

TABLE A

EXPOSURES FOR POLICY YEAR 1
AS PERCENTAGE OF TOTAL EXPOSURES

Year of Issue	Medical	Paramedical	Nonmedical
1977.....	34.7%	28.9%	36.4%
1978.....	35.1	28.5	36.4
1979.....	35.1	30.5	34.4
1980.....	38.2	32.5	29.3
1981.....	33.1	30.6	36.3
1982.....	29.2	25.1	45.7
1983.....	24.7	23.5	51.8
1984.....	22.5	25.3	52.2
1985.....	20.8	27.1	52.1
1986.....	15.7	27.3	57.0
1987.....	17.1	30.9	52.0
1988.....	17.2	36.1	46.7
1989.....	19.0	37.2	43.8
1990.....	19.1	37.8	43.1

TABLE B

AGGREGATE MORTALITY RATIOS BASED ON 1965-70 SELECT BASIC TABLES
 (NUMBERS IN PARENTHESIS ARE MORTALITY RATIOS
 BASED ON THE 1975-80 BASIC TABLES)

Exposure Year	Policy Years 1-15				Policy Years 16 and Over
	Medical	Paramedical	Nonmedical	Combined	
1973-74.....	88.0%	84.1%	99.1%	89.9%	93.4%
1974-75.....	85.1	85.5	94.9	87.8	87.1
1975-76.....	80.9	81.4	88.5	82.3	85.0
1976-77.....	75.5	78.0	87.9	77.9	82.0
1977-78.....	75.0	80.5	85.9	77.4	80.5
1978-79.....	68.7	74.5	84.9	72.1	77.0
1979-80.....	69.8	80.3	82.9	73.3	77.1
1980-81.....	69.5	70.1	79.8	71.0	75.2
1981-82.....	67.8	73.2	79.2	70.7	72.8
1982-83.....	68.0	69.9	74.2	69.6	73.2
1983-84.....	68.6(93.6)	68.8(92.2)	70.8(89.6)	69.1(92.4)	71.2(91.8)
1984-85.....	66.2(90.5)	69.9(94.3)	72.4(92.5)	68.5(91.9)	71.0(91.1)
1985-86.....	61.2(83.7)	67.9(91.8)	72.0(92.4)	65.5(88.0)	70.0(89.8)
1986-87.....	57.8(79.1)	68.0(91.9)	71.5(92.0)	64.2(86.3)	71.0(90.8)
1987-88.....	61.0(83.5)	64.3(87.2)	67.2(86.5)	63.6(85.6)	67.5(86.3)
1988-89.....	60.1(82.3)	59.5(80.9)	65.3(85.0)	61.3(82.6)	66.6(84.8)
1989-90.....	56.9(78.0)	58.4(79.3)	66.4(86.6)	59.8(80.7)	66.2(84.0)
1990-91.....	55.4(76.0)	57.2(77.5)	67.3(88.3)	58.9(79.6)	66.4(84.2)

Table C
 1990 AND 1991 EXPERIENCE
 EXPOSURES AS PERCENTAGE OF TOTAL EXPOSURES

ISSUE AGES	YEAR 1	YEAR 1	YEAR 1	YEAR 1-15	YEAR 1-15	YEAR 1-15
	MEDICAL	PARA- MEDICAL	NON- MEDICAL	MEDICAL	PARA- MEDICAL	NON- MEDICAL
0-9	3.6	1.1	95.3	4.2	1.7	94.1
10-19	4.1	4.4	91.4	4.7	4.5	90.8
20-29	4.6	19.1	76.4	6.2	15.3	78.5
30-39	13.7	43.2	43.1	17.1	37.8	45.0
40-49	30.0	52.4	17.6	33.4	47.8	18.8
50-59	46.9	42.6	10.4	48.1	41.5	10.4
60-69	58.7	32.9	8.4	59.0	33.7	7.4
70 AND OVER	72.0	23.1	4.9	73.1	20.5	6.4
All Ages	19.1	37.8	43.1	21.4	32.8	45.8

TABLE 1

1990-91 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1965-70 and 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Exposure	Actual Deaths	Expected Deaths	Mortality Ratio	
				1975-80 Basic Tables	1965-70 Basic Tables
0-9	\$53,515	\$11,164	\$19,452	57.4	28.3
10-14	\$14,646	\$8,475	\$9,225	91.9	91.1
15-19	\$22,585	\$17,504	\$18,558	94.3	93.1
20-24	\$58,902	\$35,476	\$38,118	93.1	79.6
25-29	\$140,060	\$82,490	\$98,195	84.0	70.9
30-34	\$199,843	\$132,452	\$185,577	71.4	55.1
35-39	\$193,580	\$174,985	\$260,684	67.1	52.1
40-44	\$142,627	\$226,093	\$277,840	81.4	59.4
45-49	\$87,645	\$185,139	\$266,457	69.5	51.9
50-54	\$53,325	\$208,179	\$230,977	90.1	60.3
55-59	\$34,131	\$185,548	\$231,524	80.1	60.2
60-64	\$18,996	\$145,653	\$171,276	85.0	58.2
65-69	\$7,771	\$86,654	\$106,347	81.5	62.2
70 and over	\$3,457	\$67,700	\$55,085	122.9	89.0
Total	\$1,031,091	\$1,567,519	\$1,969,320	79.6	58.9

TABLE 2

1990-91 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1965-70 and 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Exposure	Actual Deaths	Expected Deaths	Mortality Ratio	
				1975-80 Basic Tables	1965-70 Basic Tables
1	\$209,479	\$120,641	\$188,267	64.1	45.5
2	\$165,487	\$150,436	\$198,756	75.7	54.5
3	\$135,687	\$149,007	\$212,527	70.1	51.1
4	\$110,810	\$159,498	\$208,753	76.4	56.0
5	\$89,749	\$138,546	\$185,383	74.7	57.1
6	\$67,704	\$129,297	\$156,708	82.5	61.6
7	\$59,271	\$151,925	\$156,776	96.9	71.3
8	\$54,558	\$124,536	\$157,530	79.1	58.4
9	\$36,758	\$94,094	\$111,694	84.2	62.5
10	\$26,585	\$86,265	\$85,688	100.7	75.3
11	\$20,238	\$63,446	\$73,093	86.8	66.3
12	\$16,727	\$55,658	\$64,441	86.4	66.3
13	\$14,439	\$50,743	\$58,816	86.3	66.4
14	\$12,613	\$50,228	\$56,443	89.0	68.8
15	\$10,979	\$43,190	\$54,437	79.3	61.4
Total	\$1,031,091	\$1,567,519	\$1,969,320	79.6	58.9

TABLE 3

Medical, Paramedical, Nonmedical 1990-91 Experience by Issue Age
 Male and Female Lives Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$249	29.2	\$233	67.0	\$10,682	58.5
10-14	\$950	173.1	\$265	72.0	\$7,260	87.4
15-19	\$234	27.9	\$525	54.8	\$16,744	99.9
20-24	\$995	51.5	\$3,367	88.3	\$31,114	96.1
25-29	\$7,584	93.2	\$14,740	80.6	\$60,165	83.8
30-34	\$16,473	55.9	\$36,425	61.5	\$79,553	82.1
35-39	\$35,544	54.8	\$69,134	62.7	\$70,307	82.2
40-44	\$85,774	90.1	\$89,221	70.0	\$51,097	92.6
45-49	\$61,863	56.1	\$83,485	70.9	\$39,790	103.2
50-54	\$107,625	91.7	\$76,833	83.7	\$23,720	108.7
55-59	\$85,235	68.3	\$82,463	94.8	\$17,849	90.8
60-64	\$73,049	72.1	\$60,780	103.9	\$11,823	102.7
65-69	\$56,408	78.9	\$24,488	85.1	\$5,756	93.9
70 and over	\$50,806	127.4	\$13,466	112.3	\$3,427	106.3
Total	\$582,796	76.0	\$555,430	77.5	\$429,292	88.3

TABLE 4

1990-91 Experience by Policy Year
 Male and Female Lives Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$28,912	51.7	\$43,887	58.2	\$47,842	84.0
2	\$62,791	92.8	\$49,692	62.4	\$37,952	73.7
3	\$44,362	60.5	\$55,935	65.5	\$48,710	90.4
4	\$48,164	64.3	\$64,854	80.5	\$46,479	87.2
5	\$41,209	62.0	\$54,233	78.4	\$43,103	86.6
6	\$41,621	73.0	\$48,308	82.5	\$39,367	95.7
7	\$65,375	114.5	\$49,705	84.7	\$36,844	89.9
8	\$39,821	65.9	\$48,870	90.6	\$35,845	83.0
9	\$33,748	76.0	\$35,494	94.4	\$24,850	83.8
10	\$38,829	98.7	\$25,398	88.5	\$22,037	124.9
11	\$33,489	86.7	\$20,448	84.8	\$9,508	92.0
12	\$30,293	86.5	\$16,133	82.1	\$9,232	94.4
13	\$24,468	75.5	\$16,819	101.4	\$9,455	96.2
14	\$26,583	82.6	\$14,449	93.8	\$9,195	104.0
15	\$23,123	71.8	\$11,199	85.6	\$8,867	96.7
Total	\$582,796	76.0	\$555,430	77.5	\$429,292	88.3

