

TABLE C

1994 AND 1995 EXPERIENCE
EXPOSURES AS PERCENTAGE OF TOTAL EXPOSURES

ISSUE AGES	YEAR 1	YEAR 1	YEAR 1	YEAR 1-15	YEAR 1-15	YEAR 1-15
	PARA- MEDICAL	NON- MEDICAL	MEDICAL	PARA- MEDICAL	NON- MEDICAL	MEDICAL
0-9	3.0	0.8	96.2	3.6	1.4	94.9
10-19	3.6	6.2	90.2	4.3	5.4	90.3
20-29	4.2	26.0	69.8	4.9	19.7	75.4
30-39	16.0	49.2	34.8	15.0	43.5	41.5
40-49	31.0	54.4	14.5	29.8	52.2	18.0
50-59	48.0	43.3	8.7	45.2	44.8	10.1
60-69	60.5	33.0	6.5	58.0	34.5	7.5
70 AND OVER	77.6	16.2	6.2	77.2	16.6	6.2
All Ages	20.3	42.4	37.3	19.2	37.3	43.5

TABLE 1

1994-95 Experience by Issue Age
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$63,376	\$13,213	\$22,369	59.1	32.3
10-14	\$15,619	\$7,080	\$10,333	68.5	68.3
15-19	\$19,830	\$12,690	\$16,108	78.8	77.6
20-24	\$56,978	\$36,863	\$36,361	101.4	85.9
25-29	\$148,596	\$79,726	\$107,261	74.3	61.6
30-34	\$226,882	\$136,864	\$226,357	60.5	46.5
35-39	\$217,200	\$188,063	\$327,338	57.5	44.7
40-44	\$155,965	\$212,668	\$346,593	61.4	45.0
45-49	\$96,522	\$221,725	\$325,906	68.0	50.5
50-54	\$55,349	\$192,942	\$272,747	70.7	47.9
55-59	\$32,109	\$190,251	\$263,467	72.2	55.7
60-64	\$18,785	\$196,980	\$205,273	96.0	66.7
65-69	\$8,875	\$121,445	\$140,777	86.3	66.6
70 and over	\$4,910	\$96,773	\$90,845	106.5	69.9
Total	\$1,121,002	\$1,707,289	\$2,391,744	71.4	52.9

TABLE 2

1994-95 Experience by Policy Year
 Male and Female Lives Combined; Medical, Paramedical, Nonmedical Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$161,634	\$78,757	\$142,380	55.3	39.2
2	\$155,905	\$99,525	\$177,111	56.2	40.5
3	\$136,014	\$137,874	\$202,941	67.9	49.5
4	\$119,518	\$158,043	\$210,355	75.1	55.5
5	\$104,722	\$139,252	\$213,152	65.3	49.9
6	\$90,072	\$131,560	\$205,128	64.1	47.7
7	\$79,528	\$159,016	\$208,653	76.2	56.0
8	\$67,124	\$160,470	\$198,629	80.8	59.3
9	\$54,484	\$115,064	\$167,109	68.9	51.0
10	\$42,338	\$130,431	\$150,203	86.8	64.2
11	\$35,481	\$109,591	\$149,756	73.2	55.0
12	\$28,710	\$103,358	\$134,820	76.7	58.0
13	\$19,112	\$69,519	\$91,751	75.8	57.6
14	\$14,747	\$66,506	\$74,469	89.3	68.7
15	\$11,606	\$48,316	\$65,277	74.0	57.6
Total	\$1,121,002	\$1,707,289	\$2,391,744	71.4	52.9

TABLE 3

Medical, Paramedical, Nonmedical 1994-95 Experience by Issue Age
 Male and Female Lives Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$525	63.3	\$193	54.1	\$12,495	59.0
10-14	\$25	5.2	\$10	2.5	\$7,045	74.5
15-19	\$137	20.4	\$833	72.5	\$11,720	82.0
20-24	\$3,929	261.1	\$5,416	112.2	\$27,517	91.6
25-29	\$5,801	88.0	\$12,887	55.1	\$60,987	78.9
30-34	\$13,958	49.2	\$39,520	47.7	\$83,250	72.3
35-39	\$30,421	45.5	\$75,956	49.5	\$81,311	76.0
40-44	\$58,235	57.7	\$104,079	59.3	\$49,932	71.2
45-49	\$73,844	64.3	\$110,048	67.8	\$37,658	77.2
50-54	\$72,368	59.4	\$97,287	79.5	\$23,021	80.8
55-59	\$81,208	63.4	\$85,468	75.2	\$23,312	107.9
60-64	\$105,757	95.7	\$74,262	94.6	\$16,008	99.2
65-69	\$84,664	90.7	\$29,921	78.5	\$6,497	70.5
70 and over	\$70,766	104.3	\$15,225	89.3	\$10,726	182.5
Total	\$601,643	71.4	\$651,110	66.9	\$451,485	78.6

TABLE 4

1994-95 Experience by Policy Year
 Male and Female Lives Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$18,969	43.3	\$36,030	58.8	\$23,280	62.5
2	\$26,059	43.4	\$44,162	58.6	\$28,588	68.7
3	\$45,318	69.7	\$55,219	61.6	\$36,934	76.6
4	\$62,260	92.6	\$55,085	59.3	\$40,587	81.0
5	\$44,021	64.0	\$54,467	59.6	\$40,458	76.5
6	\$34,796	53.3	\$55,101	62.6	\$41,609	80.5
7	\$53,866	77.4	\$63,933	74.1	\$41,019	77.9
8	\$58,805	85.1	\$56,790	72.1	\$44,661	88.0
9	\$36,815	64.5	\$43,656	65.6	\$34,575	79.6
10	\$57,178	106.2	\$42,684	70.5	\$30,389	84.9
11	\$37,448	65.6	\$45,506	78.0	\$26,529	77.4
12	\$35,768	65.0	\$41,130	87.4	\$26,329	80.6
13	\$32,413	84.6	\$22,731	70.3	\$14,345	68.1
14	\$33,633	91.5	\$18,536	75.5	\$14,278	108.7
15	\$24,288	67.9	\$16,075	77.9	\$7,897	89.2
Total	\$601,643	71.4	\$651,110	66.9	\$451,485	78.6

TABLE 5

Medical, Paramedical, Nonmedical 1994-95 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$0	0.0	\$0	0.0	\$181	28.4	\$506	90.7	\$687	34.6
20-29	\$3,300	240.9	\$1,236	73.8	\$3,359	132.5	\$1,835	73.0	\$9,731	120.2
30-39	\$3,172	21.2	\$9,279	46.2	\$14,653	43.5	\$17,273	64.9	\$44,379	46.6
40-49	\$13,419	41.6	\$21,455	39.3	\$61,806	78.9	\$35,399	69.9	\$132,080	61.2
50-59	\$7,458	26.4	\$33,797	66.7	\$60,072	65.6	\$52,248	65.8	\$153,576	61.4
60 and over	\$17,679	66.2	\$85,831	116.7	\$101,388	93.6	\$56,288	89.0	\$261,188	96.1
Total	\$45,028	43.3	\$151,600	75.4	\$241,461	76.7	\$163,552	73.4	\$601,643	71.4

TABLE 5

Medical, Paramedical, Nonmedical 1994-95 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$5	1.5	\$15	3.3	\$770	110.2	\$246	59.8	\$1,036	54.5
20-29	\$7,071	88.7	\$3,112	35.8	\$5,187	70.1	\$2,932	71.1	\$18,304	64.9
30-39	\$22,333	52.6	\$29,751	41.2	\$42,060	50.2	\$21,331	56.3	\$115,476	48.9
40-49	\$31,004	60.1	\$60,155	55.9	\$83,381	66.9	\$39,586	73.6	\$214,127	63.4
50-59	\$13,600	57.6	\$39,966	75.3	\$74,836	75.3	\$54,352	90.7	\$182,755	77.4
60 and over	\$6,176	57.4	\$31,771	99.3	\$55,930	87.3	\$25,530	95.2	\$119,409	89.3
Total	\$80,192	58.7	\$164,772	60.1	\$262,165	69.0	\$143,980	78.7	\$651,110	66.9

TABLE 5

Medical, Paramedical, Nonmedical 1994-95 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1980-94 Studied Between 1994 and 1995 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

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

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$6,054	63.9	\$6,772	59.0	\$11,093	73.4	\$7,341	82.9	\$31,261	69.6
20-29	\$10,635	51.4	\$22,014	77.9	\$36,987	98.1	\$18,867	91.3	\$88,505	82.5
30-39	\$18,889	67.6	\$45,206	77.3	\$68,260	72.8	\$32,205	77.0	\$164,562	74.1
40-49	\$7,846	59.6	\$22,463	66.2	\$39,707	77.3	\$17,573	85.9	\$87,590	73.7
50-59	\$6,761	139.2	\$10,354	90.2	\$21,168	95.7	\$8,048	69.1	\$46,333	92.5
60 and over	\$1,681	62.1	\$11,169	146.9	\$15,037	104.7	\$5,343	81.4	\$33,232	106.4
Total	\$51,869	65.8	\$117,980	78.0	\$192,255	82.0	\$89,380	81.3	\$451,485	78.6

