1.26
10	\$29,387	\$126,369	97.6	\$4,684	\$45,216	100.9	1.03
11	\$21,905	\$79,613	72.3	\$3,839	\$28,288	69.1	0.96
12	\$11,345	\$55,742	81.7	\$2,157	\$25,020	96.3	1.18
13	\$6,577	\$37,539	85.9	\$1,494	\$26,808	130.4	1.52
14	\$4,494	\$31,663	100.6	\$1,147	\$14,345	88.1	0.88
15	\$3,438	\$25,328	95.5	\$1,219	\$16,573	98.8	1.03
16	\$1,181	\$9,624	85.4	\$883	\$9,436	70.0	0.82
17	\$662	\$4,713	64.2	\$794	\$10,279	82.9	1.29
18	\$479	\$8,894	128.2	\$683	\$11,749	112.6	0.88
19	\$323	\$5,731	122.6	\$644	\$6,738	72.2	0.59
20	\$271	\$811	20.4	\$543	\$8,910	99.5	4.88
21	\$217	\$3,239	86.6	\$501	\$5,099	62.4	0.72
22	\$189	\$1,093	38.5	\$479	\$6,538	78.1	2.03
23	\$136	\$680	39.5	\$446	\$8,186	103.5	2.62
24	\$133	\$1,777	93.2	\$425	\$5,204	66.1	0.71
25	\$93	\$4,825	267.8	\$407	\$4,803	56.0	0.21
1-25	\$758,733	\$1,682,676	93.3	\$97,487	\$573,839	96.9	1.04

Table 19

Smoker-Non smoker 1991-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Paramedical -----

Policy Year	Non smoker			Smoker			Ratio of Smoker/Non smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$273,815	\$95,975	75.1	\$42,896	\$40,427	85.3	1.14
2	\$219,838	\$130,618	91.2	\$32,547	\$50,812	101.3	1.11
3	\$186,971	\$165,191	104.4	\$25,930	\$82,085	156.1	1.50
4	\$150,844	\$162,308	101.1	\$22,784	\$80,700	136.2	1.35
5	\$120,053	\$165,838	102.8	\$17,448	\$55,154	95.4	0.93
6	\$95,635	\$148,404	100.2	\$12,515	\$50,209	99.7	0.99
7	\$73,493	\$128,148	95.1	\$10,672	\$53,210	104.8	1.10
8	\$60,478	\$140,745	101.6	\$9,340	\$49,998	91.9	0.90
9	\$48,189	\$127,075	97.8	\$8,523	\$64,283	109.0	1.12
10	\$36,245	\$96,318	93.6	\$6,712	\$65,323	134.1	1.43
11	\$22,667	\$59,597	85.5	\$4,783	\$35,469	101.8	1.19
12	\$11,718	\$39,047	82.2	\$2,340	\$20,644	95.3	1.16
13	\$6,266	\$25,914	88.2	\$1,472	\$11,388	76.4	0.87
14	\$4,114	\$21,356	113.5	\$1,019	\$10,907	106.4	0.94
15	\$2,343	\$8,933	94.3	\$907	\$5,918	76.1	0.81
16	\$500	\$2,154	92.9	\$566	\$3,392	79.3	0.85
17	\$68	\$298	115.0	\$460	\$1,916	53.5	0.46
18	\$30	\$22	14.0	\$452	\$1,915	57.9	4.12
19	\$17	\$0	0.0	\$285	\$981	42.8	.
20	\$6	\$0	0.0	\$178	\$870	54.5	.
21	\$1	\$115	1631.6	\$89	\$364	43.6	0.03
22	\$2	\$0	0.0	\$70	\$380	53.6	.
23	\$2	\$0	0.0	\$1	\$0	0.0	.
24	\$2	\$0	0.0	.	.	.	.
25	\$0	\$0	0.0	.	.	.	.
1-25	\$1,313,295	\$1,518,058	95.9	\$201,990	\$686,345	107.8	1.12

Table 19

Smoker-Non-smoker 1991-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=Non-medical -----