TABLE 5

Medical, Paramedical, Nonmedical 1990-91 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

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

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$200	46.1	\$50	11.1	\$962	147.5	\$221	31.4	\$1,433	64.0
20-29	\$469	23.5	\$1,558	83.9	\$3,886	143.6	\$2,665	75.8	\$8,580	85.2
30-39	\$3,901	27.2	\$9,058	40.3	\$20,394	60.8	\$18,662	77.8	\$52,017	55.1
40-49	\$36,071	93.6	\$30,179	50.5	\$47,207	74.2	\$34,179	78.7	\$147,638	71.9
50-59	\$22,965	63.3	\$44,201	73.9	\$75,835	90.4	\$49,857	80.2	\$192,860	79.6
60 and over	\$28,094	88.0	\$48,688	69.3	\$71,110	96.3	\$32,372	88.5	\$180,265	84.8
Total	\$91,703	74.2	\$133,736	62.3	\$219,397	84.9	\$137,958	81.0	\$582,796	76.0

TABLE 5

Medical, Paramedical, Nonmedical 1990-91 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

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

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$145	39.6	\$79	18.0	\$268	66.4	\$531	113.7	\$1,023	61.1
20-29	\$2,638	34.8	\$4,703	88.8	\$5,893	130.2	\$4,872	103.4	\$18,107	81.9
30-39	\$24,782	58.7	\$32,102	60.9	\$31,385	63.2	\$17,289	69.6	\$105,559	62.3
40-49	\$32,166	54.5	\$57,003	65.6	\$58,281	81.5	\$25,254	90.9	\$172,706	70.4
50-59	\$19,963	65.7	\$49,923	91.6	\$67,312	95.9	\$22,099	93.2	\$159,297	89.1
60 and over	\$13,885	90.2	\$31,211	88.3	\$44,636	108.4	\$9,002	122.9	\$98,735	99.5
Total	\$93,580	60.4	\$175,022	74.4	\$207,778	87.5	\$79,049	89.0	\$555,430	77.5

TABLE 5

Medical, Paramedical, Nonmedical 1990-91 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

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

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$7,495	65.8	\$8,328	74.8	\$10,553	83.8	\$8,309	101.4	\$34,687	80.1
20-29	\$19,046	67.2	\$26,382	87.9	\$30,898	101.7	\$14,952	97.3	\$91,279	87.7
30-39	\$26,254	68.1	\$55,430	90.7	\$55,209	81.2	\$12,966	87.9	\$149,860	82.1
40-49	\$22,615	122.2	\$29,832	89.7	\$32,123	88.8	\$6,315	109.1	\$90,887	97.0
50-59	\$6,562	88.8	\$11,091	85.8	\$20,950	114.2	\$2,965	105.6	\$41,569	100.2
60 and over	\$3,819	90.6	\$7,227	85.0	\$9,209	129.9	\$750	71.3	\$21,007	100.7
Total	\$85,794	79.1	\$138,293	88.1	\$158,944	92.1	\$46,260	96.5	\$429,292	88.3

TABLE 5

Medical, Paramedical, Nonmedical 1990-91 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

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

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$7,840	64.3	\$8,457	70.3	\$11,784	86.3	\$9,061	96.7	\$37,144	78.6
20-29	\$22,153	58.4	\$32,644	87.8	\$40,678	108.1	\$22,489	95.3	\$117,967	86.5
30-39	\$54,938	57.7	\$96,591	70.9	\$106,988	70.8	\$48,919	77.0	\$307,437	68.9
40-49	\$90,854	78.3	\$117,015	65.1	\$137,613	80.3	\$65,749	85.4	\$411,232	75.6
50-59	\$49,491	66.8	\$105,216	82.7	\$164,097	95.1	\$74,922	84.4	\$393,728	85.1
60 and over	\$45,799	88.8	\$87,126	76.4	\$124,956	102.3	\$42,125	93.7	\$300,008	90.2
Total	\$271,078	70.0	\$447,052	73.7	\$586,119	87.7	\$263,268	85.7	\$1,567,519	79.6

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1990-91 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Mortality Ratios														
	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non	Med	Para	Non
0-19	46.1	39.6	65.8	11.1	18.0	74.8	147.5	66.4	83.8	31.4	113.7	101.4	64.0	61.1	80.1
20-29	23.5	34.8	67.2	83.9	88.8	87.9	143.6	130.2	101.7	75.8	103.4	97.3	85.2	81.9	87.7
30-39	27.2	58.7	68.1	40.3	60.9	90.7	60.8	63.2	81.2	77.8	69.6	87.9	55.1	62.3	82.1
40-49	93.6	54.5	122.2	50.5	65.6	89.7	74.2	81.5	88.8	78.7	90.9	109.1	71.9	70.4	97.0
50-59	63.3	65.7	88.8	73.9	91.6	85.8	90.4	95.9	114.2	80.2	93.2	105.6	79.6	89.1	100.2
60 and over	88.0	90.2	90.6	69.3	88.3	85.0	96.3	108.4	129.9	88.5	122.9	71.3	84.8	99.5	100.7
Total	74.2	60.4	79.1	62.3	74.4	88.1	84.9	87.5	92.1	81.0	89.0	96.5	76.0	77.5	88.3

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1990-91 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Ratio of Mortality Ratios														
	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med	Para to Med	Non to Para	Non to Med
0-19	0.86	1.66	1.43	1.62	4.14	6.71	0.45	1.26	0.57	3.62	0.89	3.23	0.95	1.31	1.25
20-29	1.48	1.93	2.85	1.06	0.99	1.05	0.91	0.78	0.71	1.36	0.94	1.28	0.96	1.07	1.03
30-39	2.16	1.16	2.51	1.51	1.49	2.25	1.04	1.28	1.34	0.89	1.26	1.13	1.13	1.32	1.49
40-49	0.58	2.24	1.31	1.30	1.37	1.78	1.10	1.09	1.20	1.16	1.20	1.39	0.98	1.38	1.35
50-59	1.04	1.35	1.40	1.24	0.94	1.16	1.06	1.19	1.26	1.16	1.13	1.32	1.12	1.12	1.26
60 and over	1.03	1.00	1.03	1.27	0.96	1.23	1.13	1.20	1.35	1.39	0.58	0.81	1.17	1.01	1.19
Total	0.81	1.31	1.07	1.19	1.18	1.41	1.03	1.05	1.08	1.10	1.08	1.19	1.02	1.14	1.16

TABLE 7

Male and Female 1986-91 Experience by Issue Age
 Medical, Paramedical, Nonmedical Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Ages at Issue	Male			Female			Combined		
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio
0-9	\$118,165	\$34,055	66.0	\$103,150	\$19,774	67.4	\$221,316	\$53,829	66.5
10-14	\$36,194	\$25,816	86.9	\$28,604	\$8,497	79.5	\$64,798	\$34,313	84.9
15-19	\$65,988	\$67,139	91.9	\$44,873	\$18,067	93.5	\$110,861	\$85,207	92.3
20-24	\$178,274	\$143,630	100.5	\$110,061	\$36,668	80.4	\$288,336	\$180,298	95.7
25-29	\$431,929	\$298,681	86.2	\$205,656	\$73,426	73.6	\$637,585	\$372,107	83.4
30-34	\$631,294	\$477,503	75.9	\$233,974	\$105,138	65.2	\$865,269	\$582,655	73.7
35-39	\$627,423	\$655,764	73.7	\$192,143	\$120,797	65.3	\$819,566	\$776,561	72.3
40-44	\$461,203	\$739,713	78.5	\$118,794	\$118,933	67.8	\$579,997	\$858,647	76.8
45-49	\$288,129	\$734,028	78.4	\$67,509	\$122,983	85.3	\$355,639	\$857,011	79.4
50-54	\$179,017	\$741,800	91.2	\$42,190	\$114,457	91.2	\$221,208	\$856,258	91.2
55-59	\$113,849	\$658,211	82.4	\$29,060	\$113,567	97.3	\$142,909	\$771,788	84.3
60-64	\$55,541	\$468,310	87.8	\$18,938	\$103,946	102.6	\$74,480	\$572,257	90.2
65-69	\$18,529	\$248,279	81.3	\$9,166	\$64,021	102.4	\$27,695	\$312,300	84.9
70 and over	\$5,469	\$107,035	98.0	\$4,505	\$69,187	154.3	\$9,975	\$176,223	114.4
Total	\$3,211,011	\$5,399,970	81.8	\$1,208,628	\$1,089,468	82.4	\$4,419,639	\$6,489,461	81.9