TABLE 5

Medical, Paramedical, Nonmedical 1994-95 Experience by Issue Age and Policy Year
 Male and Female Lives Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$6,059	59.6	\$6,787	54.9	\$12,044	73.2	\$8,093	82.4	\$32,984	67.6
20-29	\$21,041	70.1	\$26,378	68.3	\$45,534	95.6	\$23,636	86.5	\$116,590	81.2
30-39	\$44,747	52.4	\$84,315	55.9	\$125,019	59.2	\$70,844	66.6	\$324,927	58.7
40-49	\$52,486	54.1	\$104,296	53.2	\$184,955	72.7	\$92,655	74.2	\$434,393	64.6
50-59	\$27,960	49.3	\$84,166	73.0	\$156,267	73.3	\$114,799	76.0	\$383,193	71.5
60 and over	\$25,986	64.6	\$129,226	114.1	\$172,722	92.5	\$87,263	90.3	\$415,199	95.0
Total	\$178,282	55.8	\$435,170	69.5	\$696,544	74.9	\$397,291	77.0	\$1,707,289	71.4

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1994-95 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	0.0	1.5	63.9	0.0	3.3	59.0	28.4	110.2	73.4	90.7	59.8	82.9	34.6	54.5	69.6
20-29	240.9	88.7	51.4	73.8	35.8	77.9	132.5	70.1	98.1	73.0	71.1	91.3	120.2	64.9	82.5
30-39	21.2	52.6	67.6	46.2	41.2	77.3	43.5	50.2	72.8	64.9	56.3	77.0	46.6	48.9	74.1
40-49	41.6	60.1	59.6	39.3	55.9	66.2	78.9	66.9	77.3	69.9	73.6	85.9	61.2	63.4	73.7
50-59	26.4	57.6	139.2	66.7	75.3	90.2	65.6	75.3	95.7	65.8	90.7	69.1	61.4	77.4	92.5
60 and over	66.2	57.4	62.1	116.7	99.3	146.9	93.6	87.3	104.7	89.0	95.2	81.4	96.1	89.3	106.4
Total	43.3	58.7	65.8	75.4	60.1	78.0	76.7	69.0	82.0	73.4	78.7	81.3	71.4	66.9	78.6

TABLE 6

Summary of Medical, Paramedical, Nonmedical 1994-95 Mortality Ratios
 Male and Female Lives Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	0.00	42.30	0.00	0.00	18.07	0.00	3.88	0.67	2.58	0.66	1.39	0.91	1.57	1.28	2.01
20-29	0.37	0.58	0.21	0.48	2.18	1.06	0.53	1.40	0.74	0.97	1.28	1.25	0.54	1.27	0.69
30-39	2.48	1.28	3.18	0.89	1.88	1.67	1.15	1.45	1.67	0.87	1.37	1.19	1.05	1.52	1.59
40-49	1.44	0.99	1.43	1.42	1.18	1.69	0.85	1.16	0.98	1.05	1.17	1.23	1.04	1.16	1.20
50-59	2.18	2.42	5.28	1.13	1.20	1.35	1.15	1.27	1.46	1.38	0.76	1.05	1.26	1.19	1.50
60 and over	0.87	1.08	0.94	0.85	1.48	1.26	0.93	1.20	1.12	1.07	0.85	0.91	0.93	1.19	1.11
Total	1.35	1.12	1.52	0.80	1.30	1.03	0.90	1.19	1.07	1.07	1.03	1.11	0.94	1.18	1.10

TABLE 7

Male and Female 1990-95 Experience by Issue Age
 Medical, Paramedical, Nonmedical Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$148,433	\$41,665	65.5	\$136,179	\$21,984	57.8	\$284,612	\$63,649	62.6
10-14	\$39,745	\$26,429	78.2	\$33,522	\$8,609	66.4	\$73,268	\$35,039	74.9
15-19	\$56,060	\$56,503	90.9	\$42,397	\$15,847	86.4	\$98,458	\$72,351	89.9
20-24	\$159,383	\$121,086	95.0	\$113,974	\$33,414	70.0	\$273,358	\$154,501	88.2
25-29	\$451,055	\$293,276	80.0	\$244,003	\$86,496	69.4	\$695,058	\$379,772	77.3
30-34	\$742,352	\$524,168	67.8	\$298,848	\$127,308	57.1	\$1,041,200	\$651,489	65.4
35-39	\$754,363	\$713,280	61.5	\$253,939	\$155,963	57.8	\$1,008,302	\$869,244	60.8
40-44	\$573,424	\$842,251	66.7	\$163,634	\$158,837	61.2	\$737,058	\$1,001,089	65.7
45-49	\$363,888	\$812,058	65.3	\$90,755	\$163,073	81.4	\$454,644	\$975,131	67.5
50-54	\$214,815	\$803,336	75.9	\$52,836	\$160,452	96.2	\$267,651	\$963,788	78.7
55-59	\$128,083	\$791,522	75.2	\$35,241	\$145,364	91.9	\$163,325	\$936,897	77.4
60-64	\$67,093	\$622,796	82.1	\$26,265	\$173,153	108.8	\$93,359	\$795,949	86.7
65-69	\$25,248	\$372,943	77.3	\$15,848	\$123,220	102.1	\$41,096	\$496,164	82.3
70 and over	\$10,525	\$238,201	98.0	\$11,190	\$183,424	143.8	\$21,716	\$421,625	113.8
Total	\$3,734,472	\$6,259,521	72.0	\$1,518,639	\$1,557,152	80.8	\$5,253,112	\$7,816,697	73.6

TABLE 8

Male and Female 1990-95 Experience by Policy Year
 Medical, Paramedical, Nonmedical Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$649,119	\$413,235	61.6	\$282,085	\$98,251	58.1	\$931,204	\$511,487	60.9
2	\$561,776	\$464,609	60.9	\$237,310	\$123,901	67.9	\$799,087	\$588,511	62.3
3	\$472,420	\$538,082	64.6	\$197,752	\$168,570	88.4	\$670,173	\$706,652	69.1
4	\$400,142	\$557,382	66.8	\$164,805	\$178,171	92.9	\$564,948	\$735,553	71.7
5	\$337,157	\$529,328	65.7	\$138,565	\$146,031	77.8	\$475,722	\$675,359	68.0
6	\$277,285	\$526,669	71.8	\$113,091	\$133,333	76.6	\$390,377	\$660,002	72.7
7	\$232,364	\$545,080	78.9	\$92,682	\$131,241	82.0	\$325,046	\$676,321	79.5
8	\$197,689	\$533,519	82.0	\$75,486	\$113,275	79.3	\$273,175	\$646,794	81.5
9	\$161,178	\$456,382	79.0	\$58,619	\$100,324	85.5	\$219,797	\$556,707	80.1
10	\$128,265	\$436,214	85.2	\$44,944	\$88,991	91.2	\$173,210	\$525,206	86.2
11	\$99,495	\$342,060	75.8	\$34,672	\$73,773	85.6	\$134,168	\$415,834	77.4
12	\$75,836	\$285,430	75.9	\$26,903	\$55,018	77.7	\$102,740	\$340,449	76.2
13	\$56,929	\$231,972	78.1	\$20,694	\$51,950	90.4	\$77,624	\$283,945	80.1
14	\$46,059	\$211,214	81.8	\$16,936	\$51,992	99.6	\$62,996	\$263,206	84.8
15	\$38,751	\$188,339	80.1	\$14,087	\$42,324	90.8	\$52,838	\$230,664	81.9
Total	\$3,734,472	\$6,259,521	72.0	\$1,518,639	\$1,557,152	80.8	\$5,253,112	\$7,816,697	73.6

TABLE 9

Male and Female 1990-95 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1980-94 Studied Between 1990 and 1995 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-9	\$3,598	130.6	\$1,063	91.9	\$37,003	62.0
10-14	\$1,500	76.4	\$379	26.3	\$24,549	80.8
15-19	\$829	28.5	\$2,441	59.0	\$53,232	96.6
20-24	\$7,408	105.4	\$13,486	79.4	\$100,154	96.8
25-29	\$25,791	83.9	\$47,945	56.0	\$219,191	87.5
30-34	\$74,248	59.0	\$158,985	53.6	\$290,507	82.8
35-39	\$154,032	52.4	\$300,433	54.9	\$258,032	81.3
40-44	\$282,704	64.2	\$391,937	63.3	\$167,037	81.9
45-49	\$313,611	61.0	\$376,163	65.1	\$122,007	80.5
50-54	\$391,121	73.8	\$330,179	75.6	\$81,140	88.8
55-59	\$387,009	68.5	\$327,022	80.5	\$76,638	94.8
60-64	\$345,538	77.8	\$228,019	88.6	\$47,498	83.0
65-69	\$249,404	77.0	\$98,005	77.3	\$24,844	79.4
70 and over	\$171,900	100.2	\$48,017	85.9	\$17,893	115.2
Total	\$2,408,699	69.7	\$2,324,083	67.7	\$1,519,734	84.5