Policy Year	Non-smoker			Smoker			Ratio of Smoker/Non-smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$241,287	\$85,597	111.7	\$45,915	\$37,431	126.8	1.13
2	\$203,910	\$96,608	119.0	\$35,135	\$32,731	108.7	0.91
3	\$175,267	\$106,649	122.4	\$28,533	\$42,981	138.0	1.13
4	\$136,717	\$109,652	130.2	\$25,737	\$45,150	130.4	1.00
5	\$128,680	\$95,814	109.3	\$22,380	\$47,529	140.3	1.28
6	\$122,679	\$99,560	111.0	\$17,541	\$35,726	116.9	1.05
7	\$89,654	\$73,038	97.5	\$14,002	\$28,006	99.7	1.02
8	\$75,161	\$79,720	111.0	\$11,735	\$28,675	103.1	0.93
9	\$71,987	\$76,627	99.2	\$12,279	\$34,708	89.7	0.90
10	\$57,025	\$78,022	117.0	\$9,562	\$31,182	109.2	0.93
11	\$32,801	\$38,383	92.5	\$5,915	\$18,922	107.3	1.16
12	\$15,333	\$21,086	90.0	\$2,883	\$10,218	102.6	1.14
13	\$9,809	\$15,612	97.2	\$1,879	\$5,944	82.1	0.84
14	\$5,988	\$10,551	109.8	\$1,341	\$4,760	93.6	0.85
15	\$2,699	\$4,497	132.4	\$1,203	\$3,260	83.8	0.63
16	\$138	\$648	140.8	\$1,019	\$2,315	64.5	0.46
17	\$81	\$287	113.4	\$964	\$2,607	81.0	0.71
18	\$58	\$121	77.2	\$809	\$1,815	64.4	0.83
19	\$57	\$177	90.5	\$721	\$1,650	59.1	0.65
20	\$56	\$1,616	1054.0	\$675	\$1,912	67.8	0.06
21	\$50	\$41	27.8	\$632	\$2,081	72.8	2.62
22	\$39	\$122	90.9	\$634	\$2,140	68.8	0.76
23	\$35	\$233	183.0	\$495	\$1,974	77.9	0.43
24	\$27	\$40	42.3	\$468	\$1,846	69.4	1.64
25	\$23	\$0	0.0	\$413	\$1,956	77.4	.
1-25	\$1,369,563	\$994,699	111.4	\$242,870	\$427,519	110.8	1.00

Table 19

Smoker-Non smoker 1991-96 Experience by Policy Year
 Separately for Medical, Paramedical, Non-medical; Males and Females Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Type=All Issues -----

Policy Year	Non smoker			Smoker			Ratio of Smoker/Non smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$635,715	\$294,935	97.8	\$102,845	\$103,199	101.4	1.04
2	\$533,762	\$337,560	94.9	\$79,292	\$101,758	91.5	0.96
3	\$460,873	\$412,989	104.8	\$64,337	\$158,075	135.9	1.30
4	\$369,700	\$408,137	100.6	\$58,063	\$152,571	115.8	1.15
5	\$319,811	\$402,674	96.8	\$47,913	\$137,300	105.5	1.09
6	\$277,107	\$382,102	95.5	\$36,741	\$128,352	109.0	1.14
7	\$213,951	\$358,779	98.3	\$30,586	\$120,156	102.0	1.04
8	\$181,519	\$408,239	108.9	\$26,929	\$139,577	110.7	1.02
9	\$160,122	\$367,188	99.7	\$26,348	\$159,475	110.1	1.10
10	\$122,657	\$300,709	100.5	\$20,959	\$141,721	116.1	1.15
11	\$77,373	\$177,593	80.2	\$14,537	\$82,679	88.5	1.10
12	\$38,396	\$115,875	83.3	\$7,381	\$55,882	97.0	1.16
13	\$22,652	\$79,064	88.7	\$4,846	\$44,139	103.4	1.17
14	\$14,596	\$63,570	106.1	\$3,507	\$30,013	94.9	0.89
15	\$8,480	\$38,758	98.4	\$3,329	\$25,751	90.6	0.92
16	\$1,820	\$12,426	88.4	\$2,467	\$15,142	71.0	0.80
17	\$811	\$5,299	67.5	\$2,218	\$14,802	77.1	1.14
18	\$566	\$9,038	124.6	\$1,945	\$15,479	93.4	0.75
19	\$397	\$5,908	118.8	\$1,650	\$9,369	65.0	0.55
20	\$333	\$2,427	58.3	\$1,396	\$11,692	87.4	1.50
21	\$269	\$3,395	87.2	\$1,223	\$7,545	63.6	0.73
22	\$230	\$1,215	40.6	\$1,183	\$9,057	74.3	1.83
23	\$173	\$912	49.1	\$941	\$10,160	97.3	1.98
24	\$162	\$1,817	90.2	\$893	\$7,050	66.9	0.74
25	\$116	\$4,825	253.9	\$820	\$6,759	60.8	0.24
1-25	\$3,441,591	\$4,195,433	98.0	\$542,348	\$1,687,703	104.5	1.07