TABLE 8

Male and Female 1986-91 Experience by Policy Year
 Medical, Paramedical, Nonmedical Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Male			Female			Combined		
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio
1	\$662,841	\$502,588	74.4	\$270,118	\$92,933	60.5	\$932,960	\$595,521	71.8
2	\$533,071	\$559,293	78.0	\$207,874	\$102,659	68.0	\$740,946	\$661,953	76.3
3	\$429,075	\$581,469	77.4	\$164,300	\$116,752	79.1	\$593,376	\$698,221	77.7
4	\$357,829	\$590,632	80.4	\$133,632	\$119,945	84.2	\$491,462	\$710,577	81.0
5	\$283,351	\$513,106	78.4	\$103,568	\$108,430	84.8	\$386,920	\$621,537	79.4
6	\$217,261	\$455,815	83.3	\$77,302	\$96,145	88.6	\$294,564	\$551,961	84.1
7	\$170,737	\$411,943	87.5	\$60,101	\$82,466	87.6	\$230,839	\$494,409	87.5
8	\$132,530	\$328,758	83.8	\$46,329	\$68,160	86.4	\$178,860	\$396,918	84.3
9	\$98,132	\$278,799	90.5	\$34,611	\$62,555	100.2	\$132,743	\$341,355	92.1
10	\$77,760	\$232,764	89.0	\$27,730	\$48,494	91.0	\$105,491	\$281,259	89.3
11	\$63,792	\$201,281	84.3	\$22,268	\$44,485	94.2	\$86,060	\$245,767	86.0
12	\$54,525	\$216,797	97.1	\$18,768	\$39,857	94.2	\$73,294	\$256,654	96.7
13	\$48,142	\$180,430	84.6	\$16,137	\$36,867	94.3	\$64,279	\$217,321	86.1
14	\$43,054	\$179,495	86.3	\$13,904	\$36,403	96.5	\$56,959	\$215,899	87.9
15	\$38,902	\$166,791	81.8	\$11,979	\$33,309	94.1	\$50,881	\$200,100	83.7
Total	\$3,211,011	\$5,399,970	81.8	\$1,208,628	\$1,089,468	82.4	\$4,419,639	\$6,489,461	81.9

TABLE 9

Male and Female 1986-91 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$859	36.1	\$224	24.0	\$32,663	68.0
10-14	\$2,221	109.3	\$741	62.5	\$22,803	86.8
15-19	\$2,308	66.4	\$2,715	78.3	\$61,585	94.1
20-24	\$8,910	98.4	\$12,958	92.7	\$119,881	101.7
25-29	\$37,484	99.8	\$46,438	70.9	\$208,933	88.1
30-34	\$88,812	69.8	\$137,589	68.3	\$243,401	84.3
35-39	\$183,880	68.9	\$249,877	69.1	\$208,745	85.1
40-44	\$274,867	74.1	\$301,579	75.4	\$149,033	96.5
45-49	\$338,198	78.8	\$281,942	75.0	\$99,853	87.1
50-54	\$396,404	88.5	\$270,565	91.2	\$61,510	111.1
55-59	\$335,420	73.4	\$261,750	93.2	\$49,988	103.3
60-64	\$269,982	81.9	\$165,645	98.8	\$26,034	92.3
65-69	\$168,377	80.9	\$67,905	85.1	\$10,023	72.1
70 and over	\$67,556	88.6	\$31,346	118.7	\$7,341	128.7
Total	\$2,175,282	78.6	\$1,831,280	80.5	\$1,301,800	89.8

TABLE 9

Male and Female 1986-91 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$772	68.3	\$144	34.2	\$18,808	68.1
10-14	\$283	51.0	\$400	110.0	\$7,813	80.7
15-19	\$480	72.3	\$525	72.5	\$17,062	95.9
20-24	\$980	77.2	\$1,324	57.1	\$34,031	82.1
25-29	\$3,886	89.1	\$7,920	85.3	\$61,116	72.2
30-34	\$6,639	49.1	\$21,673	68.7	\$75,298	66.1
35-39	\$15,574	61.1	\$33,906	56.7	\$69,373	71.7
40-44	\$22,321	62.7	\$44,916	60.9	\$50,537	80.1
45-49	\$30,128	75.2	\$54,514	82.0	\$36,191	103.1
50-54	\$37,764	77.6	\$53,399	94.8	\$21,607	115.2
55-59	\$41,083	81.0	\$53,645	106.5	\$17,678	124.5
60-64	\$48,277	90.2	\$49,657	119.8	\$5,095	94.8
65-69	\$34,362	86.2	\$23,982	120.0	\$4,931	228.0
70 and over	\$51,526	161.3	\$15,972	160.8	\$1,243	45.8
Total	\$294,080	84.7	\$361,982	85.6	\$420,790	78.9

TABLE 9

Male and Female 1986-91 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$1,631	46.5	\$368	27.2	\$51,471	68.0
10-14	\$2,504	96.8	\$1,141	73.6	\$30,617	85.1
15-19	\$2,788	67.3	\$3,241	77.3	\$78,648	94.5
20-24	\$9,890	95.8	\$14,282	87.6	\$153,912	96.6
25-29	\$41,371	98.7	\$54,359	72.7	\$270,049	83.9
30-34	\$95,451	67.8	\$159,262	68.4	\$318,700	79.2
35-39	\$199,454	68.3	\$283,783	67.4	\$278,119	81.3
40-44	\$297,189	73.1	\$346,496	73.1	\$199,570	91.8
45-49	\$368,326	78.5	\$336,457	76.1	\$136,045	90.9
50-54	\$434,169	87.4	\$323,965	91.7	\$83,117	112.2
55-59	\$376,504	74.2	\$315,395	95.2	\$67,666	108.1
60-64	\$318,259	83.1	\$215,303	103.0	\$31,130	92.7
65-69	\$202,739	81.7	\$91,887	92.1	\$14,955	93.1
70 and over	\$119,082	110.0	\$47,319	130.2	\$8,585	101.9
ŪTotal	\$2,469,363	79.3	\$2,193,262	81.3	\$1,722,590	86.9

TABLE 10

Male and Female 1986-91 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$157,721	77.8	\$177,025	67.5	\$158,115	80.0
2	\$177,747	75.8	\$204,653	73.1	\$157,388	86.6
3	\$170,350	67.6	\$218,808	75.5	\$166,985	90.2
4	\$183,546	71.2	\$228,433	82.6	\$166,033	90.8
5	\$168,513	70.7	\$192,831	79.4	\$142,407	88.3
6	\$166,651	78.6	\$164,397	82.3	\$119,293	92.0
7	\$181,050	92.2	\$141,706	84.2	\$87,547	84.7
8	\$137,075	76.4	\$120,332	90.6	\$70,115	90.2
9	\$137,876	89.2	\$92,644	92.5	\$47,340	91.6
10	\$115,774	80.8	\$73,666	91.5	\$42,160	116.3
11	\$109,575	78.1	\$61,853	91.6	\$28,836	98.4
12	\$136,043	99.5	\$51,651	90.3	\$28,241	100.8
13	\$108,289	79.6	\$42,679	88.4	\$27,986	101.4
14	\$114,850	82.5	\$35,060	88.2	\$29,060	104.5
15	\$110,217	76.6	\$25,533	85.8	\$30,287	102.8
Total	\$2,175,282	78.6	\$1,831,280	80.5	\$1,301,800	89.8

TABLE 10

Male and Female 1986-91 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$14,269	50.5	\$27,032	55.5	\$50,214	68.8
2	\$23,174	73.5	\$33,997	68.5	\$42,600	65.1
3	\$26,318	81.5	\$35,084	73.6	\$50,747	80.1
4	\$28,169	89.3	\$40,947	89.6	\$49,579	79.0
5	\$23,260	80.4	\$38,944	95.2	\$44,821	79.5
6	\$22,710	87.2	\$34,080	94.8	\$38,654	84.5
7	\$20,194	81.6	\$29,651	93.7	\$32,619	87.2
8	\$17,587	77.7	\$26,857	99.7	\$23,695	81.4
9	\$19,119	97.7	\$23,140	105.5	\$20,216	97.5
10	\$17,691	98.1	\$17,844	94.0	\$12,948	80.1
11	\$17,695	100.6	\$15,354	97.4	\$11,410	82.8
12	\$14,818	90.1	\$13,540	104.5	\$11,386	88.9
13	\$15,657	97.7	\$11,051	103.6	\$10,148	82.1
14	\$16,869	101.3	\$8,460	95.4	\$11,001	90.4
15	\$16,543	97.4	\$5,993	92.9	\$10,746	90.0
Total	\$294,080	84.7	\$361,982	85.6	\$420,790	78.9

TABLE 10

Male and Female 1986-91 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Policy Year	Male/Female Combined					
	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$171,991	74.5	\$204,057	65.7	\$208,330	77.0
2	\$200,922	75.5	\$238,651	72.4	\$199,988	80.9
3	\$196,668	69.2	\$253,893	75.3	\$217,732	87.6
4	\$211,716	73.1	\$269,380	83.6	\$215,612	87.8
5	\$191,774	71.7	\$231,776	81.7	\$187,229	86.0
6	\$189,361	79.5	\$198,478	84.2	\$157,947	90.1
7	\$201,245	91.0	\$171,358	85.7	\$120,166	85.4
8	\$154,662	76.5	\$147,190	92.1	\$93,810	87.8
9	\$156,995	90.2	\$115,785	94.8	\$67,557	93.3
10	\$133,466	82.8	\$91,510	92.0	\$55,108	105.1
11	\$127,271	80.6	\$77,208	92.7	\$40,247	93.4
12	\$150,861	98.5	\$65,192	92.9	\$39,627	97.1
13	\$123,947	81.5	\$53,731	91.1	\$38,135	95.4
14	\$131,719	84.5	\$43,520	89.5	\$40,061	100.2
15	\$126,760	78.8	\$31,527	87.1	\$41,034	99.1
Total	\$2,469,363	79.3	\$2,193,262	81.3	\$1,722,590	86.9

