

TRANSACTIONS

1960 REPORTS OF MORTALITY AND MORBIDITY EXPERIENCE

**REPORT OF THE COMMITTEE ON MORTALITY
UNDER ORDINARY INSURANCES
AND ANNUITIES**

**I. MORTALITY UNDER STANDARD ORDINARY INSURANCE
ISSUES BETWEEN 1958 AND 1959 ANNIVERSARIES**

THIS report covers the intercompany experience under standard Ordinary insurance issues between 1958 and 1959 anniversaries. It takes up in turn the mortality experience under:

1. Standard Ordinary insurance issued subject to a medical examination, during each of the first fifteen policy years,
2. Standard Ordinary insurance issued without a medical examination, during each of the first fifteen policy years, and
3. Standard Ordinary insurance—medical and nonmedical issues combined—during the 16th and subsequent policy years.

Also included is a report on the intercompany mortality experience by sex under standard Ordinary insurance during the first fifteen policy years in the four-year period between 1955 and 1959 anniversaries. The experience is analyzed separately for issues with and without a medical examination.

In addition, there is an analysis by cause of death of the claims entering the current study. This year, for the first time, the experience by cause of death during the first fifteen policy years is analyzed separately for males and females.

Finally, there is a section on mortality trends during the last twenty years, covering the experience on standard medically examined issues for policy years 1–5 and 6–15, and on standard medical and nonmedical issues combined for policy years 16 and over.

The names of the sixteen contributing companies and their proportionate contributions to the total exposures are given in Table A of the Appendix.

COMMITTEE ON MORTALITY—ORDINARY

EXPERIENCE UNDER STANDARD ISSUES
DURING THE FIRST FIFTEEN YEARS OF INSURANCE*Medically Examined Issues*

The current experience during the first fifteen years of insurance is based on an exposure of \$74,829,485,000 and actual claims of \$222,983,000.

Expected deaths were calculated on the 1946–1949 Select Basic Table (TSA II, 506). The mortality ratios on this table are shown in Table 1 by

TABLE 1
STANDARD MEDICALLY EXAMINED ISSUES OF 1944 TO 1958
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES
BY AGE AT ISSUE
POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946–1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths on 1946–1949 Select Basic Table	Mortality Ratio
10–14	\$ 922,809	\$ 993	\$ 792	125.4%
15–19	2,002,648	1,722	2,077	82.9
20–24	6,133,174	5,178	5,966	86.8
25–29	11,822,698	11,019	14,362	76.7
30–34	15,795,606	22,827	27,040	84.4
35–39	14,970,536	37,242	42,688	87.2
40–44	11,306,017	45,626	51,215	89.1
45–49	6,571,327	41,000	47,729	85.9
50–54	3,414,285	30,145	34,959	86.2
55–59	1,370,065	17,003	20,086	84.7
60–64	420,685	7,694	8,707	88.4
65 and over	99,635	2,534	2,717	93.3
All Ages	\$74,829,485	\$222,983	\$258,338	86.3%

age groups at issue for all years of issue combined. The experience by year of issue is presented in Table 2. The detailed experience by age groups at issue for each year of issue is set forth in Table B of the Appendix.

The aggregate mortality ratio for the period from 1958 to 1959 anniversaries (86.3%) was 1.1 percentage points lower than that for the period from 1957 to 1958 anniversaries, but was virtually the same as the mortality ratios for the preceding two study periods.

Table 1 shows that the only mortality ratio below 80% was experienced at ages 25–29; the ratios for this age group have been about 80% or below for the last four study periods (since 1955 anniversaries). In most other

age groups the mortality ratios were in the range from 82% to 90%. The relatively high ratios at ages 10-14 and 65 and over appear to be random fluctuations; the corresponding ratios in 1957-1958 were 82% and 67%, respectively. The 1958-1959 experience at ages 10-14 included one death claim for \$200,000.

The experience by year of issue, as presented in Table 2, shows that, as in previous years, the highest mortality ratio (97.5%) occurred in the

TABLE 2
STANDARD MEDICALLY EXAMINED ISSUES OF 1944 TO 1958
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED

Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths on 1946-1949 Select Basic Table	Mortality Ratio
1944.....	15	\$ 1,939,132	\$ 16,034	\$ 19,191	83.5%
1945.....	14	2,161,059	16,107	18,333	87.9
1946.....	13	3,264,857	18,270	21,182	86.3
1947.....	12	3,152,862	16,054	19,714	81.4
1948.....	11	2,793,537	13,282	15,791	84.1
1949.....	10	3,034,867	12,405	14,940	83.0
1950.....	9	3,611,654	12,716	15,764	80.7
1951.....	8	3,329,738	11,913	14,901	79.9
1952.....	7	3,744,644	13,786	14,810	93.1
1953.....	6	4,456,598	13,156	16,269	80.9
1954.....	5	5,609,774	13,951	18,107	77.0
1955.....	4	7,358,372	18,217	20,037	90.9
1956.....	3	8,285,319	17,795	18,755	94.9
1957.....	2	10,457,348	16,252	17,169	94.7
1958.....	1	11,629,724	13,045	13,375	97.5
All Years of Issue.....		\$74,829,485	\$222,983	\$258,338	86.3%

first policy year. Though the ratios in the current study tended to decrease from the first through the fifth policy year, they were above 90% for the first four durations.

Nonmedical Issues

The current experience during the first fifteen years of insurance is based on an exposure of \$28,176,741,000 and actual claims of \$32,451,000. Expected deaths were calculated on the 1946-1949 Select Basic Table, which was based on the experience under medical issues.

Nonmedical business now comprises 27.4% of the total experience on recent Ordinary issues as measured by the exposures. The degree to which nonmedical business has been growing in importance is indicated by the table below, which compares the percentage increase in exposure on non-medical issues in the last four years with the corresponding increase for medical issues.

The large increases in nonmedical issues for 1956 and 1957 were believed to reflect the introduction of the Family Policy as well as increases in nonmedical amount limits by some companies in those years. During

POLICY YEAR OF EXPERIENCE	INCREASE IN EXPOSURE OVER PRECEDING STUDY YEAR			
	Policy Years 1-15 Combined		Policy Year 1	
	Nonmedical	Medical	Nonmedical	Medical
	1955-1956.....	12.1%	9.1%	13.6%	27.6%
1956-1957.....	18.6	8.4	50.1	7.8
1957-1958.....	25.0	12.0	54.5	20.5
1958-1959.....	17.4	7.5	3.5	- 2.3

TABLE 3

STANDARD NONMEDICAL ISSUES OF 1944 TO 1958
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES
BY AGE AT ISSUE

POLICY YEARS 1 TO 15 COMBINED

Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths* on 1946-1949 Select Basic Table	Mortality Ratio*
10-14.....	\$ 1,223,185	\$ 701	\$ 911	76.9%
15-19.....	4,245,720	3,908	4,011	97.4
20-24.....	7,585,186	6,072	6,689	90.8
25-29.....	7,270,835	6,401	7,627	83.9
30-34.....	4,855,493	6,401	6,911	92.6
35-39.....	2,368,048	5,596	5,915	94.6
40-44.....	536,996	2,594	2,579	100.6
45-49.....	77,059	619	626	98.9
50 and over.....	14,219	159	170	93.5
All Ages.....	\$28,176,741	\$32,451	\$35,439	91.6%

* Not adjusted for distribution of exposures by age within each five-year age group at issue.