Table 20

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$105,657	\$46,835	72.1	\$11,402	\$7,127	85.3	1.18
20-29	\$404,018	\$220,826	69.9	\$58,849	\$56,473	121.1	1.73
30-39	\$1,024,525	\$645,811	50.5	\$154,914	\$247,660	124.6	2.47
40-49	\$628,349	\$912,401	56.0	\$111,173	\$403,890	134.1	2.40
50-59	\$229,268	\$851,957	62.5	\$40,901	\$364,040	138.6	2.22
60 and over	\$75,441	\$740,352	67.6	\$12,035	\$257,665	123.4	1.83
Total	\$2,467,258	\$3,418,182	59.5	\$389,273	\$1,336,854	130.3	2.19

Table 20

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$92,702	\$19,432	66.0	\$9,182	\$2,969	96.2	1.46
20-29	\$243,327	\$67,724	60.8	\$34,547	\$17,087	106.1	1.75
30-39	\$380,474	\$162,711	49.8	\$56,079	\$44,289	89.8	1.80
40-49	\$165,636	\$163,965	57.3	\$33,106	\$72,216	118.2	2.06
50-59	\$55,297	\$120,466	63.2	\$12,895	\$74,575	156.8	2.48
60 and over	\$36,897	\$242,954	88.1	\$7,266	\$139,713	225.8	2.56
Total	\$974,333	\$777,251	63.7	\$153,074	\$350,850	146.8	2.30

Table 20

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$105,657	\$46,835	115.8	\$11,402	\$7,127	101.3	0.88
20-29	\$404,018	\$220,826	102.0	\$58,849	\$56,473	94.8	0.93
30-39	\$1,024,525	\$645,811	90.2	\$154,914	\$247,660	105.8	1.17
40-49	\$628,349	\$912,401	104.9	\$111,173	\$403,890	111.1	1.06
50-59	\$229,268	\$851,957	102.8	\$40,901	\$364,040	105.9	1.03
60 and over	\$75,441	\$740,352	97.5	\$12,035	\$257,665	95.5	0.98
Total	\$2,467,258	\$3,418,182	99.6	\$389,273	\$1,336,854	104.6	1.05

Table 20

Smoker-Nonsmoker 1991-96 Experience by Issue Age
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
0-19	\$92,702	\$19,432	105.8	\$9,182	\$2,969	125.3	1.18
20-29	\$243,327	\$67,724	94.9	\$34,547	\$17,087	94.3	0.99
30-39	\$380,474	\$162,711	98.5	\$56,079	\$44,289	89.2	0.91
40-49	\$165,636	\$163,965	99.5	\$33,106	\$72,216	91.0	0.91
50-59	\$55,297	\$120,466	82.6	\$12,895	\$74,575	91.1	1.10
60 and over	\$36,897	\$242,954	85.5	\$7,266	\$139,713	132.5	1.55
Total	\$974,333	\$777,251	91.5	\$153,074	\$350,850	104.2	1.14