TABLE 9

Male and Female 1990-95 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$505	35.6	\$239	42.3	\$21,239	58.9
10-14	\$176	29.2	\$186	39.1	\$8,246	69.3
15-19	\$297	40.0	\$1,209	117.6	\$14,340	86.5
20-24	\$256	19.0	\$1,909	44.8	\$31,163	73.9
25-29	\$7,580	156.3	\$11,848	70.4	\$67,066	65.1
30-34	\$9,164	57.2	\$28,152	51.8	\$89,880	58.8
35-39	\$19,024	60.2	\$46,796	45.2	\$90,012	66.7
40-44	\$19,719	43.5	\$73,483	57.5	\$65,422	75.9
45-49	\$32,987	70.4	\$82,550	80.4	\$47,424	93.4
50-54	\$62,877	102.1	\$66,635	86.0	\$30,798	110.9
55-59	\$56,636	81.4	\$69,232	96.5	\$19,385	114.4
60-64	\$79,033	91.4	\$80,670	132.2	\$13,179	112.6
65-69	\$84,071	100.1	\$29,944	100.7	\$9,095	130.1
70 and over	\$145,112	147.4	\$22,595	116.8	\$15,700	161.0
Total	\$517,443	94.3	\$515,455	76.8	\$522,957	73.9

TABLE 9

Male and Female 1990-95 Experience by Issue Age
 Medical, Paramedical, Nonmedical Separately
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$4,103	98.2	\$1,302	75.6	\$58,243	60.8
10-14	\$1,676	65.3	\$566	29.5	\$32,796	77.6
15-19	\$1,126	30.9	\$3,651	70.7	\$67,573	94.2
20-24	\$7,664	91.5	\$15,395	72.5	\$131,317	90.2
25-29	\$33,372	93.8	\$59,794	58.4	\$286,258	81.0
30-34	\$83,413	58.8	\$187,138	53.3	\$380,388	75.6
35-39	\$173,057	53.1	\$347,230	53.3	\$348,045	76.9
40-44	\$302,424	62.2	\$465,421	62.3	\$232,460	80.1
45-49	\$346,598	61.8	\$458,714	67.4	\$169,432	83.7
50-54	\$453,998	76.8	\$396,814	77.1	\$111,938	93.9
55-59	\$443,645	69.9	\$396,254	82.9	\$96,023	98.2
60-64	\$424,572	80.1	\$308,690	96.9	\$60,677	88.1
65-69	\$333,475	81.7	\$127,950	81.8	\$33,940	88.6
70 and over	\$317,013	117.4	\$70,613	93.8	\$33,594	132.8
Total	\$2,926,143	73.1	\$2,839,538	69.2	\$2,042,691	81.5

TABLE 10

Male and Female 1990-95 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$122,877	58.7	\$162,290	54.7	\$126,523	77.0
2	\$152,335	59.0	\$188,255	55.9	\$122,554	73.4
3	\$160,149	56.2	\$225,459	61.1	\$151,624	85.1
4	\$171,104	57.9	\$231,277	64.1	\$154,565	86.8
5	\$162,797	55.8	\$215,409	63.4	\$150,513	86.3
6	\$185,617	68.5	\$200,667	66.5	\$140,161	87.0
7	\$219,266	83.0	\$199,955	72.5	\$125,431	83.3
8	\$217,145	83.1	\$188,835	76.3	\$127,186	89.6
9	\$186,229	77.8	\$166,957	78.1	\$103,026	82.5
10	\$191,534	86.4	\$146,172	79.1	\$98,247	93.6
11	\$155,720	74.6	\$118,414	75.6	\$67,752	79.1
12	\$131,199	69.8	\$98,639	80.5	\$55,414	85.0
13	\$126,032	78.0	\$69,150	75.2	\$36,667	84.7
14	\$119,643	78.6	\$60,031	80.8	\$31,454	99.7
15	\$107,047	73.6	\$52,567	85.0	\$28,611	103.3
Total	\$2,408,699	69.7	\$2,324,083	67.7	\$1,519,734	84.5

TABLE 10

Male and Female 1990-95 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1980-94 Studied Between 1990 and 1995 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$22,882	60.9	\$32,752	51.3	\$42,050	62.1
2	\$36,980	79.5	\$38,408	55.7	\$48,295	72.1
3	\$64,048	123.1	\$51,991	74.5	\$52,360	76.1
4	\$66,364	123.9	\$54,956	79.9	\$56,808	81.7
5	\$45,660	87.4	\$51,068	78.0	\$49,276	70.4
6	\$37,863	78.1	\$43,090	72.0	\$52,355	79.7
7	\$44,840	98.0	\$42,868	79.9	\$43,524	71.8
8	\$36,478	89.2	\$40,024	84.8	\$36,748	67.2
9	\$32,727	97.2	\$34,729	89.2	\$32,842	73.4
10	\$28,485	100.5	\$34,367	103.0	\$26,136	72.8
11	\$26,523	95.1	\$23,529	83.1	\$23,642	78.8
12	\$17,564	74.3	\$19,996	86.4	\$17,407	72.7
13	\$18,914	93.9	\$19,017	101.4	\$14,005	75.3
14	\$20,106	102.5	\$16,198	97.1	\$15,658	98.5
15	\$18,003	97.8	\$12,455	88.9	\$11,843	83.5
Total	\$517,443	94.3	\$515,455	76.8	\$522,957	73.9

TABLE 10

Male and Female 1990-95 Experience by Policy Year
 Medical, Paramedical, Nonmedical Separately
 Issues of 1980-94 Studied Between 1990 and 1995 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

Male/Female Combined

Policy Year	Medical		Paramedical		Nonmedical	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
1	\$145,759	59.0	\$195,042	54.1	\$168,573	72.6
2	\$189,315	62.1	\$226,664	55.9	\$170,850	73.0
3	\$224,197	66.5	\$277,450	63.2	\$203,984	82.6
4	\$237,468	68.0	\$286,234	66.6	\$211,373	85.4
5	\$208,457	60.6	\$266,478	65.7	\$199,790	81.8
6	\$223,481	70.0	\$243,757	67.4	\$192,516	84.9
7	\$264,107	85.3	\$242,823	73.7	\$168,956	80.0
8	\$253,624	83.9	\$228,859	77.6	\$163,935	83.4
9	\$218,956	80.2	\$201,687	79.8	\$135,869	80.1
10	\$220,019	88.0	\$180,539	82.7	\$124,384	88.3
11	\$182,244	77.0	\$141,944	76.8	\$91,394	79.0
12	\$148,763	70.3	\$118,635	81.4	\$72,822	81.7
13	\$144,947	79.7	\$88,167	79.7	\$50,672	81.9
14	\$139,749	81.4	\$76,230	83.8	\$47,112	99.3
15	\$125,051	76.3	\$65,023	85.7	\$40,455	96.6
Total	\$2,926,143	73.1	\$2,839,538	69.2	\$2,042,691	81.5

Table 11

Male and Female Medical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$1,315	109.2	\$428	27.1	\$1,559	69.4	\$2,625	101.1	\$5,928	77.7
20-29	\$5,478	82.6	\$4,883	63.4	\$13,069	121.7	\$9,768	77.0	\$33,199	87.9
30-39	\$23,355	39.6	\$39,080	40.2	\$85,638	56.1	\$80,207	72.2	\$228,281	54.4
40-49	\$79,964	53.2	\$113,701	42.1	\$248,469	76.3	\$154,179	73.9	\$596,315	62.5
50-59	\$82,069	58.5	\$157,204	66.0	\$309,946	78.2	\$228,911	71.6	\$778,131	71.1
60 and over	\$83,030	75.3	\$178,752	69.3	\$341,110	92.2	\$163,950	81.5	\$766,843	81.6
All Ages	\$275,212	58.8	\$494,050	56.6	\$999,793	79.5	\$639,643	74.7	\$2,408,699	69.7

Table 11

Male and Female Medical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$425	76.7	\$75	10.8	\$155	18.8	\$323	46.6	\$978	35.4
20-29	\$382	35.7	\$1,544	105.8	\$4,787	254.9	\$1,122	62.7	\$7,836	126.4
30-39	\$2,986	41.9	\$4,626	41.2	\$11,669	66.1	\$8,906	76.8	\$28,188	59.2
40-49	\$5,302	35.4	\$11,901	47.7	\$21,251	65.8	\$14,252	71.6	\$52,707	57.2
50-59	\$11,549	67.2	\$43,661	136.7	\$35,905	72.7	\$28,397	87.2	\$119,513	91.1
60 and over	\$39,215	91.0	\$114,265	130.5	\$106,626	112.1	\$48,110	111.5	\$308,218	114.6
All Ages	\$59,862	71.2	\$176,073	111.5	\$180,395	91.5	\$101,112	92.2	\$517,443	94.3

Table 11

Male and Female Medical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Actual Deaths in \$1,000 Units)

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years		6-10 Policy Years		11-15 Policy Years		1-15 Policy Years	
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio
0-19	\$1,740	99.0	\$503	22.1	\$1,714	55.8	\$2,948	89.6	\$6,906	66.4
20-29	\$5,860	76.1	\$6,427	70.2	\$17,857	141.5	\$10,890	75.2	\$41,036	93.4
30-39	\$26,342	39.8	\$43,706	40.3	\$97,308	57.2	\$89,113	72.7	\$256,470	54.9
40-49	\$85,266	51.6	\$125,602	42.6	\$269,721	75.3	\$168,432	73.7	\$649,023	62.0
50-59	\$93,618	59.4	\$200,865	74.3	\$345,851	77.6	\$257,308	73.0	\$897,644	73.2
60 and over	\$122,246	79.7	\$293,018	84.8	\$447,736	96.3	\$212,061	86.8	\$1,075,062	89.0
All Ages	\$335,075	60.7	\$670,123	65.0	\$1,180,188	81.1	\$740,755	76.7	\$2,926,143	73.1