TABLE 11

Male and Female Medical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$300	27.6	\$480	37.8	\$2,632	95.5	\$1,977	71.1	\$5,389	68.3
20-29	\$2,305	33.9	\$8,382	110.1	\$19,608	150.2	\$16,098	84.1	\$46,394	99.5
30-39	\$22,265	40.5	\$68,513	70.2	\$105,989	80.7	\$75,924	69.1	\$272,692	69.2
40-49	\$130,292	94.2	\$139,998	62.6	\$163,282	69.4	\$179,492	88.5	\$613,065	76.6
50-59	\$90,292	65.7	\$169,354	77.0	\$269,462	89.7	\$202,715	82.2	\$731,824	80.9
60 and over	\$90,013	91.3	\$135,681	68.5	\$177,452	87.6	\$102,768	89.5	\$505,915	82.4
All Ages	\$335,469	76.7	\$522,410	69.8	\$738,427	83.4	\$578,976	83.2	\$2,175,282	78.6

TABLE 11

Male and Female Medical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$310	59.0	\$150	31.6	\$498	65.4	\$577	97.8	\$1,535	65.3
20-29	\$386	41.0	\$1,913	170.9	\$784	46.9	\$1,784	94.0	\$4,867	86.4
30-39	\$2,135	36.7	\$2,952	32.5	\$9,190	66.8	\$7,935	76.8	\$22,213	56.9
40-49	\$8,918	75.0	\$11,417	61.8	\$12,671	54.2	\$19,442	88.8	\$52,449	69.3
50-59	\$6,665	47.4	\$15,337	64.1	\$30,090	88.6	\$26,755	97.7	\$78,848	79.4
60 and over	\$19,029	71.7	\$45,978	115.9	\$44,069	117.6	\$25,088	116.1	\$134,165	107.1
All Ages	\$37,444	62.6	\$77,748	83.8	\$97,304	87.6	\$81,583	97.5	\$294,080	84.7

TABLE 11

Male and Female Medical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$610	37.9	\$630	36.1	\$3,130	89.0	\$2,554	75.8	\$6,924	67.6
20-29	\$2,691	34.8	\$10,295	117.9	\$20,392	138.4	\$17,882	85.0	\$51,261	98.1
30-39	\$24,400	40.2	\$71,466	66.9	\$115,179	79.3	\$83,860	69.8	\$294,906	68.1
40-49	\$139,210	92.6	\$151,416	62.5	\$175,954	68.0	\$198,934	88.5	\$665,515	76.0
50-59	\$96,957	64.0	\$184,691	75.7	\$299,552	89.6	\$229,471	83.7	\$810,673	80.7
60 and over	\$109,043	87.1	\$181,659	76.4	\$221,521	92.2	\$127,856	93.7	\$640,081	86.6
All Ages	\$372,913	75.0	\$600,159	71.4	\$835,731	83.8	\$660,559	84.7	\$2,469,363	79.3

TABLE 12

Male and Female Paramedical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$738	60.6	\$133	12.3	\$1,790	89.7	\$1,019	78.7	\$3,681	65.8
20-29	\$13,176	54.7	\$12,927	74.4	\$17,817	82.5	\$15,476	94.3	\$59,397	74.7
30-39	\$89,052	62.6	\$118,028	66.5	\$124,499	73.0	\$55,885	76.9	\$387,466	68.8
40-49	\$126,566	62.8	\$201,873	71.3	\$181,223	85.9	\$73,858	92.1	\$583,521	75.2
50-59	\$98,743	81.9	\$196,862	94.3	\$180,731	95.6	\$55,978	94.4	\$532,316	92.1
60 and over	\$53,402	101.6	\$110,249	90.9	\$86,686	99.3	\$14,559	114.8	\$264,897	96.7
All Ages	\$381,679	70.4	\$640,073	79.1	\$592,748	87.0	\$216,778	89.4	\$1,831,280	80.5

TABLE 12

Male and Female Paramedical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$219	55.3	\$30	8.0	\$616	126.3	\$204	81.6	\$1,069	70.9
20-29	\$1,473	39.8	\$819	30.2	\$5,280	167.5	\$1,671	82.2	\$9,244	79.7
30-39	\$12,004	52.3	\$18,046	67.4	\$18,145	60.1	\$7,383	64.4	\$55,579	60.8
40-49	\$18,017	48.4	\$29,582	65.3	\$33,281	83.6	\$18,550	103.3	\$99,431	70.9
50-59	\$14,820	76.3	\$32,693	99.4	\$41,335	109.4	\$18,194	109.6	\$107,044	100.3
60 and over	\$14,494	98.8	\$33,805	128.6	\$32,916	137.0	\$8,396	131.3	\$89,612	125.5
All Ages	\$61,029	62.0	\$114,976	85.6	\$131,575	97.1	\$54,400	99.4	\$361,982	85.6

TABLE 12

Male and Female Paramedical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$957	59.3	\$163	11.2	\$2,406	96.9	\$1,223	79.2	\$4,750	66.9
20-29	\$14,649	52.7	\$13,746	68.4	\$23,098	93.3	\$17,148	92.9	\$68,642	75.4
30-39	\$101,056	61.2	\$136,074	66.7	\$142,644	71.0	\$63,269	75.2	\$443,045	67.7
40-49	\$144,584	60.6	\$231,455	70.5	\$214,504	85.5	\$92,408	94.1	\$682,953	74.5
50-59	\$113,564	81.1	\$229,555	95.0	\$222,067	97.9	\$74,173	97.7	\$639,361	93.4
60 and over	\$67,896	101.0	\$144,054	97.6	\$119,602	107.4	\$22,955	120.4	\$354,510	102.7
All Ages	\$442,709	69.1	\$755,050	80.0	\$724,323	88.7	\$271,179	91.2	\$2,193,262	81.3

TABLE 13

Male and Female Nonmedical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$22,374	65.5	\$29,193	82.1	\$34,853	86.3	\$30,630	103.3	\$117,052	83.7
20-29	\$79,391	72.4	\$101,617	95.3	\$92,436	107.3	\$55,367	105.3	\$328,814	92.6
30-39	\$110,094	79.6	\$181,003	86.7	\$122,525	83.6	\$38,523	95.3	\$452,146	84.7
40-49	\$64,111	105.8	\$104,347	89.4	\$67,719	85.4	\$12,708	103.8	\$248,887	92.5
50-59	\$27,964	115.7	\$40,896	101.5	\$36,882	110.3	\$5,756	98.5	\$111,498	107.5
60 and over	\$11,566	93.5	\$18,367	86.4	\$12,040	94.8	\$1,425	96.7	\$43,399	90.8
All Ages	\$315,503	83.2	\$475,426	89.8	\$366,457	91.9	\$144,412	101.6	\$1,301,800	89.8

TABLE 13

Male and Female Nonmedical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$13,448	76.8	\$10,130	69.6	\$11,798	84.8	\$8,306	91.3	\$43,684	79.3
20-29	\$21,562	61.6	\$29,252	75.0	\$29,266	91.1	\$15,067	75.3	\$95,147	75.4
30-39	\$31,854	60.5	\$53,453	71.1	\$41,251	68.0	\$18,112	82.0	\$144,672	68.7
40-49	\$17,529	72.7	\$31,402	84.3	\$27,897	100.2	\$9,898	110.2	\$86,728	88.3
50-59	\$6,311	100.6	\$15,233	124.9	\$14,876	122.4	\$2,864	123.0	\$39,285	119.2
60 and over	\$2,107	71.8	\$5,676	131.8	\$3,043	124.9	\$443	76.8	\$11,271	109.9
All Ages	\$92,814	67.0	\$145,148	79.5	\$128,133	85.9	\$54,693	86.7	\$420,790	78.9

TABLE 13

Male and Female Nonmedical 1986-91 Experience by Issue Age and Policy Year
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$35,823	69.3	\$39,324	78.4	\$46,651	85.9	\$38,937	100.5	\$160,737	82.5
20-29	\$100,954	69.7	\$130,869	89.8	\$121,703	102.9	\$70,434	97.1	\$423,961	88.1
30-39	\$141,949	74.3	\$234,456	82.6	\$163,776	79.0	\$56,636	90.6	\$596,819	80.2
40-49	\$81,641	96.4	\$135,750	88.1	\$95,617	89.2	\$22,606	106.5	\$335,616	91.4
50-59	\$34,275	112.6	\$56,129	106.9	\$51,758	113.5	\$8,621	105.5	\$150,784	110.3
60 and over	\$13,673	89.4	\$24,043	94.0	\$15,083	99.6	\$1,869	91.1	\$54,671	94.2
All Ages	\$408,318	78.8	\$620,574	87.2	\$494,591	90.3	\$199,106	97.0	\$1,722,590	86.9