Table 21

Smoker-Non smoker 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Non smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$441,264	\$242,119	53.2	\$72,288	\$80,835	110.4	2.07
2	\$374,148	\$256,877	51.0	\$55,996	\$80,738	108.0	2.12
3	\$327,189	\$319,510	55.5	\$45,461	\$130,605	163.7	2.95
4	\$266,880	\$331,671	56.4	\$41,060	\$118,861	134.6	2.38
5	\$230,640	\$319,470	54.6	\$33,820	\$104,808	123.4	2.26
6	\$197,633	\$305,882	58.1	\$26,164	\$98,329	134.5	2.32
7	\$155,838	\$297,864	63.5	\$22,367	\$100,876	142.1	2.24
8	\$134,906	\$348,423	74.3	\$19,955	\$104,430	140.3	1.89
9	\$119,610	\$300,839	65.4	\$19,316	\$124,452	152.3	2.33
10	\$91,597	\$251,849	68.5	\$15,617	\$101,819	146.6	2.14
11	\$58,520	\$148,184	54.1	\$11,039	\$67,731	122.9	2.27
12	\$29,928	\$97,392	56.1	\$5,767	\$49,426	138.7	2.47
13	\$17,308	\$68,946	63.2	\$3,720	\$37,807	145.3	2.30
14	\$11,076	\$51,677	71.4	\$2,627	\$24,277	128.7	1.80
15	\$6,440	\$33,406	69.9	\$2,484	\$22,304	124.8	1.79
16	\$1,527	\$10,871	55.9	\$1,848	\$10,801	72.8	1.30
17	\$719	\$4,519	38.8	\$1,688	\$13,054	93.6	2.42
18	\$504	\$8,802	85.5	\$1,494	\$13,725	117.6	1.38
19	\$359	\$5,798	81.3	\$1,300	\$7,484	73.9	0.91
20	\$310	\$2,293	36.5	\$1,103	\$9,957	103.1	2.83
21	\$245	\$3,330	60.6	\$982	\$6,488	75.0	1.24
22	\$209	\$1,005	23.6	\$960	\$6,473	74.3	3.14
23	\$158	\$857	32.1	\$778	\$9,498	120.6	3.76
24	\$146	\$1,789	64.7	\$750	\$6,091	76.5	1.18
25	\$102	\$4,812	191.5	\$692	\$5,982	69.4	0.36
1-25	\$2,467,258	\$3,418,182	59.5	\$389,273	\$1,336,854	130.3	2.19

Table 21

Smoker-Non smoker 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 1975-80 Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Non smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$194,451	\$52,816	45.4	\$30,557	\$22,364	114.4	2.52
2	\$159,614	\$80,683	65.5	\$23,296	\$21,020	105.6	1.61
3	\$133,684	\$93,479	72.1	\$18,876	\$27,470	134.9	1.87
4	\$102,820	\$76,466	59.7	\$17,004	\$33,710	145.9	2.44
5	\$89,170	\$83,204	64.0	\$14,093	\$32,492	145.6	2.28
6	\$79,474	\$76,220	61.6	\$10,577	\$30,023	158.4	2.57
7	\$58,113	\$60,915	59.8	\$8,219	\$19,280	114.1	1.91
8	\$46,613	\$59,817	63.9	\$6,975	\$35,147	208.6	3.27
9	\$40,511	\$66,349	75.6	\$7,031	\$35,023	172.8	2.29
10	\$31,060	\$48,860	71.5	\$5,342	\$39,902	251.3	3.52
11	\$18,853	\$29,409	60.4	\$3,498	\$14,948	133.9	2.22
12	\$8,468	\$18,483	71.2	\$1,614	\$6,456	118.8	1.67
13	\$5,344	\$10,118	58.2	\$1,126	\$6,332	147.2	2.53
14	\$3,520	\$11,893	98.1	\$880	\$5,736	148.8	1.52
15	\$2,040	\$5,352	73.7	\$846	\$3,447	105.0	1.42
16	\$292	\$1,555	61.8	\$619	\$4,341	138.2	2.24
17	\$91	\$780	95.7	\$530	\$1,748	78.4	0.82
18	\$62	\$235	23.3	\$451	\$1,754	82.3	3.52
19	\$38	\$110	17.4	\$350	\$1,885	103.3	5.93
20	\$23	\$134	62.7	\$293	\$1,735	110.3	1.76
21	\$24	\$65	24.1	\$240	\$1,057	81.0	3.37
22	\$22	\$210	105.4	\$223	\$2,585	159.1	1.51
23	\$15	\$56	40.2	\$163	\$662	64.3	1.60
24	\$16	\$28	12.9	\$143	\$958	91.3	7.08
25	\$14	\$12	7.3	\$128	\$777	76.1	10.39
1-25	\$974,333	\$777,251	63.7	\$153,074	\$350,850	146.8	2.30