1958 there were no increases in nonmedical amount limits for the sixteen companies contributing to this study. Despite the leveling off of nonmedical issues in 1958, the proportion of nonmedical insurance continued to increase, accounting for approximately 37.1% (by amount) of standard issues in 1958, compared with 35.8% in 1957, 30.3% in 1956, and 23.8% in 1955.

The mortality ratios for nonmedical issues are presented in Table 3 by age groups at issue for all years of issue combined. The aggregate mortality ratio on nonmedical business for the period from 1958 to 1959 anniversaries (91.6%) was 1.8 percentage points lower than that for the period from 1957 to 1958 anniversaries. In both the current and the preceding study periods, the mortality ratios on nonmedical issues were higher than those on medical business for every issue age group except 10-14.

The mortality ratios appearing in Table 3 understate somewhat the death rates on nonmedical business because in calculating the expected deaths no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for issue age groups 35-39, 40-44, 45-49, and 50 and over were younger than the average ages of the exposures for these age groups in the medical experience entering into the 1946-1949 Select Basic Table. This situation arises because the limiting ages for nonmedical issues of the contributing companies are variously set at 35, 40, 45, or 50, so that the nonmedical exposures beyond these ages tend to fall off sharply. It is likely that a further understatement arises from the general practice of reducing nonmedical amount limits in steps of \$5,000 or \$10,000 beyond ages ending in 0 and 5, such as 30 and 35.

The extent to which Table 3 understates the true mortality on nonmedical business is indicated by the figures shown below.

MORTALITY RATIOS ON NONMEDICAL ISSUES OF 1944
TO 1958—EXPERIENCE BETWEEN 1958 AND 1959
ANNIVERSARIES BY AGE AT ISSUE
POLICY YEARS 1 TO 15 COMBINED

AGES AT ISSUE	MORTALITY RATIOS	
	Unadjusted	Adjusted*
35-39.....	94.6%	94.9%
40-44.....	100.6	109.0
45-49.....	98.9	103.5
50 and over.....	93.5	97.0
Ages 35 and over.....	96.5%	99.3%

* For distribution of exposures by age within each five-year age group at issue.

The unadjusted mortality ratios understate the true mortality on nonmedical business to a significant degree in the age range from 40 through 49 at issue. Nonmedical issues at ages 50 and over represent largely business issued under special circumstances (as for instance under salary allotment plans), which do not appreciably affect the distribution of exposures by age within each five-year age group at issue.

The mortality ratios by year of issue for the experience on nonmedical business during the period from 1958 to 1959 anniversaries are presented in Table 4 on an unadjusted basis. The mortality ratio for the first policy year was markedly higher than those for the later durations. This has been a consistent feature of the nonmedical experience since 1950 anniversaries.

The details of the unadjusted experience by age groups at issue for each year of issue are set forth in Table C of the Appendix.

TABLE 4
STANDARD NONMEDICAL ISSUES OF 1944 TO 1958
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES
BY YEAR OF ISSUE
ALL AGES COMBINED

Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

Year of Issue	Policy Year	Exposed to Risk	Actual Deaths	Expected Deaths* on 1946-1949 Select Basic Table	Mortality Ratio*
1944.....	15	\$ 425,993	\$ 1,216	\$ 1,576	77.2%
1945.....	14	456,357	1,230	1,473	83.5
1946.....	13	838,318	1,880	2,167	86.8
1947.....	12	696,267	1,449	1,673	86.6
1948.....	11	600,043	1,117	1,304	85.7
1949.....	10	657,476	1,240	1,285	96.5
1950.....	9	820,710	1,322	1,454	90.9
1951.....	8	1,237,515	1,973	2,172	90.8
1952.....	7	1,408,182	1,840	2,213	83.1
1953.....	6	1,675,157	2,121	2,418	87.7
1954.....	5	1,756,895	1,779	2,290	77.7
1955.....	4	2,046,087	1,957	2,359	83.0
1956.....	3	3,126,748	3,441	3,406	101.0
1957.....	2	5,566,682	4,738	4,939	95.9
1958.....	1	6,864,311	5,148	4,710	109.3
All Years of Issue.....		\$28,176,741	\$32,451	\$35,439	91.6%

* Not adjusted for distribution of exposures by age within each five-year age group at issue.

Comparison of Medical and Nonmedical Experience

It would be desirable to compare the nonmedical experience with an experience on strictly comparable policies issued with a medical examination, but data for such a comparison are not available. Table 5 presents side by side the experience on medical and nonmedical issues as reported to the Committee for the four-year period from 1955 to 1959 anniversaries. The nonmedical mortality ratios shown in this table have been adjusted approximately so as to reflect the distribution of nonmedical exposures by age within each five-year age group at issue. It should be kept in mind that the nonmedical experience at issue ages 50 and over reflects primarily business issued under special circumstances, such as salary allotment plans.

TABLE 5
COMPARISON OF MEDICAL AND NONMEDICAL EXPERIENCE
BETWEEN 1955 AND 1959 ANNIVERSARIES
BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2	3-5	6-10	11-15	1-15					
Mortality Ratios on 1946-1949 Select Basic Table										
	Medi- cal %	Non- medi- cal %								
10-19.....	76	105	107	94	88	89	80	76	87	92
20-29.....	82	96	81	78	75	84	82	78	80	85
30-39.....	88	101*	82	94*	85	94*	89	90*	86	94*
40-49.....	100	154*	86	111*	88	107*	86	104*	88	110*
50 and over	92	104*	87	107*	88	91*	85	113*	87	100*
All Ages	92	101*	85	89*	86	91*	86	87*	87	92*
Ratios of Nonmedical to Medical Mortality Ratios										
10-19.....	138%		88%		101%		95%		106%	
20-29.....	117		96		112		95		106	
30-39.....	115		115		111		101		109	
40-49.....	154		129		122		121		125	
50 and over	113		123		103		133		115	
All Ages	110%		105%		106%		101%		106%	

* Adjusted for distribution of exposures by age within each five-year age group at issue.

In so far as the figures in Table 5 serve to compare medical with non-medical experience, they indicate that the excess nonmedical over medical mortality increases from about 6 percent at issue ages 10-29 to 9 percent at 30-39 and 25 percent at 40-49. At ages 10-29, the excess mortality appears to be confined largely to the early policy years, whereas at the higher issue ages the extra mortality continues, though to a somewhat lesser degree, into the later durations.