TABLE 14

Male and Female 1986-91 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$24,097	65.0	\$30,010	78.1	\$39,275	87.0	\$33,627	99.7	\$127,010	82.3
20-29	\$98,010	68.1	\$126,466	93.9	\$130,706	107.0	\$87,128	98.3	\$442,312	90.4
30-39	\$227,517	66.4	\$376,864	76.1	\$357,295	78.6	\$171,590	76.1	\$1,133,267	74.6
40-49	\$329,262	80.3	\$461,960	72.1	\$414,400	78.2	\$268,118	90.2	\$1,473,741	78.5
50-59	\$224,256	77.2	\$420,585	87.1	\$489,749	93.2	\$265,420	84.9	\$1,400,012	86.9
60 and over	\$158,739	94.5	\$269,319	77.5	\$276,655	91.2	\$118,911	92.2	\$823,625	86.9
All Ages	\$1,061,882	76.3	\$1,685,207	78.8	\$1,708,082	86.3	\$944,797	86.9	\$5,399,970	81.8

TABLE 14

Male and Female 1986-91 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$14,027	75.0	\$10,310	66.3	\$12,912	85.2	\$9,088	91.4	\$46,339	78.1
20-29	\$23,738	58.5	\$32,386	74.3	\$35,384	95.2	\$18,585	77.5	\$110,094	75.7
30-39	\$47,239	56.6	\$76,198	67.2	\$68,909	65.4	\$33,589	76.3	\$225,936	65.3
40-49	\$45,265	59.8	\$74,571	72.0	\$74,162	81.1	\$47,917	98.0	\$241,917	75.7
50-59	\$28,931	70.4	\$64,976	91.9	\$86,302	102.6	\$47,814	103.2	\$228,024	94.1
60 and over	\$36,388	80.8	\$86,686	122.0	\$80,151	125.2	\$33,928	118.7	\$237,155	113.7
All Ages	\$195,592	64.2	\$345,129	82.6	\$357,822	90.1	\$190,923	94.6	\$1,089,468	82.4

TABLE 14

Male and Female 1986-91 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$38,124	68.4	\$40,321	74.7	\$52,188	86.5	\$42,716	97.8	\$173,350	81.1
20-29	\$121,748	66.0	\$158,852	89.1	\$166,090	104.3	\$105,714	93.8	\$552,406	87.0
30-39	\$274,757	64.5	\$453,062	74.4	\$426,204	76.1	\$205,179	76.1	\$1,359,204	72.9
40-49	\$374,527	77.1	\$536,532	72.1	\$488,563	78.7	\$316,035	91.3	\$1,715,658	78.1
50-59	\$253,188	76.3	\$485,561	87.7	\$576,051	94.5	\$313,235	87.2	\$1,628,036	87.8
60 and over	\$195,128	91.6	\$356,006	85.1	\$356,807	97.2	\$152,840	97.0	\$1,060,781	91.7
All Ages	\$1,257,475	74.1	\$2,030,336	79.4	\$2,065,905	86.9	\$1,135,721	88.1	\$6,489,438	81.9

TABLE 15

Summary of Male and Female 1986-91 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Male														
	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical
0-19	27.6	60.6	65.5	37.8	12.3	82.1	95.5	89.7	86.3	71.1	78.7	103.3	68.3	65.8	83.7
20-29	33.9	54.7	72.4	110.1	74.4	95.3	150.2	82.5	107.3	84.1	94.3	105.3	99.5	74.7	92.6
30-39	40.5	62.6	79.6	70.2	66.5	86.7	80.7	73.0	83.6	69.1	76.9	95.3	69.2	68.8	84.7
40-49	94.2	62.8	105.8	62.6	71.3	89.4	69.4	85.9	85.4	88.5	92.1	103.8	76.6	75.2	92.5
50-59	65.7	81.9	115.7	77.0	94.3	101.5	89.7	95.6	110.3	82.2	94.4	98.5	80.9	92.1	107.5
60 and over	91.3	101.6	93.5	68.5	90.9	86.4	87.6	99.3	94.8	89.5	114.8	96.7	82.4	96.7	90.8
All Ages	76.7	70.4	83.2	69.8	79.1	89.8	83.4	87.0	91.9	83.2	89.4	101.6	78.6	80.5	89.8

TABLE 15

Summary of Male and Female 1986-91 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Female

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical
0-19	59.0	55.3	76.8	31.6	8.0	69.6	65.4	126.3	84.8	97.8	81.6	91.3	65.3	70.9	79.3
20-29	41.0	39.8	61.6	170.9	30.2	75.0	46.9	167.5	91.1	94.0	82.2	75.3	86.4	79.7	75.4
30-39	36.7	52.3	60.5	32.5	67.4	71.1	66.8	60.1	68.0	76.8	64.4	82.0	56.9	60.8	68.7
40-49	75.0	48.4	72.7	61.8	65.3	84.3	54.2	83.6	100.2	88.8	103.3	110.2	69.3	70.9	88.3
50-59	47.4	76.3	100.6	64.1	99.4	124.9	88.6	109.4	122.4	97.7	109.6	123.0	79.4	100.3	119.2
60 and over	71.7	98.8	71.8	115.9	128.6	131.8	117.6	137.0	124.9	116.1	131.3	76.8	107.1	125.5	109.9
All Ages	62.6	62.0	67.0	83.8	85.6	79.5	87.6	97.1	85.9	97.5	99.4	86.7	84.7	85.6	78.9

TABLE 15

Summary of Male and Female 1986-91 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Male/Female Combined

Ages at Issue	1-2 Policy Years			3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years		
	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical
0-19	37.9	59.3	69.3	36.1	11.2	78.4	89.0	96.9	85.9	75.8	79.2	100.5	67.6	66.9	82.5
20-29	34.8	52.7	69.7	117.9	68.4	89.8	138.4	93.3	102.9	85.0	92.9	97.1	98.1	75.4	88.1
30-39	40.2	61.2	74.3	66.9	66.7	82.6	79.3	71.0	79.0	69.8	75.2	90.6	68.1	67.7	80.2
40-49	92.6	60.6	96.4	62.5	70.5	88.1	68.0	85.5	89.2	88.5	94.1	106.5	76.0	74.5	91.4
50-59	64.0	81.1	112.6	75.7	95.0	106.9	89.6	97.9	113.5	83.7	97.7	105.5	80.7	93.4	110.3
60 and over	87.1	101.0	89.4	76.4	97.6	94.0	92.2	107.4	99.6	93.7	120.4	91.1	86.6	102.7	94.2
All Ages	75.0	69.1	78.8	71.4	80.0	87.2	83.8	88.7	90.3	84.7	91.2	97.0	79.3	81.3	86.9

TABLE 15

Summary of Male and Female 1986-91 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Male														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	2.19	1.08	2.37	0.33	6.66	2.17	0.94	0.96	0.90	1.11	1.31	1.45	0.96	1.27	1.23
20-29	1.61	1.32	2.13	0.68	1.28	0.87	0.55	1.30	0.71	1.12	1.12	1.25	0.75	1.24	0.93
30-39	1.55	1.27	1.96	0.95	1.30	1.24	0.90	1.15	1.04	1.11	1.24	1.38	0.99	1.23	1.22
40-49	0.67	1.68	1.12	1.14	1.25	1.43	1.24	0.99	1.23	1.04	1.13	1.17	0.98	1.23	1.21
50-59	1.25	1.41	1.76	1.23	1.08	1.32	1.07	1.15	1.23	1.15	1.04	1.20	1.14	1.17	1.33
60 and over	1.11	0.92	1.02	1.33	0.95	1.26	1.13	0.96	1.08	1.28	0.84	1.08	1.17	0.94	1.10
All Ages	0.92	1.18	1.08	1.13	1.14	1.29	1.04	1.06	1.10	1.07	1.14	1.22	1.02	1.12	1.14

TABLE 15

Summary of Male and Female 1986-91 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Female														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.94	1.39	1.30	0.25	8.69	2.20	1.93	0.67	1.30	0.83	1.12	0.93	1.08	1.12	1.21
20-29	0.97	1.55	1.50	0.18	2.48	0.44	3.57	0.54	1.94	0.87	0.92	0.80	0.92	0.95	0.87
30-39	1.43	1.16	1.65	2.08	1.05	2.19	0.90	1.13	1.02	0.84	1.27	1.07	1.07	1.13	1.21
40-49	0.64	1.50	0.97	1.06	1.29	1.36	1.54	1.20	1.85	1.16	1.07	1.24	1.02	1.25	1.27
50-59	1.61	1.32	2.12	1.55	1.26	1.95	1.23	1.12	1.38	1.12	1.12	1.26	1.26	1.19	1.50
60 and over	1.38	0.73	1.00	1.11	1.02	1.14	1.17	0.91	1.06	1.13	0.58	0.66	1.17	0.88	1.03
All Ages	0.99	1.08	1.07	1.02	0.93	0.95	1.11	0.88	0.98	1.02	0.87	0.89	1.01	0.92	0.93