Table 12

Male and Female Paramedical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$668	53.0	\$464	26.6	\$944	49.4	\$1,808	99.4	\$3,885	57.7
20-29	\$13,931	43.8	\$16,277	55.8	\$15,278	66.0	\$15,944	86.3	\$61,432	59.9
30-39	\$87,064	48.4	\$132,146	49.2	\$158,110	58.5	\$82,098	65.0	\$459,419	54.4
40-49	\$129,714	54.3	\$242,198	58.7	\$278,420	71.3	\$117,768	76.2	\$768,101	64.2
50-59	\$79,776	63.4	\$174,537	78.5	\$272,262	79.3	\$130,624	86.1	\$657,201	77.9
60 and over	\$39,390	70.9	\$106,520	78.8	\$177,571	91.1	\$50,560	92.8	\$374,042	85.0
All Ages	\$350,545	55.3	\$672,146	62.8	\$902,588	73.7	\$398,803	78.6	\$2,324,083	67.7

Table 12

Male and Female Paramedical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$25	6.2	\$409	72.6	\$1,031	158.2	\$169	37.7	\$1,635	79.0
20-29	\$2,839	40.1	\$3,298	48.9	\$5,636	133.3	\$1,983	65.5	\$13,757	65.2
30-39	\$15,359	42.0	\$21,754	45.0	\$24,342	48.1	\$13,492	60.6	\$74,949	47.5
40-49	\$22,929	44.5	\$55,031	71.6	\$53,662	73.5	\$24,410	83.9	\$156,033	67.7
50-59	\$15,108	72.1	\$34,062	89.6	\$55,336	92.5	\$31,360	103.0	\$135,868	91.0
60 and over	\$14,898	92.2	\$43,460	129.4	\$55,069	123.2	\$19,782	126.6	\$133,211	121.0
All Ages	\$71,161	53.6	\$158,016	77.4	\$195,079	83.7	\$91,197	90.4	\$515,455	76.8

Table 12

Male and Female Paramedical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$693	41.6	\$874	37.8	\$1,976	77.1	\$1,977	87.2	\$5,520	62.7
20-29	\$16,771	43.1	\$19,576	54.5	\$20,914	76.4	\$17,927	83.4	\$75,190	60.8
30-39	\$102,424	47.3	\$153,901	48.6	\$182,453	56.9	\$95,590	64.4	\$534,368	53.3
40-49	\$152,643	52.5	\$297,229	60.7	\$332,083	71.7	\$142,178	77.5	\$924,135	64.7
50-59	\$94,885	64.6	\$208,600	80.1	\$327,598	81.2	\$161,984	88.9	\$793,069	79.9
60 and over	\$54,288	75.7	\$149,980	88.9	\$232,641	97.1	\$70,342	100.4	\$507,253	92.2
All Ages	\$421,706	55.0	\$830,162	65.2	\$1,097,667	75.3	\$490,001	80.6	\$2,839,538	69.2

Table 13

Male and Female Nonmedical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$24,792	73.4	\$25,724	69.9	\$36,970	80.3	\$27,298	95.6	\$114,785	79.1
20-29	\$56,270	64.3	\$87,450	90.2	\$116,668	103.3	\$58,957	104.5	\$319,346	90.3
30-39	\$80,936	69.6	\$173,112	87.6	\$221,353	82.8	\$73,138	84.1	\$548,540	82.1
40-49	\$52,104	93.5	\$88,369	76.9	\$113,095	78.6	\$35,476	86.2	\$289,045	81.3
50-59	\$23,530	98.8	\$50,950	104.1	\$65,909	90.6	\$17,389	65.1	\$157,779	91.6
60 and over	\$11,445	80.3	\$31,095	87.6	\$40,057	98.5	\$7,638	56.1	\$90,236	86.7
All Ages	\$249,078	75.2	\$456,702	86.1	\$594,054	86.9	\$219,899	86.8	\$1,519,734	84.5

Table 13

Male and Female Nonmedical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$11,362	61.1	\$12,603	72.3	\$11,776	63.5	\$8,085	81.3	\$43,827	67.9
20-29	\$18,158	57.0	\$26,086	63.4	\$35,754	75.8	\$18,231	73.1	\$98,230	67.7
30-39	\$28,231	56.6	\$54,205	64.6	\$70,303	61.3	\$27,152	69.4	\$179,893	62.6
40-49	\$21,520	89.7	\$34,515	79.2	\$41,230	77.5	\$15,581	96.1	\$112,847	82.4
50-59	\$5,929	99.2	\$16,011	124.0	\$20,116	107.6	\$8,125	113.8	\$50,183	112.2
60 and over	\$5,143	116.0	\$15,024	160.8	\$12,426	132.6	\$5,381	101.6	\$37,975	133.5
All Ages	\$90,345	67.0	\$158,446	76.1	\$191,608	73.2	\$82,557	80.4	\$522,957	73.9

Table 13

Male and Female Nonmedical 1990-95 Experience by Issue Age and Policy Year
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$36,155	69.0	\$38,327	70.6	\$48,746	75.5	\$35,383	91.9	\$158,613	75.6
20-29	\$74,428	62.3	\$113,536	82.2	\$152,422	95.2	\$77,188	94.9	\$417,576	83.7
30-39	\$109,167	65.7	\$227,318	80.8	\$291,656	76.3	\$100,291	79.6	\$728,433	76.2
40-49	\$73,624	92.4	\$122,885	77.5	\$154,325	78.3	\$51,057	89.0	\$401,893	81.6
50-59	\$29,459	98.9	\$66,961	108.2	\$86,026	94.1	\$25,515	75.4	\$207,962	95.9
60 and over	\$16,588	88.8	\$46,119	102.8	\$52,483	104.9	\$13,019	68.8	\$128,211	96.8
All Ages	\$339,424	72.8	\$615,148	83.2	\$785,662	83.1	\$302,456	85.0	\$2,042,691	81.5

Table 14

Male and Female 1990-95 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$26,775	73.9	\$26,616	66.3	\$39,474	78.6	\$31,732	96.2	\$124,598	78.1
20-29	\$75,827	60.2	\$108,839	81.3	\$145,016	98.8	\$84,680	96.6	\$414,362	83.8
30-39	\$192,105	54.1	\$344,539	61.2	\$465,257	67.4	\$235,546	72.6	\$1,237,449	64.0
40-49	\$262,282	58.9	\$444,454	55.7	\$640,070	74.4	\$307,502	76.1	\$1,654,309	66.0
50-59	\$186,102	64.2	\$383,047	75.2	\$648,558	79.8	\$377,150	75.7	\$1,594,859	75.6
60 and over	\$134,752	74.8	\$317,294	74.0	\$559,489	92.4	\$222,405	82.5	\$1,233,941	83.1
All Ages	\$877,845	61.3	\$1,624,792	65.7	\$2,497,865	78.9	\$1,259,018	77.9	\$6,259,521	72.0

Table 14

Male and Female 1990-95 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$11,813	60.4	\$13,087	70.0	\$12,962	64.8	\$8,577	77.4	\$46,441	67.0
20-29	\$21,455	53.6	\$30,928	62.7	\$46,186	86.7	\$21,341	71.7	\$119,911	69.5
30-39	\$46,747	49.9	\$80,604	56.2	\$106,336	58.1	\$49,584	68.0	\$283,272	57.5
40-49	\$49,932	55.1	\$101,536	69.8	\$116,144	73.3	\$54,296	83.2	\$321,911	70.0
50-59	\$32,754	74.2	\$93,771	113.2	\$111,367	87.0	\$67,924	96.8	\$305,817	94.1
60 and over	\$59,449	93.3	\$172,845	132.5	\$174,169	116.7	\$73,334	114.4	\$479,799	117.7
All Ages	\$222,153	63.2	\$492,773	86.4	\$567,166	82.0	\$275,059	87.8	\$1,557,152	80.8

Table 14

Male and Female 1990-95 Experience by Issue Age and Policy Year
 Medical, Paramedical and Nonmedical Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$38,588	69.2	\$39,704	67.5	\$52,437	74.7	\$40,309	91.5	\$171,040	74.7
20-29	\$97,282	58.6	\$139,767	76.3	\$191,202	95.5	\$106,022	90.3	\$534,274	80.1
30-39	\$238,853	53.2	\$425,143	60.2	\$571,593	65.5	\$285,131	71.8	\$1,520,721	62.7
40-49	\$312,215	58.3	\$545,991	57.9	\$756,215	74.2	\$361,799	77.0	\$1,976,221	66.6
50-59	\$218,856	65.5	\$476,818	80.5	\$759,925	80.8	\$445,074	78.3	\$1,900,676	78.0
60 and over	\$194,202	79.6	\$490,139	87.6	\$733,658	97.2	\$295,740	88.7	\$1,713,740	90.6
All Ages	\$1,099,998	61.6	\$2,117,565	69.6	\$3,065,032	79.5	\$1,534,077	79.5	\$7,816,674	73.6

Table 15

Summary of Male and Female 1990-95 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Male