TABLE 6
STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES
BY ATTAINED AGE
ALL POLICY YEARS COMBINED
(Amounts Shown in \$1,000 Units)

Attained Ages	Exposed to Risk	Actual Deaths	Expected Deaths on 1946-1949 Ultimate Basic Table	Mortality Ratio on 1946-1949 Ultimate Basic Table	Mortality Ratio on 1941 CSO Table	Mortality Ratio on 1958 CSO Table
25-29	\$ 353,951	\$ 301	\$ 428	70.3%	26.8%	42.3%
30-34	952,867	1,052	1,419	74.1	27.6	48.4
35-39	2,071,687	3,351	4,198	79.8	30.8	56.0
40-44	3,628,865	9,476	11,988	79.0	36.5	61.3
45-49	4,896,085	23,837	27,772	85.8	48.5	75.3
50-54	5,831,467	47,001	54,970	85.5	55.9	80.1
55-59	5,655,903	71,247	88,955	80.1	59.8	80.7
60-64	4,924,844	102,299	123,707	82.7	66.6	85.3
65-69	3,566,462	116,887	132,580	88.2	70.8	86.6
70-74	2,256,579	105,096	123,592	85.0	67.6	80.5
75-79	1,144,327	84,816	92,740	91.5	72.7	87.9
80-84	474,872	52,589	57,832	90.9	73.9	88.4
85-89	127,545	21,769	22,938	94.9	78.5	95.4
90-95	25,072	6,943	6,094	113.9	88.4	107.1
All Ages	\$35,910,526	\$646,664	\$749,213	86.3%	65.2%	83.6%

Additional data furnished the Committee indicate that, as in prior years, females continue to constitute a higher proportion of nonmedical issues (9.0% for 1958 issues) than of medical issues (5.3% for 1958 issues) by amounts of insurance. The proportion of females for 1958 issues, while somewhat higher than for 1957 issues, is considerably lower than in earlier years; in 1955, for example, females constituted 21.2% of the non-medical issues and 8.4% of the medical issues. A probable explanation of this decrease is the introduction of the Family Policy; the experience on wives insured under this plan has been excluded from this study.

To the extent that females constitute a higher proportion of the non-

medical experience than of the medical experience, Table 5 understates the excess of nonmedical mortality over medical mortality. A more accurate picture is given in Table 10 in a later section of this report, which analyzes the experience by sex.

EXPERIENCE UNDER STANDARD ISSUES DURING THE 16th AND SUBSEQUENT POLICY YEARS

The current experience during the 16th and subsequent policy years is based on an exposure of \$35,910,526,000 and actual claims of \$646,664,000. Mortality ratios based on (i) the 1946-1949 Ultimate Basic Table, (ii) the Commissioners 1941 Standard Ordinary Mortality Table and (iii) the Commissioners 1958 Standard Ordinary Mortality Table, are presented in Table 6 by attained age groups. The aggregate mortality ratio on the 1946-1949 Ultimate Basic Table for the period from 1958 to 1959 anniversaries (86.3%) was 1.8 percentage points lower than that for the period from 1957 to 1958 anniversaries.

Twelve companies were able to submit their experience separately on premium-paying policies and ten companies did so on fully paid-up policies; the former constituted 74.2% of the total ultimate experience, while the latter accounted for 17.8% of the total experience (both percentages based on exposures). This separation permitted a comparison of the mortality on premium-paying and paid-up business, with mortality ratios calculated on the 1946-1949 Ultimate Basic Table, as shown in Table 7. As in previous reports, the mortality ratios at attained ages 50 and over were generally higher on premium-paying than on fully paid-up policies. In the current experience the differential in favor of fully paid-up policies averaged about 10 percentage points at ages 50 to 59, but was smaller at the higher ages. At attained ages under 50 there was no consistent pattern.

EXPERIENCE BY SEX DURING THE FIRST FIFTEEN YEARS OF INSURANCE

Fourteen of the sixteen contributing companies were able to submit their experience for the period from 1958 to 1959 anniversaries separately for males and females, but one company's contribution to this portion of the study was limited to the experience for the first seven policy years. Companies making the subdivision by sex now account for a substantially greater proportion of the total experience than in previous reports; the fourteen companies contributed data representing 87.2% of the medical exposures and 94.1% of the nonmedical exposures. The level of standard mortality in the fourteen companies was about the same as that of all contributing companies on both medically examined and nonmedical issues. Expected deaths were calculated on the 1946-1949 Select Basic

Table, which was based on the experience under medical issues for males and females combined. The detailed experience for the period from 1958 to 1959 anniversaries by age groups at issue for each year of issue is presented in Table D of the Appendix for medical issues and in Table E for nonmedical issues.

TABLE 7
COMPARISON OF MORTALITY EXPERIENCE
UNDER PREMIUM-PAYING AND FULLY PAID-UP POLICIES
STANDARD ISSUES DURING THE
16TH AND SUBSEQUENT POLICY YEARS
OBSERVED BETWEEN 1958 AND 1959 ANNIVERSARIES
Expected Deaths on 1946-1949 Ultimate Basic Table
(Amounts Shown in \$1,000 Units)

ATTAINED AGES	PREMIUM-PAYING POLICIES*			FULLY PAID-UP POLICIES†		
	Exposed to Risk	Actual Deaths	Mortality Ratio	Exposed to Risk	Actual Deaths	Mortality Ratio
25-29	\$ 319,654	\$ 271	70.6%	\$ 22,345	\$ 27	96.4%
30-34	783,909	910	78.0	132,831	112	56.6
35-39	1,673,792	2,712	80.0	311,584	522	82.5
40-44	2,808,904	7,340	79.2	634,601	1,712	81.4
45-49	3,754,455	18,319	86.0	835,273	3,947	83.6
50-54	4,453,809	36,634	87.3	927,900	6,820	78.1
55-59	4,240,625	54,880	82.4	914,694	10,365	72.0
60-64	3,594,571	74,540	82.7	854,871	17,173	79.7
65-69	2,456,474	80,715	88.5	750,130	23,376	83.7
70-74	1,489,078	69,744	85.7	526,997	24,130	83.3
75-79	715,808	54,023	93.3	295,801	21,737	90.4
80-84	282,059	31,062	90.7	138,551	15,790	93.1
85-89	67,460	11,779	97.2	44,234	7,523	94.4
90-95	10,401	3,252	128.9	11,515	3,066	109.5
All Ages	\$26,650,999	\$446,181	86.9%	\$6,401,327	\$136,300	84.6%

* Based on data from 12 companies.

† Based on data from 10 companies.

Medically Examined Issues

The mortality ratios by sex on standard medically examined issues during the first fifteen years of insurance covering the experience for the four-year period from 1955 to 1959 anniversaries are presented in Table 8. The ratios are shown by age groups at issue for all years of issue combined.