TABLE 15

Summary of Male and Female 1986-91 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Male/Female Combined														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	1.57	1.17	1.83	0.31	7.00	2.17	1.09	0.89	0.97	1.04	1.27	1.33	0.99	1.23	1.22
20-29	1.52	1.32	2.01	0.58	1.31	0.76	0.67	1.10	0.74	1.09	1.04	1.14	0.77	1.17	0.90
30-39	1.52	1.21	1.85	1.00	1.24	1.23	0.90	1.11	1.00	1.08	1.20	1.30	0.99	1.18	1.18
40-49	0.65	1.59	1.04	1.13	1.25	1.41	1.26	1.04	1.31	1.06	1.13	1.20	0.98	1.23	1.20
50-59	1.27	1.39	1.76	1.25	1.13	1.41	1.09	1.16	1.27	1.17	1.08	1.26	1.16	1.18	1.37
60 and over	1.16	0.89	1.03	1.28	0.96	1.23	1.16	0.93	1.08	1.28	0.76	0.97	1.19	0.92	1.09
All Ages	0.92	1.14	1.05	1.12	1.09	1.22	1.06	1.02	1.08	1.08	1.06	1.15	1.03	1.07	1.10

TABLE 16

Smoker-Nonsmoker 1990-91 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$1,358	\$1,205	181.8	\$576	\$5	1.8	0.01
20-29	\$6,997	\$5,294	109.6	\$914	\$481	78.0	0.71
30-39	\$43,892	\$23,478	45.5	\$5,339	\$5,373	82.5	1.81
40-49	\$49,711	\$63,696	56.7	\$6,768	\$20,046	124.2	2.19
50-59	\$26,350	\$71,742	58.4	\$4,072	\$38,695	194.9	3.34
60 and over	\$11,001	\$67,626	61.2	\$1,642	\$31,904	198.2	3.24
Total	\$139,312	\$233,044	57.9	\$19,313	\$96,506	162.2	2.80

TABLE 16

Smoker-Nonsmoker 1990-91 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$1,112	\$149	23.4	\$141	\$0	0.0	0.00
20-29	\$21,327	\$9,463	68.0	\$2,669	\$2,334	137.2	2.02
30-39	\$107,650	\$60,055	54.4	\$15,185	\$17,242	107.5	1.98
40-49	\$75,260	\$88,561	57.2	\$15,906	\$36,944	111.5	1.95
50-59	\$24,105	\$72,713	66.9	\$5,450	\$44,624	180.1	2.69
60 and over	\$6,695	\$51,393	80.6	\$1,314	\$22,879	179.4	2.23
Total	\$236,152	\$282,335	62.4	\$40,667	\$124,024	140.2	2.24

TABLE 16

Smoker-Nonsmoker 1990-91 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$32,009	\$11,198	70.6	\$2,647	\$1,482	99.5	1.41
20-29	\$103,424	\$48,725	76.1	\$17,115	\$16,554	155.1	2.04
30-39	\$119,961	\$79,129	67.8	\$24,588	\$35,659	147.8	2.18
40-49	\$27,561	\$45,887	81.4	\$7,083	\$23,667	162.3	1.99
50-59	\$5,574	\$20,258	85.4	\$1,549	\$11,992	177.6	2.08
60 and over	\$1,241	\$8,797	81.0	\$301	\$4,389	165.6	2.04
Total	\$289,772	\$213,996	74.4	\$53,286	\$93,745	155.5	2.09

TABLE 16

Smoker-Nonsmoker 1990-91 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$34,480	\$12,553	73.1	\$3,365	\$1,487	80.3	1.10
20-29	\$131,748	\$63,483	76.7	\$20,700	\$19,369	149.1	1.94
30-39	\$271,504	\$162,663	58.4	\$45,113	\$58,275	124.8	2.14
40-49	\$152,534	\$198,145	61.3	\$29,757	\$80,657	126.3	2.06
50-59	\$56,030	\$164,713	64.5	\$11,071	\$95,312	185.5	2.87
60 and over	\$18,938	\$127,817	69.0	\$3,258	\$59,173	187.8	2.72
Total	\$665,236	\$729,376	63.8	\$113,266	\$314,275	150.9	2.36

TABLE 17

Smoker-Nonsmoker 1990-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1990	1	\$29,863	\$10,723	26.0	\$4,224	\$7,308	128.0	4.92
1989	2	\$25,036	\$39,478	83.2	\$2,988	\$10,107	175.2	2.11
1988	3	\$18,644	\$21,768	46.3	\$2,529	\$8,399	134.6	2.91
1987	4	\$15,521	\$24,017	49.0	\$1,957	\$12,260	203.5	4.16
1986	5	\$12,704	\$24,105	51.0	\$1,559	\$7,310	128.7	2.52
1985	6	\$10,192	\$23,019	59.5	\$1,370	\$7,019	127.9	2.15
1984	7	\$9,055	\$31,001	81.3	\$1,284	\$10,752	183.8	2.26
1983	8	\$8,632	\$20,868	51.6	\$1,371	\$11,015	161.4	3.13
1982	9	\$5,845	\$22,050	76.9	\$1,144	\$4,924	81.6	1.06
1981	10	\$2,502	\$9,012	57.4	\$561	\$12,461	339.1	5.91
1980	11	\$1,311	\$6,998	76.9	\$320	\$4,945	223.5	2.91
All years 1-11		\$139,312	\$233,044	57.9	\$19,313	\$96,506	162.2	2.80

TABLE 17

Smoker-Nonsmoker 1990-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1990	1	\$59,176	\$25,283	45.6	\$10,602	\$10,896	103.6	2.27
1989	2	\$45,839	\$31,134	54.0	\$7,562	\$12,355	118.3	2.19
1988	3	\$33,724	\$31,311	53.9	\$6,059	\$13,549	117.1	2.17
1987	4	\$26,257	\$37,732	65.7	\$4,307	\$17,336	165.4	2.52
1986	5	\$21,452	\$36,725	69.3	\$2,995	\$12,203	139.4	2.01
1985	6	\$15,603	\$30,977	69.4	\$2,525	\$12,790	150.3	2.17
1984	7	\$13,072	\$29,504	65.1	\$2,197	\$14,704	162.4	2.49
1983	8	\$10,475	\$29,596	73.6	\$2,093	\$16,057	176.0	2.39
1982	9	\$7,084	\$22,040	81.7	\$1,548	\$9,432	140.2	1.72
1981	10	\$2,571	\$5,655	58.2	\$580	\$3,327	133.0	2.28
1980	11	\$894	\$2,373	65.9	\$192	\$1,370	171.5	2.60
All years 1-11		\$236,152	\$282,335	62.4	\$40,667	\$124,024	140.2	2.24

TABLE 17

Smoker-Nonsmoker 1990-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1990	1	\$63,446	\$29,340	73.7	\$12,886	\$11,770	138.6	1.88
1989	2	\$48,180	\$20,517	57.9	\$8,723	\$11,927	166.5	2.88
1988	3	\$34,847	\$27,081	84.7	\$7,429	\$12,159	149.2	1.76
1987	4	\$31,629	\$23,399	71.9	\$5,752	\$12,428	181.2	2.52
1986	5	\$32,147	\$27,782	78.0	\$4,509	\$9,186	159.8	2.05
1985	6	\$23,368	\$23,529	81.8	\$3,703	\$8,882	165.9	2.03
1984	7	\$21,035	\$23,768	81.9	\$3,296	\$8,234	153.3	1.87
1983	8	\$19,469	\$21,170	70.2	\$3,564	\$9,267	141.0	2.01
1982	9	\$11,988	\$12,743	69.1	\$2,592	\$7,147	143.9	2.08
1981	10	\$3,211	\$3,761	73.9	\$695	\$2,120	155.2	2.10
1980	11	\$447	\$901	113.0	\$131	\$620	270.7	2.39
All years 1-11		\$289,772	\$213,996	74.4	\$53,286	\$93,745	155.5	2.09

TABLE 17

Smoker-Nonsmoker 1990-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1990 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Year of Issue	Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
		Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1990	1	\$152,487	\$65,348	47.9	\$27,713	\$29,974	121.3	2.53
1989	2	\$119,056	\$91,129	64.8	\$19,275	\$34,391	147.1	2.27
1988	3	\$87,216	\$80,161	58.5	\$16,019	\$34,108	131.4	2.25
1987	4	\$73,407	\$85,149	61.2	\$12,017	\$42,025	179.9	2.94
1986	5	\$66,304	\$88,613	65.2	\$9,064	\$28,700	142.2	2.18
1985	6	\$49,164	\$77,526	69.1	\$7,599	\$28,693	148.3	2.14
1984	7	\$43,163	\$84,275	74.9	\$6,779	\$33,691	166.2	2.22
1983	8	\$38,578	\$71,635	64.7	\$7,030	\$36,340	161.3	2.50
1982	9	\$24,918	\$56,834	76.7	\$5,286	\$21,505	121.3	1.58
1981	10	\$8,286	\$18,428	60.4	\$1,838	\$17,909	237.4	3.93
1980	11	\$2,653	\$10,273	76.1	\$644	\$6,935	214.0	2.81
All years 1-11		\$665,236	\$729,376	63.8	\$113,266	\$314,275	150.9	2.36