Table 21

Smoker-Non smoker 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Sex=Male -----

Policy Year	Non smoker			Smoker			Ratio of Smoker/Non smoker Mortality Ratios
	Exposure	Actual Deaths	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$441,264	\$242,119	104.2	\$72,288	\$80,835	103.7	1.00
2	\$374,148	\$256,877	94.0	\$55,996	\$80,738	95.6	1.02
3	\$327,189	\$319,510	104.4	\$45,461	\$130,605	147.1	1.41
4	\$266,880	\$331,671	103.7	\$41,060	\$118,861	118.0	1.14
5	\$230,640	\$319,470	97.4	\$33,820	\$104,808	104.4	1.07
6	\$197,633	\$305,882	96.6	\$26,164	\$98,329	107.4	1.11
7	\$155,838	\$297,864	101.4	\$22,367	\$100,876	107.3	1.06
8	\$134,906	\$348,423	113.9	\$19,955	\$104,430	102.8	0.90
9	\$119,610	\$300,839	99.5	\$19,316	\$124,452	109.9	1.10
10	\$91,597	\$251,849	102.3	\$15,617	\$101,819	104.7	1.02
11	\$58,520	\$148,184	80.7	\$11,039	\$67,731	88.8	1.10
12	\$29,928	\$97,392	82.3	\$5,767	\$49,426	100.6	1.22
13	\$17,308	\$68,946	92.3	\$3,720	\$37,807	105.7	1.15
14	\$11,076	\$51,677	103.4	\$2,627	\$24,277	95.1	0.92
15	\$6,440	\$33,406	100.4	\$2,484	\$22,304	95.6	0.95
16	\$1,527	\$10,871	89.4	\$1,848	\$10,801	62.6	0.70
17	\$719	\$4,519	62.7	\$1,688	\$13,054	81.0	1.29
18	\$504	\$8,802	135.8	\$1,494	\$13,725	100.8	0.74
19	\$359	\$5,798	129.0	\$1,300	\$7,484	62.8	0.49
20	\$310	\$2,293	57.5	\$1,103	\$9,957	89.2	1.55
21	\$245	\$3,330	90.6	\$982	\$6,488	64.8	0.72
22	\$209	\$1,005	35.6	\$960	\$6,473	64.3	1.81
23	\$158	\$857	49.1	\$778	\$9,498	105.6	2.15
24	\$146	\$1,789	97.4	\$750	\$6,091	67.1	0.69
25	\$102	\$4,812	273.0	\$692	\$5,982	61.9	0.23
1-25	\$2,467,258	\$3,418,182	99.6	\$389,273	\$1,336,854	104.6	1.05