Table 8 indicates that, in relation to the 1946-1949 Select Basic Table, the highest male mortality was found at issue ages 10-14, while the 25-29 age group, with a ratio just under 80%, was the lowest. Female mortality,

in relation to the 1946-1949 Select Basic Table, was highest at issue ages 20-34. Compared with male mortality, female mortality was relatively highest at issue ages 30-34, and lowest at issue ages 10-14. In the aggregate, female mortality under standard medical issues during the first fifteen years of insurance was slightly more than half (53.6%) that of males.

TABLE 8
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD MEDICALLY EXAMINED ISSUES
OBSERVED BETWEEN 1955 AND 1959 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY
	Male	Female	Male	Female	Male	Female	
10-14....	\$ 2,047,825	\$ 520,226	\$ 1,988	\$ 153	116.5%	33.8%	29.0%
15-19....	4,137,905	695,449	3,775	315	91.4	42.6	46.6
20-24....	12,278,061	1,225,821	10,503	740	93.0	55.0	59.1
25-29....	25,901,264	1,393,782	23,418	993	79.9	51.1	64.0
30-34....	34,686,374	1,693,948	47,320	2,015	85.9	61.9	72.1
35-39....	33,515,421	1,927,532	80,005	2,653	89.0	44.7	50.2
40-44....	26,034,428	2,110,027	100,610	4,669	89.9	48.5	53.9
45-49....	15,717,708	1,555,668	97,831	5,283	89.7	48.1	53.6
50-54....	8,149,182	915,566	74,764	3,916	91.6	42.9	46.8
55-59....	3,351,978	426,120	42,282	2,889	89.5	48.6	54.3
60-64....	1,011,397	152,550	17,762	1,468	89.6	50.2	56.0
65 and over....	231,045	37,150	5,133	325	83.9	37.4	44.6
All Ages	\$167,062,588	\$12,653,839	\$505,391	\$25,419	89.1%	47.8%	53.6%

* Based on data from 14 companies.

Nonmedical Issues

The mortality ratios by sex on standard nonmedical issues during the first fifteen years of insurance are presented in Table 9 for the four-year period from 1955 to 1959 anniversaries. The experience is shown by age groups at issue for all years of issue combined. The mortality ratios in Table 9 understate somewhat the death rates on nonmedical business because in calculating the expected deaths no adjustment was made for the fact that the average ages of the exposures under nonmedical issues for issue age groups 35-39, 40-44, 45-49, and 50 and over were younger than the average ages of the exposures for these age groups in the medical experience entering into the 1946-1949 Select Basic Table.

In relation to the 1946-1949 Select Basic Table, male nonmedical mortality during the four-year period produced ratios over 100% at issue ages 15-19 and 40 and over; the lowest ratio (83.1%) was recorded for issue age group 25-29, which also exhibited the lowest mortality ratio for male medical experience. Female nonmedical mortality, in relation to the 1946-1949 Select Basic Table, was highest at issue ages 30-39.

Compared with male mortality, female mortality was relatively highest at issue ages 25-34 and relatively lowest at issue ages 10-19. In the aggregate, female mortality on nonmedical issues in the first fifteen years of insurance was about 58% of male mortality.

TABLE 9
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1959 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO†		RATIO OF FEMALE TO MALE MORTALITY†
	Male	Female	Male	Female	Male	Female	
10-14.....	\$ 1,840,513	\$ 655,901	\$ 1,298	\$ 176	98.4%	36.1%	36.7%
15-19.....	6,168,398	1,765,982	6,553	674	114.1	38.4	33.7
20-24.....	11,978,570	2,620,515	10,263	1,455	99.4	55.7	56.0
25-29.....	12,633,327	1,543,696	10,821	1,154	83.1	60.6	72.9
30-34.....	8,896,376	1,185,561	11,929	1,310	95.5	65.8	68.9
35-39.....	4,333,813	889,314	10,850	1,539	98.3	63.7	64.8
40-44.....	1,070,578	230,474	5,294	586	104.6	57.6	55.1
45-49.....	158,266	30,023	1,278	99	101.6	48.5	47.7
50 and over.	34,092	5,923	414	26	102.7	44.1	42.9
All Ages	\$47,113,933	\$8,927,389	\$58,700	\$7,019	96.7%	56.4%	58.3%

* Based on data from 13 companies.

† Not adjusted for distribution of exposures by age within each five-year age group at issue.

Comparison by Sex of Medical and Nonmedical Issues

Table 10 presents side by side the experience for the four-year period from 1955 to 1959 anniversaries on medical issues and on nonmedical issues, separately for each sex. The nonmedical mortality ratios shown in this table have been adjusted approximately to reflect the distribution of nonmedical exposures by age within each five-year age group at issue.

The ratios of nonmedical to medical mortality for policy years 1-15 in the lower sections of Table 10 indicate that (a) for males in the age range

TABLE 10

COMPARISON BY SEX OF MEDICAL AND NONMEDICAL EXPERIENCE*
 BETWEEN 1955 AND 1959 ANNIVERSARIES
 BY AGE GROUP AT ISSUE AND DURATION (FIRST FIFTEEN POLICY YEARS)

AGE GROUP AT ISSUE	POLICY YEARS									
	1-2		3-5		6-10		11-15		1-15	
	Medi- cal %	Non- medi- cal %								
Mortality Ratios on 1946-1949 Select Basic Table—Males										
10-19.....	76	121	117	112	102	105	94	96	99	111
20-29.....	85	103	84	82	78	87	87	81	84	90
30-39.....	87	101†	83	94†	87	98†	92	96†	88	97†
40-49.....	104	162†	86	115†	89	107†	88	105†	90	112†
50 and over	93	100†	93	120†	91	103†	87	101†	90	106†
All Ages	94	107†	88	93†	89	96†	89	94†	89	98†
Mortality Ratios on 1946-1949 Select Basic Table—Females										
10-19.....	13	39	39	33	45	39	42	41	39	38
20-29.....	46	60	55	54	56	64	52	54	53	58
30-39.....	55	70†	58	69†	53	69†	46	56†	51	65†
40-49.....	53	80†	58	71†	50	51†	40	60†	48	61†
50 and over	44	56†	43	45†	48	35†	46	80†	46	46†
All Ages	49	59†	51	56†	50	60†	44	54†	48	57†
Ratios of Nonmedical to Medical Mortality Ratios—Males										
10-19.....	159%		96%		103%		102%		112%	
20-29.....	121		98		112		93		107	
30-39.....	116		113		113		104		110	
40-49.....	156		134		120		119		124	
50 and over	108		129		113		116		118	
All Ages	114%		106%		108%		106%		110%	
Ratios of Nonmedical to Medical Mortality Ratios—Females										
10-19.....	300%		85%		87%		98%		97%	
20-29.....	130		98		114		104		109	
30-39.....	127		119		130		122		127	
40-49.....	151		122		102		150		127	
50 and over	127		105		73		174		100	
All Ages	120%		110%		120%		123%		119%	

* Based on data from 14 companies.