Ages at Issue	1-2 Policy Years		3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years			
	Para- Medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical		
	0-19	109.2	53.0	73.4	27.1	26.6	69.9	69.4	49.4	80.3	101.1	99.4	95.6	77.7	57.7
20-29	82.6	43.8	64.3	63.4	55.8	90.2	121.7	66.0	103.3	77.0	86.3	104.5	87.9	59.9	90.3
30-39	39.6	48.4	69.6	40.2	49.2	87.6	56.1	58.5	82.8	72.2	65.0	84.1	54.4	54.4	82.1
40-49	53.2	54.3	93.5	42.1	58.7	76.9	76.3	71.3	78.6	73.9	76.2	86.2	62.5	64.2	81.3
50-59	58.5	63.4	98.8	66.0	78.5	104.1	78.2	79.3	90.6	71.6	86.1	65.1	71.1	77.9	91.6
60 and over	75.3	70.9	80.3	69.3	78.8	87.6	92.2	91.1	98.5	81.5	92.8	56.1	81.6	85.0	86.7
All Ages	58.8	55.3	75.2	56.6	62.8	86.1	79.5	73.7	86.9	74.7	78.6	86.8	69.7	67.7	84.5

Table 15

Summary of Male and Female 1990-95 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Female

Ages at Issue	1-2 Policy Years		3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years			
	Para- Medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	Para- Medical	Non- medical	Non- medical	
0-19	76.7	6.2	61.1	10.8	72.6	72.3	18.8	158.2	63.5	46.6	37.7	81.3	35.4	79.0	67.9
20-29	35.7	40.1	57.0	105.8	48.9	63.4	254.9	133.3	75.8	62.7	65.5	73.1	126.4	65.2	67.7
30-39	41.9	42.0	56.6	41.2	45.0	64.6	66.1	48.1	61.3	76.8	60.6	69.4	59.2	47.5	62.6
40-49	35.4	44.5	89.7	47.7	71.6	79.2	65.8	73.5	77.5	71.6	83.9	96.1	57.2	67.7	82.4
50-59	67.2	72.1	99.2	136.7	89.6	124.0	72.7	92.5	107.6	87.2	103.0	113.8	91.1	91.0	112.2
60 and over	91.0	92.2	116.0	130.5	129.4	160.8	112.1	123.2	132.6	111.5	126.6	101.6	114.6	121.0	133.5
All Ages	71.2	53.6	67.0	111.5	77.4	76.1	91.5	83.7	73.2	92.2	90.4	80.4	94.3	76.8	73.9

Table 15

Summary of Male and Female 1990-95 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Male/Female Combined

Ages at Issue	1-2 Policy Years		3-5 Policy Years			6-10 Policy Years			11-15 Policy Years			1-15 Policy Years			
	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	Para- Medical	Non- medical	
	0-19	99.0	41.6	69.0	22.1	37.8	70.6	55.8	77.1	75.5	89.6	87.2	91.9	66.4	62.7
20-29	76.1	43.1	62.3	70.2	54.5	82.2	141.5	76.4	95.2	75.2	83.4	94.9	93.4	60.8	83.7
30-39	39.8	47.3	65.7	40.3	48.6	80.8	57.2	56.9	76.3	72.7	64.4	79.6	54.9	53.3	76.2
40-49	51.6	52.5	92.4	42.6	60.7	77.5	75.3	71.7	78.3	73.7	77.5	89.0	62.0	64.7	81.6
50-59	59.4	64.6	98.9	74.3	80.1	108.2	77.6	81.2	94.1	73.0	88.9	75.4	73.2	79.9	95.9
60 and over	79.7	75.7	88.8	84.8	88.9	102.8	96.3	97.1	104.9	86.8	100.4	68.8	89.0	92.2	96.8
All Ages	60.7	55.0	72.8	65.0	65.2	83.2	81.1	75.3	83.1	76.7	80.6	85.0	73.1	69.2	81.5

Table 15

Summary of Male and Female 1990-95 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Ages at Issue	Male														
	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.49	1.39	0.67	0.98	2.63	2.58	0.71	1.63	1.16	0.98	0.96	0.95	0.74	1.37	1.02
20-29	0.53	1.47	0.78	0.88	1.62	1.42	0.54	1.56	0.85	1.12	1.21	1.36	0.68	1.51	1.03
30-39	1.22	1.44	1.76	1.22	1.78	2.18	1.04	1.41	1.47	0.90	1.29	1.17	1.00	1.51	1.51
40-49	1.02	1.72	1.76	1.39	1.31	1.82	0.93	1.10	1.03	1.03	1.13	1.17	1.03	1.27	1.30
50-59	1.08	1.56	1.69	1.19	1.33	1.58	1.01	1.14	1.16	1.20	0.76	0.91	1.10	1.18	1.29
60 and over	0.94	1.13	1.07	1.14	1.11	1.26	0.99	1.08	1.07	1.14	0.60	0.69	1.04	1.02	1.06
All Ages	0.94	1.36	1.28	1.11	1.37	1.52	0.93	1.18	1.09	1.05	1.10	1.16	0.97	1.25	1.21

Table 15

Summary of Male and Female 1990-95 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	0.08	9.93	0.80	6.73	1.00	6.70	8.42	0.40	3.38	0.81	2.16	1.75	2.23	0.86	1.92
20-29	1.12	1.42	1.60	0.46	1.30	0.60	0.52	0.57	0.30	1.04	1.12	1.17	0.52	1.04	0.54
30-39	1.00	1.35	1.35	1.09	1.43	1.57	0.73	1.27	0.93	0.79	1.15	0.90	0.80	1.32	1.06
40-49	1.26	2.02	2.54	1.50	1.11	1.66	1.12	1.05	1.18	1.17	1.15	1.34	1.18	1.22	1.44
50-59	1.07	1.38	1.48	0.66	1.38	0.91	1.27	1.16	1.48	1.18	1.10	1.31	1.00	1.23	1.23
60 and over	1.01	1.26	1.28	0.99	1.24	1.23	1.10	1.08	1.18	1.14	0.80	0.91	1.06	1.10	1.16
All Ages	0.75	1.25	0.94	0.69	0.98	0.68	0.92	0.87	0.80	0.98	0.89	0.87	0.82	0.96	0.78

Table 15

Summary of Male and Female 1990-95 Mortality Ratios
 Medical, Paramedical and Nonmedical Separately
 Expected Deaths Based on 1975-80 Basic Tables

Male/Female Combined

Ages at Issue	Policy Years 1-2			Policy Years 3-5			Policy Years 6-10			Policy Years 11-15			Policy Years 1-15		
	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med	Para to Med	Non to Para	Non to med
0-19	0.42	1.66	0.70	1.71	1.87	3.19	1.38	0.98	1.35	0.97	1.05	1.03	0.94	1.21	1.14
20-29	0.57	1.45	0.82	0.78	1.51	1.17	0.54	1.25	0.67	1.11	1.14	1.26	0.65	1.38	0.90
30-39	1.19	1.39	1.65	1.21	1.66	2.00	1.00	1.34	1.34	0.89	1.24	1.10	0.97	1.43	1.39
40-49	1.02	1.76	1.79	1.43	1.28	1.82	0.95	1.09	1.04	1.05	1.15	1.21	1.04	1.26	1.32
50-59	1.09	1.53	1.66	1.08	1.35	1.46	1.05	1.16	1.21	1.22	0.85	1.03	1.09	1.20	1.31
60 and over	0.95	1.17	1.11	1.05	1.16	1.21	1.01	1.08	1.09	1.16	0.69	0.79	1.04	1.05	1.09
All Ages	0.91	1.32	1.20	1.00	1.28	1.28	0.93	1.10	1.02	1.05	1.05	1.11	0.95	1.18	1.11

TABLE 16

Smoker-Nonsmoker 1994-95 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1994 and 1995 Anniversaries
 Expected Deaths Based on 1975-80 Basic Tables
 (Exposures in \$1,000,000 Units; Actual Deaths in \$1,000 Units)

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

Ages at Issue	Nonsmoker			Smoker			Ratio of Smoker/Nonsmoker Mortality Ratios
	Exposure	Actual Deaths	Mortality Ratio	Exposure	Actual Deaths	Mortality Ratio	
0-19	\$2,247	\$550	48.4	\$58	\$106	225.0	4.65
20-29	\$8,105	\$7,753	123.5	\$871	\$631	88.9	0.72
30-39	\$55,794	\$31,881	42.0	\$4,513	\$5,036	66.6	1.58
40-49	\$61,072	\$95,679	57.2	\$5,846	\$16,433	86.6	1.51
50-59	\$30,768	\$91,491	48.8	\$3,739	\$35,900	141.1	2.89
60 and over	\$16,000	\$184,903	85.9	\$1,763	\$45,631	195.4	2.28
Total	\$173,988	\$412,258	63.1	\$16,792	\$103,739	136.3	2.16

TABLE 16

Smoker-Nonsmoker 1994-95 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$1,691	\$655	58.4	\$111	\$110	128.7	2.21
20-29	\$33,741	\$10,996	47.8	\$3,630	\$2,644	103.0	2.15
30-39	\$155,494	\$82,196	44.2	\$17,313	\$18,837	82.1	1.86
40-49	\$99,075	\$129,585	51.8	\$16,096	\$55,604	124.4	2.40
50-59	\$28,348	\$105,794	62.9	\$4,944	\$49,011	152.1	2.42
60 and over	\$7,734	\$68,713	71.3	\$1,176	\$30,005	194.7	2.73
Total	\$326,085	\$397,942	54.9	\$43,271	\$156,214	132.4	2.41