TABLE 18

Smoker-Nonsmoker 1986-91 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$3,928	\$1,580	80.3	\$1,615	\$215	27.1	0.34
20-29	\$27,666	\$18,858	99.6	\$3,748	\$2,124	84.5	0.85
30-39	\$185,425	\$122,576	59.9	\$23,901	\$29,302	105.5	1.76
40-49	\$198,717	\$240,108	56.5	\$29,194	\$113,494	171.9	3.04
50-59	\$106,259	\$279,168	61.3	\$17,037	\$131,039	169.7	2.77
60 and over	\$40,999	\$261,371	69.8	\$6,443	\$95,357	166.1	2.38
Total	\$562,997	\$923,664	62.4	\$81,940	\$371,534	160.3	2.57

TABLE 18

Smoker-Nonsmoker 1986-91 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$3,227	\$637	34.1	\$636	\$86	22.2	0.65
20-29	\$76,088	\$31,053	62.4	\$9,802	\$6,770	107.6	1.73
30-39	\$409,166	\$223,830	56.2	\$60,296	\$67,213	110.0	1.96
40-49	\$285,405	\$313,001	57.3	\$60,138	\$145,666	123.3	2.15
50-59	\$96,058	\$278,345	71.7	\$22,189	\$155,564	170.3	2.38
60 and over	\$25,053	\$170,567	79.0	\$5,336	\$83,932	181.7	2.30
Total	\$895,001	\$1,017,435	63.6	\$158,399	\$459,232	142.0	2.23

TABLE 18

Smoker-Nonsmoker 1986-91 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$110,221	\$40,818	72.7	\$11,652	\$6,663	102.2	1.40
20-29	\$444,021	\$200,672	74.9	\$77,174	\$62,204	132.8	1.77
30-39	\$513,783	\$302,789	66.1	\$104,573	\$124,170	130.0	1.96
40-49	\$115,447	\$163,537	73.5	\$30,227	\$88,060	151.2	2.06
50-59	\$21,552	\$72,488	87.1	\$6,240	\$49,826	205.0	2.35
60 and over	\$4,560	\$26,540	71.2	\$1,174	\$15,246	167.7	2.35
Total	\$1,209,587	\$806,845	71.7	\$231,043	\$346,172	143.9	2.01

TABLE 18

Smoker-Nonsmoker 1986-91 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$117,377	\$43,035	71.8	\$13,904	\$6,965	90.4	1.26
20-29	\$547,776	\$250,584	74.4	\$90,725	\$71,098	127.7	1.72
30-39	\$1,108,375	\$649,196	61.2	\$188,770	\$220,686	119.7	1.95
40-49	\$599,571	\$716,647	60.0	\$119,559	\$347,221	143.3	2.39
50-59	\$223,870	\$630,001	68.0	\$45,467	\$336,430	174.4	2.57
60 and over	\$70,613	\$458,479	73.0	\$12,954	\$194,537	172.6	2.36
Total	\$2,667,585	\$2,747,945	65.3	\$471,383	\$1,176,939	147.9	2.26

TABLE 19

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$128,265	\$79,661	45.0	\$17,871	\$68,162	276.5	6.15
2	\$105,359	\$131,660	65.8	\$13,561	\$34,653	135.5	2.06
3	\$83,771	\$126,925	61.1	\$11,103	\$33,240	121.1	1.98
4	\$70,002	\$126,138	61.6	\$9,431	\$43,096	153.7	2.50
5	\$58,017	\$115,083	59.6	\$8,657	\$45,835	155.0	2.60
6	\$44,844	\$110,054	67.6	\$7,375	\$40,350	143.7	2.12
7	\$32,537	\$97,107	73.6	\$5,714	\$32,925	133.2	1.81
8	\$21,522	\$57,227	58.4	\$4,034	\$27,529	142.5	2.44
9	\$11,458	\$47,184	80.4	\$2,401	\$19,039	149.0	1.85
10	\$4,984	\$16,854	55.3	\$1,171	\$18,966	262.5	4.75
11	\$2,232	\$15,767	101.1	\$617	\$7,734	180.1	1.78
All years 1-11	\$562,997	\$923,664	62.4	\$81,940	\$371,534	160.3	2.57

TABLE 19

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$246,056	\$124,247	52.8	\$43,828	\$54,337	121.3	2.30
2	\$186,811	\$141,060	57.5	\$31,427	\$66,444	145.9	2.54
3	\$137,528	\$154,161	63.1	\$23,174	\$62,515	135.2	2.14
4	\$104,528	\$154,841	67.7	\$17,482	\$67,099	153.6	2.27
5	\$81,033	\$137,056	66.0	\$14,447	\$64,117	151.0	2.29
6	\$57,999	\$115,726	69.3	\$11,150	\$50,863	139.4	2.01
7	\$39,336	\$84,312	66.7	\$7,802	\$42,083	148.4	2.23
8	\$23,881	\$58,116	71.0	\$5,040	\$29,026	148.9	2.10
9	\$12,113	\$33,494	78.8	\$2,666	\$14,387	134.9	1.71
10	\$4,323	\$10,540	68.7	\$997	\$5,362	133.0	1.94
11	\$1,386	\$3,877	72.5	\$382	\$2,993	180.0	2.48
All years 1-11	\$895,001	\$1,017,435	63.6	\$158,399	\$459,232	142.0	2.23

TABLE 19

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$296,558	\$122,661	65.9	\$60,288	\$51,773	129.1	1.96
2	\$228,211	\$112,319	67.0	\$43,242	\$54,344	154.3	2.30
3	\$181,306	\$122,062	74.9	\$34,496	\$51,331	144.6	1.93
4	\$157,197	\$121,993	75.1	\$28,034	\$49,077	150.8	2.01
5	\$131,275	\$111,535	73.7	\$23,442	\$44,409	144.9	1.97
6	\$93,721	\$91,384	76.8	\$17,336	\$36,549	144.5	1.88
7	\$63,085	\$63,645	72.7	\$11,770	\$26,425	138.7	1.91
8	\$37,497	\$38,404	68.5	\$7,562	\$19,412	145.9	2.13
9	\$16,189	\$17,029	69.4	\$3,618	\$9,162	137.9	1.99
10	\$3,887	\$4,705	76.7	\$961	\$2,675	152.6	1.99
11	\$656	\$1,104	89.6	\$287	\$1,011	218.1	2.44
All years 1-11	\$1,209,587	\$806,845	71.7	\$231,043	\$346,172	143.9	2.01

TABLE 19

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$670,881	\$326,569	54.6	\$121,987	\$174,272	159.0	2.92
2	\$520,382	\$385,040	62.8	\$88,230	\$155,441	146.2	2.33
3	\$402,606	\$403,149	65.6	\$68,774	\$147,088	134.7	2.05
4	\$331,729	\$402,973	67.6	\$54,948	\$159,273	152.7	2.26
5	\$270,326	\$363,674	65.9	\$46,547	\$154,362	150.3	2.28
6	\$196,566	\$317,166	70.7	\$35,862	\$127,764	142.2	2.01
7	\$134,959	\$245,065	70.8	\$25,288	\$101,434	140.6	1.99
8	\$82,901	\$153,747	65.2	\$16,637	\$75,968	145.8	2.24
9	\$39,761	\$97,708	77.7	\$8,686	\$42,589	141.6	1.82
10	\$13,194	\$32,100	61.8	\$3,130	\$27,004	207.6	3.36
11	\$4,275	\$20,748	93.6	\$1,288	\$11,739	182.8	1.95
All years 1-11	\$2,667,585	\$2,747,945	65.3	\$471,383	\$1,176,939	147.9	2.26

TABLE 20

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	
60 and over	\$0	\$0	0.0	0.00
All Ages	\$0	\$0	0.0	0.00

TABLE 20

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$63,425	\$30,894	72.8	\$7,680	\$5,026	88.8	1.22
20-29	\$352,244	\$197,256	76.5	\$57,521	\$56,246	133.1	1.74
30-39	\$823,469	\$535,931	62.3	\$141,306	\$188,284	125.3	2.01
40-49	\$484,722	\$622,698	60.5	\$93,242	\$298,327	147.0	2.43
50-59	\$183,086	\$554,224	68.0	\$35,111	\$282,434	173.0	2.54
60 and over	\$50,711	\$369,440	71.0	\$8,467	\$145,363	165.4	2.33
All Ages	\$1,957,658	\$2,310,444	65.6	\$343,330	\$975,683	149.6	2.28