† Adjusted for distribution of exposures by age within each five-year age group at issue.

20-39 at issue, which accounts for about three fourths of the total male nonmedical experience, the excess of nonmedical over medical mortality was not more than 10%, but at ages 40-49 nonmedical mortality was 24% higher than medical; and (b) among females the excess nonmedical mortality over medical mortality increased from 9% at ages 20-29 to 27% at ages 30-49. The excess mortality on nonmedical issues at issue ages 30-39 was much higher among female lives than among male lives, but at the other ages where the volume of data is significant there was little difference in the ratios of nonmedical to medical mortality. At ages 10-29, the excess mortality on nonmedical business appears to be largely confined to the early policy years for both males and females.

Medical and Nonmedical Issues Combined

Also of interest is the experience on medical and nonmedical business combined, considered separately for the two sexes. This is shown in Table 11 for the four-year period from 1955 to 1959 anniversaries by age groups at issue. In relation to the 1946-1949 Select Basic Table, male mortality was highest at ages under 25 and lowest at ages 25-29. For females, on the other hand, mortality was highest in the age range 20-34 and lowest at ages under 20. In the aggregate, female mortality was about 55% of male mortality.

TABLE 11
COMPARISON OF MALE AND FEMALE MORTALITY EXPERIENCE*
STANDARD COMBINED MEDICAL AND NONMEDICAL ISSUES
OBSERVED BETWEEN 1955 AND 1959 ANNIVERSARIES
BY AGE AT ISSUE—POLICY YEARS 1 TO 15 COMBINED
Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

AGES AT ISSUE	EXPOSED TO RISK		ACTUAL DEATHS		MORTALITY RATIO		RATIO OF FEMALE TO MALE MORTALITY
	Male	Female	Male	Female	Male	Female	
10-14 . . .	\$ 3,888,338	\$ 1,176,127	\$ 3,286	\$ 329	108.6%	35.0%	32.2%
15-19 . . .	10,306,303	2,461,431	10,328	989	104.6	39.7	38.0
20-24 . . .	24,256,631	3,846,336	20,766	2,195	96.0	55.5	57.8
25-29 . . .	38,534,591	2,937,478	34,239	2,147	80.9	55.8	69.0
30-34 . . .	43,582,750	2,879,509	59,249	3,325	87.6	63.4	72.4
35-39 . . .	37,849,234	2,816,846	90,855	4,192	90.0	50.2	55.8
40-44 . . .	27,105,006	2,340,501	105,904	5,255	90.6	49.4	54.5
45-49 . . .	15,875,974	1,585,691	99,109	5,382	89.8	48.1	53.6
50 and over . . .	12,777,694	1,537,309	140,355	8,624	90.4	45.6	50.4
All Ages	\$214,176,521	\$21,581,228	\$564,091	\$32,438	89.8%	49.5%	55.1%

* Based on data from 14 companies.

EXPERIENCE BY CAUSE OF DEATH

*Medically Examined Issues during the First
Fifteen Years of Insurance*

Table 12 presents an analysis of the 1958-1959 experience on standard medical issues according to major subdivisions by cause of death based on the Committee's 1950 Code for Cause of Death (TSA I, 617). This table shows the percentage distribution by cause of death of the amount paid in claims. The distribution is about the same as that for the 1957-1958 period. In Table 13, a similar analysis of the 1958-1959 medical experience is shown separately for males and females. A comparison of the distribution by sex discloses that, at issue ages 30 and over, the proportion of female deaths due to malignant neoplasms is about double the proportion for male deaths, but that deaths from heart and circulatory disease at these ages account for a much smaller proportion of female than of male deaths. At issue ages under 40, the proportion of deaths due to accidents and homicide was considerably greater for males than for females.

Death rates for males and females combined by cause of death for the two-year period between 1957 and 1959 anniversaries, together with the

TABLE 12
STANDARD MEDICALLY EXAMINED ISSUES OF 1944 TO 1958
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influenza	Acci- dents and Homi- cide	Sui- cide	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	Resid- ual
Ages 10-29 at Issue									
Policy Years 1-5 .....	.3%	13.0%	.1%	2.5%	6.9%	1.0%	58.1%	7.0%	11.1%
Policy Years 6-15 .....	.4	21.6	.6	2.7	20.6	1.2	28.6	7.6	16.7
Policy Years 1-15 .....	.3	17.8	.4	2.6	14.5	1.1	41.7	7.4	14.2
Ages 30-39 at Issue									
Policy Years 1-5 .....	.1	19.5	.2	2.4	28.1	1.9	29.1	5.3	13.4
Policy Years 6-15 .....	.1	19.0	.4	3.6	43.9	.8	13.4	4.8	14.0
Policy Years 1-15 .....	.1	19.2	.3	3.2	38.6	1.2	18.6	5.0	13.8
Ages 40-49 at Issue									
Policy Years 1-5 .....	.1	19.0	.1	3.1	49.7	.8	13.5	3.4	10.3
Policy Years 6-15 .....	.1	21.0	.6	4.8	50.7	.9	6.4	3.4	12.1
Policy Years 1-15 .....	.1	20.3	.5	4.3	50.3	.9	8.7	3.4	11.5
Ages 50 and over at Issue									
Policy Years 1-5 .....	.2	25.6	.2	2.3	48.6	1.0	7.8	2.0	12.3
Policy Years 6-15 .....	.2	24.2	.9	6.2	48.4	1.4	4.1	1.2	13.4
Policy Years 1-15 .....	.2	24.7	.6	4.7	48.5	1.3	5.5	1.5	13.0
All Ages at Issue									
Policy Years 1-5 .....	.2	20.3	.2	2.7	39.2	1.2	20.6	3.9	11.7
Policy Years 6-15 .....	.1	21.3	.6	4.7	45.9	1.1	9.4	3.6	13.3
Policy Years 1-15 .....	.1	20.9	.5	3.9	43.6	1.1	13.4	3.7	12.8