TABLE 16

Smoker-Nonsmoker 1994-95 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$48,254	\$15,884	69.8	\$2,998	\$1,410	76.3	1.09
20-29	\$117,677	\$57,216	71.4	\$16,222	\$15,869	134.6	1.89
30-39	\$134,095	\$100,949	62.9	\$23,890	\$42,259	142.1	2.26
40-49	\$31,333	\$47,148	58.4	\$6,653	\$25,014	140.2	2.40
50-59	\$6,137	\$23,442	67.0	\$1,236	\$14,505	197.9	2.95
60 and over	\$1,820	\$21,707	90.1	\$281	\$6,100	156.2	1.73
Total	\$339,318	\$266,348	66.1	\$51,283	\$105,159	145.1	2.20

TABLE 16

Smoker-Nonsmoker 1994-95 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	\$52,192	\$17,089	68.3	\$3,168	\$1,626	82.1	1.20
20-29	\$159,524	\$75,966	69.4	\$20,725	\$19,145	127.1	1.83
30-39	\$345,384	\$215,027	50.9	\$45,717	\$66,134	109.7	2.16
40-49	\$191,481	\$272,413	54.7	\$28,596	\$97,053	119.1	2.18
50-59	\$65,253	\$220,728	56.5	\$9,919	\$99,417	153.0	2.71
60 and over	\$25,554	\$275,324	82.0	\$3,221	\$81,737	191.5	2.34
Total	\$839,391	\$1,076,549	60.4	\$111,348	\$365,113	137.0	2.27

TABLE 17

Smoker-Nonsmoker 1994-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	
1994	1	\$27,356	\$15,987	44.3	\$2,137	\$2,160	67.2	1.52
1993	2	\$28,379	\$20,387	40.0	\$1,852	\$4,466	116.4	2.91
1992	3	\$19,467	\$31,939	59.9	\$1,789	\$12,673	245.4	4.10
1991	4	\$16,671	\$39,367	71.7	\$1,517	\$10,379	199.0	2.78
1990	5	\$15,251	\$38,156	65.6	\$1,286	\$2,971	62.6	0.95
1989	6	\$13,089	\$26,233	48.2	\$1,266	\$4,302	80.0	1.66
1988	7	\$11,503	\$38,277	70.1	\$1,225	\$9,533	158.9	2.27
1987	8	\$10,025	\$42,766	77.6	\$1,069	\$10,058	172.9	2.23
1986	9	\$7,896	\$28,328	60.5	\$894	\$5,905	106.3	1.76
1985	10	\$6,915	\$37,914	87.0	\$867	\$14,798	245.2	2.82
1984	11	\$6,376	\$25,066	53.4	\$775	\$6,369	104.5	1.96
1983	12	\$4,973	\$28,220	65.4	\$662	\$5,761	96.2	1.47
1982	13	\$3,157	\$16,076	59.0	\$511	\$6,456	134.0	2.27
1981	14	\$2,411	\$18,689	85.2	\$563	\$4,366	85.9	1.01
1980	15	\$513	\$4,844	80.3	\$372	\$3,534	112.5	1.40
All years 1-15		\$173,988	\$412,258	63.1	\$16,792	\$103,739	136.3	2.16

TABLE 17

Smoker-Nonsmoker 1994-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	
1994	1	\$51,845	\$22,073	48.6	\$7,130	\$7,464	114.1	2.35
1993	2	\$51,017	\$31,117	52.9	\$5,863	\$9,706	132.6	2.51
1992	3	\$45,669	\$38,926	54.7	\$5,302	\$10,270	113.9	2.08
1991	4	\$38,957	\$34,001	46.2	\$4,584	\$15,575	160.8	3.48
1990	5	\$31,882	\$36,245	50.2	\$3,860	\$12,381	127.3	2.54
1989	6	\$26,419	\$38,835	56.1	\$3,350	\$11,474	115.4	2.05
1988	7	\$20,211	\$35,076	56.9	\$3,010	\$15,645	149.2	2.62
1987	8	\$15,969	\$35,871	62.1	\$2,258	\$12,663	137.1	2.21
1986	9	\$13,281	\$26,023	51.7	\$1,899	\$10,769	119.7	2.31
1985	10	\$10,353	\$25,986	57.0	\$1,720	\$11,129	116.8	2.05
1984	11	\$8,102	\$29,638	65.9	\$1,399	\$11,331	122.8	1.86
1983	12	\$5,655	\$24,102	68.6	\$1,006	\$13,426	186.9	2.73
1982	13	\$3,923	\$11,706	50.1	\$714	\$7,053	142.2	2.84
1981	14	\$2,375	\$6,643	52.8	\$702	\$4,732	123.3	2.34
1980	15	\$421	\$1,694	63.0	\$468	\$2,589	115.6	1.83
All years 1-15		\$326,085	\$397,942	54.9	\$43,271	\$156,214	132.4	2.41

TABLE 17

Smoker-Nonsmoker 1994-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	
1994	1	\$41,335	\$15,488	61.3	\$6,763	\$4,342	99.8	1.63
1993	2	\$42,801	\$16,438	54.3	\$5,998	\$8,235	172.8	3.18
1992	3	\$41,598	\$22,726	63.5	\$5,723	\$8,170	143.0	2.25
1991	4	\$38,030	\$28,300	75.5	\$5,257	\$7,854	130.2	1.72
1990	5	\$33,983	\$24,404	62.5	\$4,896	\$11,837	181.7	2.91
1989	6	\$29,750	\$26,275	68.4	\$4,335	\$9,590	148.4	2.17
1988	7	\$22,219	\$22,758	68.0	\$4,012	\$10,001	138.1	2.03
1987	8	\$20,912	\$23,504	69.6	\$3,398	\$10,107	155.9	2.24
1986	9	\$20,462	\$21,599	67.9	\$2,715	\$6,312	126.0	1.86
1985	10	\$14,958	\$18,510	71.6	\$2,257	\$7,451	160.3	2.24
1984	11	\$12,929	\$15,629	60.1	\$1,744	\$6,562	159.3	2.65
1983	12	\$10,404	\$15,048	62.7	\$1,484	\$6,830	165.5	2.64
1982	13	\$6,526	\$8,703	58.8	\$1,040	\$3,349	107.6	1.83
1981	14	\$3,167	\$5,927	90.0	\$933	\$2,946	126.3	1.40
1980	15	\$237	\$1,031	183.5	\$720	\$1,566	102.0	0.56
All years 1-15		\$339,318	\$266,348	66.1	\$51,283	\$105,159	145.1	2.20

TABLE 17

Smoker-Nonsmoker 1994-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1994 and 1995 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	
1994	1	\$120,537	\$53,548	50.2	\$16,031	\$13,967	99.0	1.97
1993	2	\$122,198	\$67,943	48.5	\$13,714	\$22,408	140.8	2.90
1992	3	\$106,736	\$93,592	58.4	\$12,815	\$31,113	156.4	2.68
1991	4	\$93,659	\$101,669	61.2	\$11,359	\$33,808	161.5	2.64
1990	5	\$81,117	\$98,806	58.3	\$10,043	\$27,190	129.5	2.22
1989	6	\$69,259	\$91,344	56.4	\$8,951	\$25,367	116.4	2.07
1988	7	\$53,933	\$96,113	64.2	\$8,249	\$35,181	148.3	2.31
1987	8	\$46,907	\$102,142	69.7	\$6,726	\$32,829	152.4	2.19
1986	9	\$41,640	\$75,951	58.9	\$5,509	\$22,986	117.5	1.99
1985	10	\$32,227	\$82,411	71.6	\$4,845	\$33,380	165.2	2.31
1984	11	\$27,408	\$70,335	59.6	\$3,919	\$24,264	124.8	2.09
1983	12	\$21,033	\$67,371	65.8	\$3,154	\$26,017	150.4	2.28
1982	13	\$13,606	\$36,486	55.8	\$2,266	\$16,860	130.8	2.34
1981	14	\$7,954	\$31,260	76.1	\$2,199	\$12,045	107.0	1.41
1980	15	\$1,171	\$7,570	81.6	\$1,561	\$7,691	111.2	1.36
All years 1-15		\$839,391	\$1,076,549	60.4	\$111,348	\$365,113	137.0	2.27

TABLE 18

Smoker-Nonsmoker 1990-95 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$8,848	\$4,845	110.2	\$322	\$161	74.9	0.68
20-29	\$34,543	\$25,664	100.4	\$3,797	\$3,595	128.1	1.28
30-39	\$221,659	\$119,566	41.1	\$21,463	\$30,909	98.9	2.40
40-49	\$242,134	\$330,237	52.6	\$28,028	\$84,145	104.4	1.98
50-59	\$122,739	\$404,409	58.6	\$16,966	\$149,372	145.7	2.48
60 and over	\$61,286	\$617,750	82.0	\$7,482	\$157,821	179.9	2.19
Total	\$691,213	\$1,502,473	62.8	\$78,061	\$426,006	139.6	2.22