Table 21

Smoker-Nonsmoker 1991-96 Experience by Policy Year
 Medical, Paramedical, Non-medical Combined
 Issues of 1971-95 Studied Between 1991 and 1996 Anniversaries
 Expected Deaths Based on 2001 Valuation Basic Table
 (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	Mort. Ratio	Exposure	Actual Deaths	Mort. Ratio	
1	\$194,451	\$52,816	76.4	\$30,557	\$22,364	93.8	1.23
2	\$159,614	\$80,683	98.1	\$23,296	\$21,020	78.5	0.80
3	\$133,684	\$93,479	106.4	\$18,876	\$27,470	99.8	0.94
4	\$102,820	\$76,466	89.2	\$17,004	\$33,710	108.8	1.22
5	\$89,170	\$83,204	94.5	\$14,093	\$32,492	109.0	1.15
6	\$79,474	\$76,220	91.1	\$10,577	\$30,023	114.7	1.26
7	\$58,113	\$60,915	85.4	\$8,219	\$19,280	81.0	0.95
8	\$46,613	\$59,817	86.5	\$6,975	\$35,147	143.7	1.66
9	\$40,511	\$66,349	100.5	\$7,031	\$35,023	111.0	1.10
10	\$31,060	\$48,860	92.4	\$5,342	\$39,902	160.5	1.74
11	\$18,853	\$29,409	78.2	\$3,498	\$14,948	87.2	1.12
12	\$8,468	\$18,483	89.1	\$1,614	\$6,456	76.1	0.85
13	\$5,344	\$10,118	70.0	\$1,126	\$6,332	91.2	1.30
14	\$3,520	\$11,893	119.8	\$880	\$5,736	94.3	0.79
15	\$2,040	\$5,352	87.4	\$846	\$3,447	67.4	0.77
16	\$292	\$1,555	82.2	\$619	\$4,341	105.9	1.29
17	\$91	\$780	122.1	\$530	\$1,748	56.8	0.47
18	\$62	\$235	30.5	\$451	\$1,754	59.5	1.95
19	\$38	\$110	23.0	\$350	\$1,885	75.3	3.28
20	\$23	\$134	76.3	\$293	\$1,735	78.4	1.03
21	\$24	\$65	30.0	\$240	\$1,057	56.9	1.90
22	\$22	\$210	127.0	\$223	\$2,585	121.5	0.96
23	\$15	\$56	49.1	\$163	\$662	45.5	0.93
24	\$16	\$28	15.9	\$143	\$958	65.5	4.12
25	\$14	\$12	8.9	\$128	\$777	53.8	6.05
1-25	\$974,333	\$777,251	91.5	\$153,074	\$350,850	104.2	1.14

Table 22 (SoA Only)

1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
25-29	\$556	\$390	72.0	86.9
30-34	\$725	\$779	113.2	130.2
35-39	\$800	\$1,310	137.4	167.2
40-44	\$1,154	\$2,745	124.7	167.9
45-49	\$2,574	\$7,026	82.9	108.5
50-54	\$3,699	\$14,321	72.1	102.6
55-59	\$3,983	\$27,384	79.3	108.2
60-64	\$4,086	\$45,056	78.3	108.5
65-69	\$4,045	\$71,452	78.5	107.0
70-74	\$3,725	\$110,464	83.6	118.7
75-79	\$2,744	\$124,392	81.4	114.0
80-84	\$1,668	\$127,637	88.1	117.0
85-89	\$732	\$87,552	90.4	112.1
90-95	\$245	\$47,756	99.9	116.9
All Ages	\$30,735	\$668,262	84.5	113.7

Table 22(SoA Only)

1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1-24,999 -----

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
25-29	\$494	\$355	74.6	90.1
30-34	\$636	\$779	129.5	149.1
35-39	\$681	\$1,110	136.8	166.8
40-44	\$1,021	\$2,508	128.5	173.6
45-49	\$2,326	\$6,265	81.9	107.2
50-54	\$3,128	\$12,656	75.8	107.3
55-59	\$3,158	\$21,609	79.5	107.5
60-64	\$3,074	\$34,392	80.4	110.3
65-69	\$2,849	\$51,467	81.6	110.1
70-74	\$2,598	\$76,114	84.0	118.2
75-79	\$1,923	\$89,970	85.1	118.9
80-84	\$1,210	\$93,383	89.4	119.0
85-89	\$541	\$64,089	89.4	110.9
90-95	\$190	\$37,072	99.5	116.2
All Ages	\$23,829	\$491,770	86.2	115.2

Table 22(SoA Only)

1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=25,000-49,999 -----

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
25-29	\$33	\$34	99.0	119.2
30-34	\$42	\$0	0.0	0.0
35-39	\$55	\$100	148.5	179.1
40-44	\$68	\$165	127.7	166.6
45-49	\$158	\$510	95.2	124.1
50-54	\$362	\$1,464	72.5	106.1
55-59	\$440	\$2,787	71.2	99.2
60-64	\$467	\$4,971	73.2	103.3
65-69	\$506	\$9,265	78.5	108.9
70-74	\$467	\$12,949	75.4	108.7
75-79	\$318	\$13,222	72.6	102.5
80-84	\$176	\$13,685	88.3	117.3
85-89	\$76	\$9,360	92.9	115.0
90-95	\$23	\$4,753	107.6	126.6
All Ages	\$3,191	\$73,265	80.8	110.1