TABLE 13

STANDARD MEDICALLY EXAMINED ISSUES OF 1944 TO 1958
 EXPERIENCE BY SEX BETWEEN 1958 AND 1959 ANNIVERSARIES*
 PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Les- ions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influ- enza	Acci- dents and Homi- cide	Sui- cide	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	Resid- ual
Male									
Ages 10-29 at Issue									
Policy Years 1-5	.3%	13.0%	.1%	2.5%	7.1%	.9%	58.4%	7.2%	10.5%
Policy Years 6-15	.4	21.4	.6	2.6	20.4	.9	31.4	7.2	15.1
Policy Years 1-15	.3	16.7	.3	2.5	13.0	.9	46.6	7.2	12.5
Ages 30-39 at Issue									
Policy Years 1-5	.1	18.8	.2	2.4	28.6	1.7	29.8	4.9	13.5
Policy Years 6-15	.1	17.5	.4	3.6	43.6	.9	14.9	4.9	14.1
Policy Years 1-15	.1	18.0	.3	3.1	37.6	1.2	20.9	4.9	13.9
Ages 40-49 at Issue									
Policy Years 1-5	.1	17.5	.1	2.9	51.2	.8	13.8	3.3	10.3
Policy Years 6-15	.1	19.5	.7	4.6	52.1	1.0	6.4	3.2	12.4
Policy Years 1-15	.1	18.7	.5	4.0	51.8	.9	9.2	3.2	11.6
Ages 50 and over at Issue									
Policy Years 1-5	.2	24.9	.3	2.2	49.7	1.0	7.6	1.7	12.4
Policy Years 6-15	.1	22.3	.9	6.3	48.5	1.4	4.8	1.3	14.4
Policy Years 1-15	.1	23.5	.6	4.5	49.1	1.2	6.0	1.5	13.5
All Ages at Issue									
Policy Years 1-5	.2	19.4	.2	2.6	40.1	1.1	21.0	3.7	11.7
Policy Years 6-15	.1	19.8	.7	4.7	46.9	1.1	9.8	3.4	13.5
Policy Years 1-15	.1	19.6	.5	3.8	44.1	1.1	14.5	3.5	12.8
Female									
Ages 10-29 at Issue									
Policy Years 1-5	.0%	6.3%	.0%	4.6%	.0%	.0%	46.5%	1.2%	41.4%
Policy Years 6-15	.4	29.2	.0	6.0	11.3	2.9	21.5	6.6	22.1
Policy Years 1-15	.3	23.6	.0	5.7	8.3	2.2	27.7	5.3	26.9
Ages 30-39 at Issue									
Policy Years 1-5	.8	18.8	.0	3.3	17.9	9.0	17.2	17.0	16.0
Policy Years 6-15	.2	55.0	.6	2.8	9.4	.6	4.8	3.1	23.5
Policy Years 1-15	.4	41.2	.3	3.0	12.7	3.8	9.5	8.4	20.7
Ages 40-49 at Issue									
Policy Years 1-5	.0	49.0	.0	6.4	18.1	1.3	11.0	5.9	8.3
Policy Years 6-15	.0	47.8	.2	13.7	15.5	.9	7.0	6.1	8.8
Policy Years 1-15	.0	48.3	.1	10.7	16.6	1.0	8.7	6.0	8.6
Ages 50 and over at Issue									
Policy Years 1-5	.0	41.0	.1	3.9	22.7	.4	12.5	7.4	12.0
Policy Years 6-15	.1	44.0	1.4	5.1	32.4	1.5	2.5	.2	12.8
Policy Years 1-15	.0	43.0	.9	4.6	28.6	1.0	6.4	3.0	12.5
All Ages at Issue									
Policy Years 1-5	.1	39.2	.0	4.9	18.6	2.3	14.3	8.1	12.5
Policy Years 6-15	.1	46.2	.6	8.3	19.3	1.2	6.6	3.7	14.0
Policy Years 1-15	.1	43.5	.4	7.0	19.0	1.6	9.6	5.4	13.4

* Based on data from 14 companies.

corresponding death rates for the two-year period between 1950 and 1952 anniversaries, are shown in Table 14. A comparison of these death rates indicates that over this interval substantial decreases have occurred (a) in the death rates from tuberculosis, particularly at issue ages under 50, and (b) in the death rates from diabetes at issue ages 40 and over, though no doubt many deaths of diabetics are attributed to heart and circulatory disease. The decrease in the death rates from vascular lesions of the central nervous system is believed to be due in part to a transfer of deaths that would previously have been attributed to this cause to the category of heart disease.

Death rates from cancer decreased somewhat at issue ages under 50, but increased slightly at ages 50 and over. Death rates from heart and circulatory disease were slightly lower than in the earlier period. The comparatively high death rates from pneumonia and influenza in the 1957-1959 period reflects an increased incidence of these diseases which

TABLE 14
STANDARD MEDICALLY EXAMINED ISSUES
COMPARISON OF DEATH RATES BY CAUSE OF DEATH
BETWEEN 1950-1952 AND 1957-1959
POLICY YEARS 1 TO 15 COMBINED
DEATH RATES PER 100,000

Cause of Death:	Tuber- culosis (All Forms)	Malignant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influ- enza	Acci- dents and Homi- cide	Sui- cide	War Deaths	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	99	Resid- ual
Experience between 1950 and 1952 Anniversaries										
Ages at Issue										
10-29.....	2.0	17.5	.3	2.8	16.5	1.0	40.2	7.1	10.3	20.8
30-39.....	2.1	43.0	.7	11.1	92.3	2.5	34.6	13.7	1.3	39.7
40-49.....	2.8	121.8	3.7	29.3	263.7	3.1	39.3	19.1	.2	79.6
50 and over..	3.6	261.7	10.4	104.9	603.2	18.0	61.5	26.0	.....	162.3
All Ages..	2.3	67.0	1.9	18.8	140.1	3.2	39.4	13.5	4.0	50.6
Experience between 1957 and 1959 Anniversaries										
Ages at Issue										
10-29.....	.4	15.6	.3	2.3	13.2	1.3	36.6	6.0	.....	12.6
30-39.....	.2	38.5	.5	6.5	77.9	2.5	34.5	9.6	.....	25.9
40-49.....	.5	101.2	2.1	22.0	239.9	5.6	40.7	18.5	.....	57.8
50 and over..	2.7	272.4	5.3	60.6	535.3	16.2	49.8	20.1	.....	148.2
All Ages..	.5	63.5	1.2	12.8	130.6	3.8	37.7	11.4	.....	38.4

began with the influenza epidemic in the fall of 1957 and persisted into the early months of 1960; this comment also applies to the other cause of death tables.

Nonmedical Issues during the First Fifteen Years of Insurance

An analysis of the 1958-1959 experience on standard nonmedical issues according to major subdivisions by cause of death is presented in Table 15, which shows the percentage distribution of the amount paid in claims. A similar analysis of the 1958-1959 nonmedical experience, shown separately for males and females, is set forth in Table 16. A comparison of the distribution by sex discloses the same characteristics which were already noted for medical issues in the comments relating to Table 13. For males at issue ages 40-49, the proportion of deaths due to heart and circulatory disease was higher for medical than for nonmedical issues.