TABLE 20

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----							
Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$53,951	\$12,141	69.4	\$6,224	\$1,938	94.7	1.37
20-29	\$195,532	\$53,327	67.6	\$33,204	\$14,852	111.0	1.64
30-39	\$284,906	\$113,264	56.5	\$47,463	\$32,401	94.9	1.68
40-49	\$114,849	\$93,949	56.9	\$26,316	\$48,893	124.0	2.18
50-59	\$40,784	\$75,777	67.9	\$10,356	\$53,995	182.6	2.69
60 and over	\$19,902	\$89,039	82.6	\$4,486	\$49,173	198.2	2.40
ÛAll Ages	\$709,927	\$437,500	64.2	\$128,052	\$201,256	140.4	2.19

TABLE 21

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Nonsmoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	
1	\$0	\$0	0.0	0.00
All years 1-11	\$0	\$0	0.0	0.00

TABLE 21

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Male -----							
Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$481,685	\$275,402	56.1	\$87,463	\$148,324	167.2	2.98
2	\$379,753	\$330,966	64.8	\$63,611	\$131,518	152.2	2.35
3	\$296,290	\$342,406	66.0	\$49,665	\$117,705	131.3	1.99
4	\$244,088	\$334,245	66.7	\$39,929	\$131,785	153.8	2.31
5	\$199,812	\$302,888	65.4	\$34,205	\$126,814	150.2	2.30
6	\$147,037	\$265,724	70.5	\$26,759	\$105,655	142.9	2.03
7	\$101,741	\$206,147	70.7	\$19,024	\$83,788	141.2	2.00
8	\$62,862	\$128,918	64.8	\$12,569	\$62,975	147.5	2.28
9	\$30,324	\$77,469	72.8	\$6,609	\$34,824	140.9	1.94
10	\$10,425	\$28,337	62.5	\$2,454	\$23,160	209.2	3.35
11	\$3,634	\$17,936	89.2	\$1,035	\$9,130	162.5	1.82
All years 1-11	\$1,957,658	\$2,310,444	65.6	\$343,330	\$975,683	149.6	2.28

TABLE 21

Smoker-Nonsmoker 1986-91 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1976-90 Studied Between 1986 and 1991 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

----- SEX=Female -----							
Policy Year	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
1	\$189,195	\$51,167	47.6	\$34,524	\$25,948	124.5	2.62
2	\$140,628	\$54,073	52.6	\$24,618	\$23,923	120.3	2.29
3	\$106,315	\$60,743	63.0	\$19,108	\$29,383	150.3	2.39
4	\$87,641	\$68,727	72.4	\$15,019	\$27,487	148.0	2.05
5	\$70,513	\$60,786	68.5	\$12,341	\$27,547	150.7	2.20
6	\$49,528	\$51,441	71.8	\$9,102	\$22,108	138.9	1.93
7	\$33,217	\$38,917	71.4	\$6,263	\$17,646	137.9	1.93
8	\$20,038	\$24,829	67.5	\$4,067	\$12,992	138.0	2.04
9	\$9,436	\$20,239	105.2	\$2,077	\$7,764	144.6	1.37
10	\$2,769	\$3,762	56.8	\$675	\$3,843	198.2	3.49
11	\$641	\$2,811	135.8	\$252	\$2,609	325.0	2.39
All years 1-11	\$709,927	\$437,500	64.2	\$128,052	\$201,256	140.4	2.19

TABLE 22

1990-91 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1975 and Prior Studied Between 1990 and 1991 Anniversaries
 Policy Years 16 and Over
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Attained Ages	Exposure	Actual Deaths	Mortality Ratios			
			1975-80 Ultimate Tables	1965-70 Ultimate Tables	1980 CSO Tables	1979-81 U.S. Life Tables
15-19	\$2,167	\$1,610	86.8	95.1	54.3	73.1
20-24	\$2,491	\$2,112	79.8	92.3	53.6	58.7
25-29	\$2,681	\$2,281	86.1	93.3	54.9	57.4
30-34	\$3,869	\$5,765	153.1	134.4	85.6	92.9
35-39	\$7,673	\$10,869	114.0	88.3	60.9	65.6
40-44	\$13,247	\$23,232	91.3	66.2	50.4	52.3
45-49	\$14,962	\$39,954	82.7	61.4	51.8	49.5
50-54	\$14,146	\$59,157	78.6	57.8	54.1	48.2
55-59	\$13,661	\$99,322	84.8	61.6	61.0	54.6
60-64	\$13,831	\$158,430	82.2	61.4	63.0	56.1
65-69	\$11,310	\$208,038	82.8	63.4	64.7	60.6
70-74	\$8,130	\$229,974	80.5	64.1	63.8	62.7
75-79	\$5,155	\$236,655	83.1	66.6	64.6	70.3
80-84	\$2,758	\$206,055	86.3	71.7	68.5	76.7
85-89	\$1,051	\$122,263	87.9	74.9	69.3	81.4
90-95	\$309	\$58,880	97.7	88.8	77.5	94.5
All Ages	\$117,448	\$1,464,604	84.2	66.4	64.1	64.5

TABLE 23

Comparisons of 1986-91 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1986 and 1991 Anniversaries
 Policy Years 16 and Over
 (Actual Deaths in \$1,000 Units)

Attained Ages	Premium-Paying		Fully Paid-up		Ratio of Premium-Paying to Paid-up Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$5,546	78.2	\$217	190.0	0.41
20-24	\$7,560	78.2	\$924	115.4	0.67
25-29	\$9,390	95.2	\$1,208	113.2	0.84
30-34	\$18,978	128.0	\$2,213	147.9	0.86
35-39	\$45,882	113.4	\$3,215	141.6	0.80
40-44	\$91,285	87.6	\$4,310	110.3	0.79
45-49	\$162,969	82.0	\$5,240	89.6	0.91
50-54	\$262,356	80.6	\$9,129	89.2	0.90
55-59	\$467,270	88.1	\$20,038	90.6	0.97
60-64	\$721,393	86.5	\$43,037	85.3	1.01
65-69	\$786,105	80.5	\$113,853	83.5	0.96
70-74	\$810,983	82.4	\$154,871	84.2	0.97
75-79	\$775,849	84.6	\$188,008	85.4	0.99
80-84	\$602,424	85.4	\$188,844	87.8	0.97
85-89	\$305,390	86.1	\$159,096	85.9	1.00
90-95	\$131,428	98.4	\$93,139	96.2	1.02
All Ages	\$5,204,816	84.7	\$987,347	86.9	0.97

TABLE 24

Comparisons of 1986-91 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1986 and 1991 Anniversaries
 Policy Years 16 and Over
 (Actual Deaths in \$1,000 Units)

Attained Ages	Medical		Nonmedical		Ratio of Nonmedical to Medical Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$343	72.6	\$5,341	77.6	1.06
20-24	\$852	73.9	\$7,147	78.3	1.05
25-29	\$1,177	69.9	\$9,171	102.3	1.46
30-34	\$2,165	93.2	\$18,068	135.8	1.45
35-39	\$6,140	98.4	\$39,947	115.6	1.17
40-44	\$20,037	74.4	\$69,654	92.8	1.24
45-49	\$58,307	74.0	\$100,853	88.1	1.19
50-54	\$129,382	72.7	\$128,817	90.0	1.23
55-59	\$301,834	82.8	\$167,921	99.6	1.20
60-64	\$552,545	82.1	\$186,164	104.6	1.27
65-69	\$705,174	80.7	\$139,457	103.1	1.27
70-74	\$796,905	81.1	\$98,913	100.9	1.24
75-79	\$798,153	84.2	\$73,867	93.2	1.10
80-84	\$632,183	84.8	\$57,133	89.7	1.05
85-89	\$367,107	86.4	\$24,586	89.5	1.03
90-95	\$170,665	96.8	\$10,363	94.7	0.97
All Ages	\$4,542,976	82.8	\$1,137,409	97.5	1.17

TABLE 25

Comparisons of 1986-91 Ultimate Experience by Attained Age
 Experience Between 1986 and 1991 Anniversaries
 Policy Years 16 and Over
 (Actual Deaths in \$1,000 Units)

Attained Ages	Male		Female		Ratio of Female to Male Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$4,665	77.1	\$1,421	90.6	0.46
20-24	\$7,140	78.0	\$2,061	102.7	0.49
25-29	\$9,780	102.3	\$1,962	92.5	0.38
30-34	\$19,887	141.8	\$3,565	104.9	0.41
35-39	\$44,908	122.0	\$7,575	85.9	0.52
40-44	\$89,792	92.9	\$13,318	73.2	0.67
45-49	\$160,846	83.7	\$19,646	78.7	0.72
50-54	\$264,215	81.4	\$28,599	88.7	0.74
55-59	\$479,039	88.9	\$46,241	89.7	0.64
60-64	\$752,797	87.1	\$73,264	92.9	0.63
65-69	\$895,084	82.0	\$85,047	92.0	0.61
70-74	\$950,002	83.2	\$97,599	94.0	0.60
75-79	\$926,563	85.4	\$103,496	85.7	0.58
80-84	\$741,530	87.3	\$102,380	84.8	0.63
85-89	\$424,824	88.1	\$65,209	81.4	0.66
90-95	\$188,571	95.1	\$42,642	106.9	0.84
All Ages	\$5,959,652	85.9	\$694,032	88.8	0.63