Table 22(SoA Only)

1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=50,000-99,999 -----

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
25-29	\$13	\$0	0.0	0.0
30-34	\$19	\$0	0.0	0.0
35-39	\$27	\$0	0.0	0.0
40-44	\$32	\$72	123.0	161.8
45-49	\$51	\$150	89.7	120.2
50-54	\$126	\$201	28.4	42.3
55-59	\$217	\$2,235	114.7	162.9
60-64	\$298	\$2,893	66.1	94.8
65-69	\$360	\$6,702	79.1	110.5
70-74	\$338	\$9,772	78.5	113.8
75-79	\$244	\$9,404	66.9	94.6
80-84	\$139	\$10,660	86.3	114.4
85-89	\$56	\$7,133	95.9	118.8
90-95	\$18	\$3,486	99.5	116.8
All Ages	\$1,938	\$52,708	80.4	109.7

Table 22(SoA Only)

1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=100,000-249,999 -----

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
25-29	\$13	\$0	0.0	0.0
30-34	\$21	\$0	0.0	0.0
35-39	\$28	\$100	301.8	360.2
40-44	\$30	\$0	0.0	0.0
45-49	\$35	\$100	88.6	119.6
50-54	\$73	\$0	0.0	0.0
55-59	\$134	\$753	62.7	91.1
60-64	\$204	\$2,550	85.4	124.3
65-69	\$265	\$3,468	55.8	78.7
70-74	\$267	\$7,726	78.6	114.4
75-79	\$198	\$10,996	96.1	135.6
80-84	\$110	\$8,410	86.4	114.8
85-89	\$42	\$4,146	73.9	90.9
90-95	\$13	\$2,446	105.1	125.8
All Ages	\$1,432	\$40,693	81.4	111.7

Table 22(SoA Only)

1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=250,000-499,999 -----

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
25-29	\$2	\$0	0.0	0.0
30-34	\$2	\$0	0.0	0.0
35-39	\$4	\$0	0.0	0.0
40-44	\$2	\$0	0.0	0.0
45-49	\$2	\$0	0.0	0.0
50-54	\$7	\$0	0.0	0.0
55-59	\$16	\$0	0.0	0.0
60-64	\$23	\$250	72.9	107.9
65-69	\$36	\$0	0.0	0.0
70-74	\$28	\$903	87.7	127.6
75-79	\$25	\$800	57.2	80.5
80-84	\$15	\$500	36.7	48.0
85-89	\$8	\$1,823	171.6	215.1
90-95	\$1	\$0	0.0	0.0
All Ages	\$172	\$4,275	65.2	88.5

Table 22(SoA Only)
 1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=500,000-999,999 -----

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
25-29	\$1	\$0	0.0	0.0
30-34	\$5	\$0	0.0	0.0
35-39	\$4	\$0	0.0	0.0
45-49	\$1	\$0	0.0	0.0
50-54	\$3	\$0	0.0	0.0
55-59	\$11	\$0	0.0	0.0
60-64	\$13	\$0	0.0	0.0
65-69	\$15	\$550	148.4	213.7
70-74	\$15	\$0	0.0	0.0
75-79	\$19	\$0	0.0	0.0
80-84	\$5	\$0	0.0	0.0
85-89	\$5	\$1,000	202.7	262.8
All Ages	\$97	\$1,550	47.2	65.7

Table 22(SoA Only)

1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=1,000,000 and over -----

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
35-39	\$1	\$0	0.0	0.0
40-44	\$1	\$0	0.0	0.0
45-49	\$2	\$0	0.0	0.0
50-54	\$1	\$0	0.0	0.0
55-59	\$6	\$0	0.0	0.0
60-64	\$7	\$0	0.0	0.0
65-69	\$13	\$0	0.0	0.0
70-74	\$12	\$3,000	635.6	940.1
75-79	\$16	\$0	0.0	0.0
80-84	\$13	\$1,000	86.8	114.0
85-89	\$4	\$0	0.0	0.0
All Ages	\$76	\$4,000	114.1	155.8