TABLE 18

Smoker-Nonsmoker 1990-95 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$6,672	\$1,765	42.4	\$372	\$135	48.9	1.15
20-29	\$129,326	\$41,813	48.3	\$13,924	\$9,244	99.2	2.05
30-39	\$611,272	\$298,876	43.8	\$73,474	\$83,892	96.4	2.20
40-49	\$392,051	\$474,745	53.3	\$71,965	\$203,449	119.0	2.23
50-59	\$110,636	\$369,138	64.6	\$21,913	\$180,599	154.7	2.39
60 and over	\$30,186	\$233,307	70.4	\$5,211	\$109,300	188.2	2.67
Total	\$1,280,147	\$1,419,646	55.3	\$186,860	\$586,620	132.6	2.40

TABLE 18

Smoker-Nonsmoker 1990-95 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$193,241	\$65,224	72.2	\$7,537	\$4,036	83.1	1.15
20-29	\$487,402	\$216,622	68.6	\$70,961	\$63,421	134.7	1.96
30-39	\$546,228	\$359,202	61.9	\$103,567	\$154,604	138.7	2.24
40-49	\$120,475	\$183,301	67.7	\$27,529	\$89,441	143.5	2.12
50-59	\$25,084	\$94,668	75.0	\$5,539	\$49,042	176.8	2.36
60 and over	\$7,596	\$72,991	82.7	\$1,275	\$24,191	166.6	2.01
Total	\$1,380,028	\$992,011	67.4	\$216,410	\$384,737	143.6	2.13

TABLE 18

Smoker-Nonsmoker 1990-95 Experience by Issue Age
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$208,763	\$71,835	72.7	\$8,232	\$4,332	81.0	1.11
20-29	\$651,272	\$284,100	66.4	\$88,682	\$76,261	128.8	1.94
30-39	\$1,379,160	\$777,645	50.1	\$198,505	\$269,406	117.3	2.34
40-49	\$754,661	\$988,283	55.2	\$127,523	\$377,036	120.1	2.17
50-59	\$258,461	\$868,216	62.6	\$44,419	\$379,014	153.4	2.45
60 and over	\$99,069	\$924,048	78.8	\$13,969	\$291,313	181.7	2.31
Total	\$3,351,388	\$3,914,130	60.9	\$481,333	\$1,397,365	137.6	2.26

TABLE 19

Smoker-Nonsmoker 1990-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$116,509	\$77,478	49.1	\$11,571	\$23,196	136.1	2.77
2	\$106,455	\$117,808	57.6	\$10,349	\$27,646	131.7	2.29
3	\$86,149	\$131,563	58.1	\$9,227	\$41,684	170.9	2.94
4	\$74,182	\$137,216	58.5	\$7,983	\$33,719	133.9	2.29
5	\$63,097	\$127,132	54.9	\$6,874	\$26,757	106.3	1.94
6	\$53,493	\$137,447	63.3	\$6,012	\$30,048	121.0	1.91
7	\$46,364	\$165,296	78.4	\$5,286	\$36,865	148.8	1.90
8	\$40,672	\$160,143	77.5	\$4,781	\$36,117	144.5	1.86
9	\$33,912	\$128,739	69.3	\$4,304	\$38,106	152.1	2.19
10	\$26,338	\$108,245	67.0	\$3,612	\$47,234	197.9	2.95
11	\$19,543	\$84,063	59.9	\$2,972	\$27,500	122.8	2.05
12	\$12,594	\$57,893	56.1	\$2,166	\$21,725	118.1	2.10
13	\$7,093	\$32,043	51.8	\$1,387	\$20,324	157.4	3.04
14	\$3,693	\$28,765	80.3	\$935	\$8,984	98.0	1.22
15	\$1,113	\$8,636	65.1	\$596	\$6,094	101.9	1.57
All years 1-15	\$691,213	\$1,502,473	62.8	\$78,061	\$426,006	139.6	2.22

TABLE 19

Smoker-Nonsmoker 1990-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$258,301	\$104,687	45.1	\$38,271	\$38,130	102.8	2.28
2	\$226,825	\$135,859	49.8	\$31,404	\$47,516	114.1	2.29
3	\$185,079	\$153,963	52.1	\$25,828	\$59,048	128.3	2.46
4	\$147,532	\$148,784	52.2	\$20,861	\$71,581	156.3	3.00
5	\$116,577	\$150,168	56.4	\$16,372	\$53,945	125.1	2.22
6	\$90,653	\$134,055	56.6	\$12,970	\$51,156	128.6	2.27
7	\$71,561	\$120,145	55.8	\$10,426	\$54,356	145.6	2.61
8	\$57,600	\$122,270	62.1	\$8,414	\$46,560	136.6	2.20
9	\$45,693	\$109,333	63.6	\$7,170	\$45,657	140.3	2.21
10	\$33,241	\$89,956	62.5	\$5,654	\$43,144	148.4	2.37
11	\$22,355	\$68,326	60.3	\$4,111	\$31,505	132.4	2.20
12	\$13,515	\$48,230	65.0	\$2,573	\$22,377	141.1	2.17
13	\$7,286	\$21,415	53.5	\$1,415	\$11,675	132.6	2.48
14	\$3,241	\$9,847	57.0	\$859	\$7,151	148.1	2.60
15	\$681	\$2,602	64.1	\$525	\$2,813	109.0	1.70
All years 1-15	\$1,280,147	\$1,419,646	55.3	\$186,860	\$586,620	132.6	2.40

TABLE 19

Smoker-Nonsmoker 1990-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$239,981	\$95,857	64.8	\$41,022	\$31,420	116.6	1.80
2	\$214,394	\$94,659	61.3	\$33,472	\$41,814	154.1	2.51
3	\$179,153	\$111,172	70.7	\$28,047	\$40,508	142.0	2.01
4	\$150,719	\$112,339	73.7	\$23,877	\$41,794	147.2	2.00
5	\$129,799	\$95,087	64.8	\$19,982	\$42,542	158.7	2.45
6	\$107,905	\$93,386	69.7	\$16,368	\$36,003	147.9	2.12
7	\$90,409	\$79,887	65.2	\$13,444	\$29,085	130.7	2.01
8	\$80,098	\$79,828	67.7	\$11,245	\$28,220	142.9	2.11
9	\$66,881	\$70,829	67.8	\$9,372	\$23,018	131.1	1.93
10	\$49,403	\$65,502	76.1	\$7,279	\$23,846	156.6	2.06
11	\$35,308	\$42,801	61.6	\$5,217	\$19,916	159.7	2.59
12	\$21,570	\$28,676	61.3	\$3,358	\$14,341	161.2	2.63
13	\$10,369	\$13,238	57.5	\$1,759	\$6,466	130.3	2.26
14	\$3,629	\$7,360	92.8	\$1,115	\$3,666	130.3	1.40
15	\$402	\$1,382	123.0	\$845	\$2,090	108.0	0.88
All years 1-15	\$1,380,028	\$992,011	67.4	\$216,410	\$384,737	143.6	2.13

TABLE 19

Smoker-Nonsmoker 1990-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$614,792	\$278,023	51.7	\$90,865	\$92,747	114.4	2.21
2	\$547,674	\$348,327	55.1	\$75,226	\$116,978	130.3	2.36
3	\$450,382	\$396,699	58.4	\$63,103	\$141,242	142.8	2.44
4	\$372,433	\$398,340	59.3	\$52,723	\$147,094	148.0	2.50
5	\$309,475	\$372,388	57.8	\$43,229	\$123,245	129.6	2.24
6	\$252,051	\$364,889	62.1	\$35,351	\$117,208	131.7	2.12
7	\$208,335	\$365,329	66.6	\$29,157	\$120,308	142.6	2.14
8	\$178,371	\$362,242	69.5	\$24,441	\$110,897	140.7	2.03
9	\$146,487	\$308,901	66.8	\$20,847	\$106,783	142.1	2.13
10	\$108,982	\$263,704	67.4	\$16,546	\$114,226	167.5	2.49
11	\$77,208	\$195,191	60.4	\$12,301	\$78,922	134.6	2.23
12	\$47,679	\$134,800	60.1	\$8,098	\$58,443	135.4	2.25
13	\$24,750	\$66,696	53.4	\$4,562	\$38,466	144.2	2.70
14	\$10,564	\$45,972	75.3	\$2,910	\$19,803	117.8	1.56
15	\$2,197	\$12,621	68.4	\$1,967	\$10,997	104.8	1.53
All years 1-15	\$3,351,388	\$3,914,130	60.9	\$481,333	\$1,397,365	137.6	2.26

TABLE 20

Smoker-Nonsmoker 1990-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$111,155	\$51,727	76.1	\$4,608	\$3,425	85.3	1.12
20-29	\$404,449	\$215,450	68.4	\$55,391	\$62,186	142.2	2.08
30-39	\$1,000,371	\$621,178	50.4	\$144,930	\$226,340	123.5	2.45
40-49	\$593,432	\$830,805	54.8	\$97,559	\$309,976	119.2	2.18
50-59	\$207,101	\$731,371	60.3	\$33,477	\$312,320	150.1	2.49
60 and over	\$65,835	\$682,770	73.8	\$8,269	\$188,053	157.8	2.14
All Ages	\$2,382,344	\$3,133,305	59.5	\$344,237	\$1,102,301	134.7	2.27