Death rates for males and females combined by cause of death covering the two-year period between 1957 and 1959 anniversaries, together with

TABLE 15
STANDARD NONMEDICAL ISSUES OF 1944 TO 1958
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influenza	Acci- dents and Homi- cide	Sui- cide	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	Resid- ual
Ages 10-29 at Issue									
Policy Years 1-5.....	.4%	10.4%	.1%	2.3%	5.4%	1.7%	64.2%	2.8%	12.7%
Policy Years 6-15.....	.5	19.0	1.0	2.7	16.1	1.4	33.6	6.7	19.0
Policy Years 1-15.....	.4	13.7	.5	2.4	9.5	1.6	52.5	4.3	15.1
Ages 30-39 at Issue									
Policy Years 1-5.....	.3	16.3	.3	4.5	30.3	1.6	26.9	3.2	16.6
Policy Years 6-15.....	.4	21.9	.7	5.1	40.2	1.5	11.0	3.3	15.9
Policy Years 1-15.....	.4	19.3	.5	4.8	35.6	1.5	18.5	3.2	16.2
Ages 40-49 at Issue									
Policy Years 1-5.....	.3	21.9	.1	4.2	34.8	1.2	16.5	4.3	16.7
Policy Years 6-15.....	.5	23.8	.5	5.4	45.6	.9	4.3	2.2	16.8
Policy Years 1-15.....	.4	23.3	.4	5.1	42.7	1.0	7.5	2.8	16.8
Ages 50 and over at Issue									
Policy Years 1-5.....	.0	17.6	.0	.0	53.8	.0	10.2	6.0	12.4
Policy Years 6-15.....	1.4	15.3	2.8	5.6	60.1	1.3	.0	.0	13.5
Policy Years 1-15.....	1.0	15.8	2.0	4.1	58.7	1.0	2.6	1.6	13.2
All Ages at Issue									
Policy Years 1-5.....	.3	12.9	.2	3.1	15.2	1.6	49.5	3.0	14.2
Policy Years 6-15.....	.5	20.9	.8	4.1	30.8	1.4	19.5	4.6	17.4
Policy Years 1-15.....	.4	16.7	.5	3.6	22.6	1.5	35.3	3.7	15.7

TABLE 16

STANDARD NONMEDICAL ISSUES OF 1944 TO 1958
 EXPERIENCE BY SEX BETWEEN 1958 AND 1959 ANNIVERSARIES*
 PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Les- ions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influen- za	Acci- dents and Homi- cide	Sui- cide	All Other Causes and Un- known
	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	Residual
Male									
Ages 10-29 at Issue									
Policy Years 1-5	.4%	10.0%	.1%	2.0%	5.3%	1.6%	66.4%	2.7%	11.5%
Policy Years 6-15	.4	17.0	1.0	2.1	18.2	1.1	37.0	7.0	16.2
Policy Years 1-15	.4	12.1	.4	2.0	9.1	1.5	57.6	4.0	12.9
Ages 30-39 at Issue									
Policy Years 1-5	.3	14.8	.4	4.4	32.0	1.2	27.7	3.2	16.0
Policy Years 6-15	.3	18.0	.7	5.6	44.1	1.2	10.9	3.2	16.0
Policy Years 1-15	.3	16.2	.5	4.9	37.4	1.2	20.3	3.2	16.0
Ages 40-49 at Issue									
Policy Years 1-5	.3	19.9	.1	4.0	36.2	1.3	17.1	4.6	16.5
Policy Years 6-15	.1	20.0	.5	5.4	47.1	.8	5.3	2.9	17.9
Policy Years 1-15	.2	20.0	.3	4.9	42.9	1.0	9.8	3.5	17.4
Ages 50 and over at Issue									
Policy Years 1-5	.0	15.8	.0	.0	58.6	.0	5.7	6.5	13.4
Policy Years 6-15	.0	11.1	3.9	5.2	72.1	.5	.0	.0	7.2
Policy Years 1-15	.0	12.5	2.7	3.6	67.9	.4	1.8	2.0	9.1
All Ages at Issue									
Policy Years 1-5	.3	12.1	.2	2.9	15.6	1.5	51.2	3.0	13.2
Policy Years 6-15	.3	17.8	.8	4.0	33.4	1.1	21.5	4.8	16.3
Policy Years 1-15	.3	14.2	.4	3.3	22.4	1.3	40.1	3.6	14.4
Female									
Ages 10-29 at Issue									
Policy Years 1-5	.7%	16.9%	.5%	7.0%	7.8%	2.3%	27.8%	4.1%	32.9%
Policy Years 6-15	1.2	25.4	1.3	4.9	12.2	2.7	13.7	7.2	31.4
Policy Years 1-15	1.0	21.7	1.0	5.8	10.3	2.5	19.8	5.9	32.0
Ages 30-39 at Issue									
Policy Years 1-5	.0	33.5	.2	5.2	11.2	5.5	18.0	3.1	23.3
Policy Years 6-15	.3	37.0	.0	6.3	22.0	2.7	7.6	3.8	20.3
Policy Years 1-15	.2	35.4	.1	5.9	17.4	3.9	12.0	3.5	21.6
Ages 40-49 at Issue									
Policy Years 1-5	.0	41.1	.0	6.4	21.8	.0	10.8	1.3	18.6
Policy Years 6-15	.0	50.7	.0	8.8	18.5	1.4	1.4	.0	19.2
Policy Years 1-15	.0	47.5	.0	8.0	19.6	.9	4.6	.4	19.0
Ages 50 and over at Issue									
Policy Years 1-5	.0	38.6	.0	.0	.0	.0	61.4	.0	.0
Policy Years 6-15	.0	43.5	.0	.0	56.5	.0	.0	.0	.0
Policy Years 1-15	.0	40.5	.0	.0	24.6	.0	34.9	.0	.0
All Ages at Issue									
Policy Years 1-5	.4	25.2	.4	6.2	10.1	3.4	22.8	3.5	28.0
Policy Years 6-15	.7	32.6	.6	5.8	16.8	2.6	10.0	5.2	25.7
Policy Years 1-15	.6	29.4	.5	6.0	14.0	2.9	15.4	4.5	26.7

* Based on data from 13 companies.

the corresponding death rates for the two-year period between 1950 and 1952 anniversaries, are shown in Table 17. A comparison of these death rates indicates that over this interval (*a*) the death rate from tuberculosis has decreased by almost five sixths, and (*b*) the death rate from cancer at issue ages 40-49 increased by more than 20%. At issue ages under 40, both the proportion of deaths and the death rate from suicide were considerably lower on nonmedical than on medical business.

In interpreting the figures in Tables 14 and 17 it should be kept in mind that they refer to durations 1-15 combined. The proportion of exposure at the earlier durations has increased from the 1950-1952 period to the 1957-1959 period, and it is higher for nonmedical than for medical exposures. As a result, the average attained ages for each age group are lower in the 1957-1959 period than in the earlier period, and the average attained ages for nonmedical issues are lower than for medical issues.