Table 22(SoA Only)

1995-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1971 and Prior Studied Between 1995 and 1996 Anniversaries
 Policy Years 26 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- Amount Band=Total -----

Attained Ages	Exposure	Actual Deaths	Mortality Ratio	
			1975-80 EBT	2001 VBT
25-29	\$556	\$390	72.0	86.9
30-34	\$725	\$779	113.2	130.2
35-39	\$800	\$1,310	137.4	167.2
40-44	\$1,154	\$2,745	124.7	167.9
45-49	\$2,574	\$7,026	82.9	108.5
50-54	\$3,699	\$14,321	72.1	102.6
55-59	\$3,983	\$27,384	79.3	108.2
60-64	\$4,086	\$45,056	78.3	108.5
65-69	\$4,045	\$71,452	78.5	107.0
70-74	\$3,725	\$110,464	83.6	118.7
75-79	\$2,744	\$124,392	81.4	114.0
80-84	\$1,668	\$127,637	88.1	117.0
85-89	\$732	\$87,552	90.4	112.1
90-95	\$245	\$47,756	99.9	116.9
All Ages	\$30,735	\$668,262	84.5	113.7

Table 23

Comparisons of 1991-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1991 and 1996 Anniversaries
 Policy Years 26 and Over
 Expected Deaths Based on 1975-80 Basic Table
 (Actual Deaths in \$1,000 Units)

Ages at Issue	Premium-Paying		Fully Paid-up		Ratio of Premium-Paying to Paid-up Mortality Ratios
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	
25-29	\$761	51.6	\$406	78.1	1.51
30-34	\$1,416	75.8	\$766	123.7	1.63
35-39	\$2,745	106.8	\$1,633	194.9	1.82
40-44	\$6,445	101.7	\$1,688	114.4	1.12
45-49	\$17,390	71.1	\$2,287	92.3	1.30
50-54	\$42,677	66.2	\$2,873	84.3	1.27
55-59	\$84,549	69.0	\$4,780	75.3	1.09
60-64	\$157,619	70.1	\$13,093	75.8	1.08
65-69	\$223,678	71.6	\$48,675	76.1	1.06
70-74	\$282,926	68.5	\$78,880	81.0	1.18
75-79	\$305,972	67.7	\$98,833	78.9	1.17
80-84	\$297,373	72.8	\$96,719	75.8	1.04
85-89	\$161,323	72.4	\$98,812	81.7	1.13
90-95	\$51,649	66.5	\$70,174	91.6	1.38
All Ages	\$1,636,525	70.1	\$519,620	80.6	1.15

Table 23

Comparisons of 1991-96 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1991 and 1996 Anniversaries
 Policy Years 26 and Over
 Expected Deaths Based on 2001 Valuation Basic Table
 (Actual Deaths in \$1,000 Units)

Ages at Issue	Premium-Paying		Fully Paid-up		Ratio of Premium-Paying to Paid-up Mortality Ratios
	Actual Deaths	Mort. Ratio	Actual Deaths	Mort. Ratio	
25-29	\$761	60.5	\$406	93.8	1.55
30-34	\$1,416	83.7	\$766	142.0	1.70
35-39	\$2,745	124.1	\$1,633	237.6	1.91
40-44	\$6,445	131.0	\$1,688	159.3	1.22
45-49	\$17,390	94.1	\$2,287	133.6	1.42
50-54	\$42,677	97.4	\$2,873	123.7	1.27
55-59	\$84,549	96.5	\$4,780	101.9	1.06
60-64	\$157,619	98.2	\$13,093	102.6	1.05
65-69	\$223,678	97.2	\$48,675	104.3	1.07
70-74	\$282,926	96.5	\$78,880	114.1	1.18
75-79	\$305,972	93.5	\$98,833	110.6	1.18
80-84	\$297,373	95.0	\$96,719	101.7	1.07
85-89	\$161,323	87.9	\$98,812	102.1	1.16
90-95	\$51,649	76.3	\$70,174	107.4	1.41
All Ages	\$1,636,525	94.3	\$519,620	106.8	1.13