TABLE 20

Smoker-Nonsmoker 1990-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$97,608	\$20,107	65.0	\$3,624	\$907	67.9	1.04
20-29	\$246,822	\$68,649	61.0	\$33,291	\$14,075	90.8	1.49
30-39	\$378,789	\$156,466	48.7	\$53,574	\$43,066	92.6	1.90
40-49	\$161,229	\$157,478	57.7	\$29,964	\$67,059	124.4	2.16
50-59	\$51,360	\$136,844	78.5	\$10,941	\$66,694	171.5	2.18
60 and over	\$33,233	\$241,278	97.5	\$5,700	\$103,260	250.9	2.57
All Ages	\$969,043	\$780,825	67.3	\$137,095	\$295,063	149.6	2.22

TABLE 21

Smoker-Nonsmoker 1990-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$423,501	\$221,499	52.0	\$63,537	\$75,673	118.8	2.28
2	\$381,626	\$268,942	53.1	\$52,824	\$94,095	133.3	2.51
3	\$316,571	\$294,346	53.4	\$44,600	\$104,871	133.3	2.50
4	\$264,277	\$309,262	56.6	\$37,416	\$102,954	130.5	2.31
5	\$220,913	\$292,543	55.8	\$30,740	\$94,126	124.9	2.24
6	\$181,366	\$287,776	60.2	\$25,324	\$95,903	135.9	2.26
7	\$151,435	\$300,377	66.8	\$21,079	\$93,289	138.4	2.07
8	\$130,528	\$305,974	71.1	\$17,916	\$89,357	140.1	1.97
9	\$108,136	\$254,748	66.0	\$15,578	\$88,383	142.7	2.16
10	\$81,520	\$218,492	66.0	\$12,524	\$93,542	164.7	2.50
11	\$58,089	\$163,984	59.8	\$9,392	\$65,356	133.2	2.23
12	\$35,870	\$115,479	60.3	\$6,166	\$48,053	132.5	2.20
13	\$18,658	\$51,472	48.2	\$3,462	\$32,471	145.6	3.02
14	\$8,041	\$37,259	71.1	\$2,185	\$15,157	107.7	1.51
15	\$1,807	\$11,145	67.9	\$1,488	\$9,065	102.0	1.50
All years 1-15	\$2,382,344	\$3,133,305	59.5	\$344,237	\$1,102,301	134.7	2.27

TABLE 21

Smoker-Nonsmoker 1990-95 Experience by Policy Year
 Separately for Medical, Paramedical and Nonmedical; Males and Females Combined
 Issues of 1980-94 Studied Between 1990 and 1995 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	\$191,290	\$56,523	50.5	\$27,327	\$17,073	98.4	1.95
2	\$166,048	\$79,385	63.2	\$22,401	\$22,882	119.1	1.88
3	\$133,811	\$102,353	80.1	\$18,503	\$36,370	179.4	2.24
4	\$108,156	\$89,078	70.7	\$15,306	\$44,140	215.4	3.05
5	\$88,561	\$79,845	66.2	\$12,488	\$29,119	147.6	2.23
6	\$70,685	\$77,113	70.2	\$10,027	\$21,304	115.7	1.65
7	\$56,899	\$64,951	65.5	\$8,077	\$27,018	159.7	2.44
8	\$47,842	\$56,268	61.5	\$6,525	\$21,540	142.9	2.32
9	\$38,351	\$54,153	71.0	\$5,269	\$18,399	139.1	1.96
10	\$27,462	\$45,212	74.9	\$4,021	\$20,683	181.7	2.43
11	\$19,118	\$31,207	63.5	\$2,909	\$13,566	141.7	2.23
12	\$11,808	\$19,320	58.9	\$1,932	\$10,390	150.7	2.56
13	\$6,092	\$15,223	84.4	\$1,100	\$5,995	137.0	1.62
14	\$2,522	\$8,712	100.9	\$724	\$4,646	169.4	1.68
15	\$390	\$1,475	72.8	\$479	\$1,931	120.3	1.65
All years 1-15	\$969,043	\$780,825	67.3	\$137,095	\$295,063	149.6	2.22

TABLE 22

1994-95 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Issues of 1979 and Prior Studied Between 1994 and 1995 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	\$2,034	\$1,626	97.3	106.1	59.7	80.8
20-24	\$2,207	\$1,650	72.0	83.0	48.1	52.6
25-29	\$2,153	\$1,799	85.8	93.5	54.4	57.2
30-34	\$2,881	\$4,065	147.5	129.7	81.8	89.6
35-39	\$5,403	\$9,704	146.2	113.5	77.7	84.4
40-44	\$9,776	\$16,663	89.7	65.6	49.4	51.9
45-49	\$13,420	\$30,292	71.3	53.3	44.5	42.8
50-54	\$12,738	\$47,685	71.7	53.0	49.3	44.0
55-59	\$10,789	\$68,225	74.5	54.3	53.6	47.9
60-64	\$9,554	\$100,392	75.9	56.8	58.2	51.6
65-69	\$8,413	\$152,717	82.5	63.3	64.5	60.2
70-74	\$6,790	\$179,326	75.9	60.4	60.2	58.9
75-79	\$4,393	\$188,773	78.2	62.6	60.9	65.9
80-84	\$2,380	\$174,190	85.3	70.8	67.9	75.6
85-89	\$970	\$114,090	89.5	76.3	70.6	82.6
90-95	\$283	\$50,518	91.8	83.2	72.8	88.4
All Ages	\$94,192	\$1,141,723	80.6	63.9	61.5	61.9

TABLE 23

Comparisons of 1990-95 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1990 and 1995 Anniversaries
 Policy Years 16 and Over
 (Actual Deaths in \$1,000 Units)

Attained Ages	Premium-Paying		Fully Paid-up		Ratio of Premium-Paying to Paid-up Mortality Ratios
	Actual Deaths	Mortality Ratio	Actual Deaths	Mortality Ratio	
15-19	\$4,761	83.5	\$64	80.4	1.03
20-24	\$6,016	77.0	\$470	76.5	1.00
25-29	\$5,678	78.3	\$761	91.3	0.85
30-34	\$15,409	150.9	\$1,607	158.6	0.95
35-39	\$31,341	120.1	\$2,681	173.2	0.69
40-44	\$64,344	85.5	\$3,878	135.8	0.62
45-49	\$119,507	74.5	\$4,776	107.8	0.69
50-54	\$177,111	70.4	\$6,406	100.1	0.70
55-59	\$267,995	73.6	\$9,933	88.5	0.83
60-64	\$426,211	76.5	\$23,384	80.0	0.95
65-69	\$539,230	77.5	\$80,398	79.5	0.97
70-74	\$607,782	75.1	\$118,502	80.4	0.93
75-79	\$590,322	74.8	\$153,999	82.8	0.90
80-84	\$502,441	78.4	\$161,307	86.6	0.90
85-89	\$257,868	82.0	\$153,930	88.1	0.93
90-95	\$94,926	80.6	\$97,515	93.5	0.86
All Ages	\$3,710,950	76.8	\$819,618	85.6	0.89

TABLE 24

Comparisons of 1990-95 Ultimate Experience by Attained Age
 Male and Female Lives Combined
 Experience Between 1990 and 1995 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	\$214	40.0	\$5,993	89.1	2.22
20-24	\$851	81.0	\$6,733	74.1	0.91
25-29	\$461	34.3	\$7,643	93.2	2.71
30-34	\$2,807	144.7	\$16,794	152.9	1.05
35-39	\$4,734	107.3	\$33,301	124.8	1.16
40-44	\$17,813	94.7	\$57,450	90.6	0.95
45-49	\$46,856	73.8	\$85,574	82.6	1.11
50-54	\$90,143	64.9	\$103,597	82.6	1.27
55-59	\$181,603	70.4	\$134,441	93.6	1.32
60-64	\$348,774	72.5	\$159,888	98.7	1.36
65-69	\$565,961	76.9	\$148,155	101.4	1.31
70-74	\$701,396	75.6	\$140,235	100.3	1.32
75-79	\$746,762	77.7	\$124,277	96.3	1.23
80-84	\$662,093	82.0	\$107,435	92.6	1.12
85-89	\$426,930	87.2	\$56,713	95.7	1.09
90-95	\$198,431	92.5	\$22,129	85.0	0.91
All Ages	\$3,995,835	78.2	\$1,210,366	94.9	1.21

TABLE 25

Comparisons of 1990-95 Ultimate Experience by Attained Age
Experience Between 1990 and 1995 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	\$4,811	81.7	\$1,769	103.4	0.49
20-24	\$6,583	74.3	\$1,698	78.1	0.39
25-29	\$7,164	85.3	\$1,719	81.6	0.41
30-34	\$18,875	168.0	\$3,246	102.3	0.34
35-39	\$36,887	135.0	\$7,843	94.0	0.51
40-44	\$77,773	98.6	\$13,803	68.5	0.59
45-49	\$140,878	80.1	\$22,240	71.6	0.68
50-54	\$212,457	74.0	\$29,878	82.3	0.75
55-59	\$336,048	78.5	\$43,348	91.2	0.74
60-64	\$533,980	79.2	\$67,232	92.9	0.69
65-69	\$737,627	80.4	\$96,071	98.2	0.66
70-74	\$855,433	77.4	\$119,298	96.6	0.66
75-79	\$871,520	78.8	\$131,710	91.1	0.67
80-84	\$762,972	84.0	\$129,712	85.7	0.67
85-89	\$473,264	88.1	\$83,596	87.2	0.70
90-95	\$209,042	91.0	\$48,210	93.0	0.76
All Ages	\$5,285,322	81.2	\$801,380	90.1	0.68