TABLE 17
STANDARD NONMEDICAL ISSUES
COMPARISON OF DEATH RATES BY CAUSE OF DEATH
BETWEEN 1950-1952 AND 1957-1959
POLICY YEARS 1 TO 15 COMBINED
DEATH RATES PER 100,000

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Meli- tus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influenza	Acci- dents and Homi- cide	Sui- cide	War Deaths	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	99	Resid- ual
Experience between 1950 and 1952 Anniversaries										
Ages at Issue										
10-29.....	1.9	12.2	.5	2.2	11.2	1.3	40.2	4.4	13.5	21.8
30-39.....	3.4	37.4	1.3	9.7	76.3	3.4	33.1	8.1	1.5	40.4
40-49.....	5.6	101.1	4.0	35.8	246.6	6.0	37.5	13.5	.1	92.4
50 and over	4.1	158.7	.....	90.1	613.8	8.5	27.2	8.2	.....	158.8
All Ages.....	2.3	21.3	.8	5.3	35.2	1.9	38.5	5.6	10.3	28.7
Experience between 1957 and 1959 Anniversaries										
Ages at Issue										
10-29.....	.3	11.2	.4	2.2	8.4	1.7	43.3	3.3	.....	13.5
30-39.....	.7	31.3	.9	7.0	59.1	2.7	32.5	5.7	.....	27.7
40-49.....	2.4	124.8	2.3	25.7	239.9	7.1	39.7	13.1	.....	87.4
50 and over	4.5	233.7	23.9	51.4	629.7	25.1	35.0	15.9	.....	198.4
All Ages.....	.4	19.2	.6	4.0	27.3	2.1	40.4	4.2	.....	19.0

Experience during the 16th and Subsequent Policy Years

Table 18 presents an analysis of the 1958-1959 experience on business in the 16th and subsequent policy years according to the major subdivisions by cause of death based on the Committee's 1950 Code. This table shows the percentage distribution by cause of death of the amount paid in claims.

The death rates by cause of death for the two-year period between 1957 and 1959 anniversaries, together with the corresponding death rates for the two-year period between 1950 and 1952 anniversaries, are shown in Table 19. A comparison of these death rates indicates that in the 16th

TABLE 18

STANDARD ISSUES DURING 16TH AND SUBSEQUENT POLICY YEARS
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES
PERCENTAGE DISTRIBUTION BY CAUSE OF DEATH OF AMOUNT PAID IN CLAIMS

Cause of Death:	Tuber- culosis (All Forms)	Malign- ant Neo- plasms	Dia- betes Mel- litus	Vascu- lar Le- sions Affect- ing Central Nervous System	Dis- eases of the Heart and Circu- latory System	Pneu- monia and Influ- enza	Acci- dents and Homi- cide	Sui- cide	All Other Causes and Un- known
Committee's 1950 Code:	01, 02	18-33	37	42	49-55	56-59	88-96, 98	97	Resid- ual
Attained Age									
25-39	4%	22.3%	1.1%	3.5%	24.3%	1.5%	19.4%	6.0%	21.5%
40-49	5	19.6	.7	4.1	43.0	1.2	9.9	4.5	16.5
50-59	.2	20.9	1.1	5.3	51.7	1.0	4.0	2.7	13.1
60-69	.2	20.3	1.3	7.6	53.4	1.5	2.1	1.3	12.3
70-79	.1	16.5	1.3	12.5	52.0	2.5	1.7	.8	12.6
80 and over	.1	13.0	.8	18.1	48.2	3.9	1.9	.2	13.8
All Ages	.2%	18.4%	1.2%	9.7%	51.2%	2.0%	2.8%	1.5%	13.0%

and subsequent policy years (a) the death rate from tuberculosis has decreased substantially from its level in the earlier period, (b) death rates from heart disease and from vascular lesions of the central nervous system have decreased at all ages except from the latter cause at attained ages 80 and over, and (c) death rates from cancer increased slightly at all ages except 50-59.

MORTALITY TRENDS

The data presented in past reports of the Mortality Committee of the Actuarial Society and in the reports of this Committee shed light on the mortality trends during the past 20 years. Three series of mortality rates for the period from 1939 to 1959 policy anniversaries are included in this report to illustrate these trends. The series are as follows:

These mortality rates for the period between 1955 and 1959 policy anniversaries are given in detail in Tables F, G, and H of the Appendix. For earlier periods, see Tables D, E, and F of the Appendix to the 1956 Report.

The mortality trends during the period from 1939 to 1959 anniversaries on standard Ordinary medical issues in the first five policy years are summarized by issue age group in Table 20. This table indicates that, from the 1939-1943 period to the 1955-1959 period, the improvement in

TABLE 20
TREND OF EXPERIENCE ON STANDARD MEDICAL ISSUES*
FIRST FIVE POLICY YEARS

AGES AT ISSUE	EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES IN INDICATED YEARS				
	1939-1943	1943-1947	1947-1951	1951-1955	1955-1959
Mortality Rate per 1,000 (Based on Amounts of Insurance)					
10-14.....	0.646	0.643	0.517	0.553	0.658
15-19.....	1.039	0.942	0.870	0.941	0.768
20-24.....	0.980	0.853	0.797	0.760	0.727
25-29.....	0.998	0.961	0.810	0.723	0.671
30-34.....	1.290	1.162	0.975	0.931	0.796
35-39.....	1.910	1.672	1.566	1.376	1.385
40-44.....	2.987	2.615	2.437	2.203	2.196
45-49.....	4.621	4.044	4.096	3.660	3.453
50-54.....	7.787	6.053	5.607	5.519	5.166
55-59.....	10.819	9.211	8.776	7.914	7.541
60-64.....	14.651	12.121	12.804	10.451	11.320
65 and over...	20.834	18.679	24.290	16.386	13.986
Mortality Index with 1939-1943 Experience = 100%					
10-14.....	100.0%	99.5%	80.0%	85.6%	101.9%
15-19.....	100.0	90.7	83.7	90.6	73.9
20-24.....	100.0	87.0	81.3	77.6	74.2
25-29.....	100.0	96.3	81.2	72.4	67.2
30-34.....	100.0	90.1	75.6	72.2	61.7
35-39.....	100.0	87.5	82.0	72.0	72.5
40-44.....	100.0	87.5	81.6	73.8	73.5
45-49.....	100.0	87.5	88.6	79.2	74.7
50-54.....	100.0	77.7	72.0	70.9	66.3
55-59.....	100.0	85.1	81.1	73.1	69.7
60-64.....	100.0	82.7	87.4	71.3	77.3
65 and over...	100.0	89.7	116.6	78.7	67.1

* Excludes war claims between 1941 and 1946 anniversaries and between 1949 and 1954 anniversaries.

mortality at ages 15 and over in the first five policy years ranged roughly from 25 to 35 percent. The mortality rates at ages 10-14 show wide fluctuations because of the small volume of data. Compared with 1951-1955, mortality in 1955-1959 was generally somewhat lower, with the largest percentage decreases for the most part at ages under 35.

The mortality trends during the period from 1939 to 1959 anniversaries on standard Ordinary medical issues in policy years 6-15 are summarized by attained age group in Table 21. This table shows that from

TABLE 21
TREND OF EXPERIENCE ON STANDARD MEDICAL ISSUES*
POLICY YEARS 6-15

APPROXIMATE ATTAINED AGES	EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES IN INDICATED YEARS				
	1939-1943	1943-1947	1947-1951	1951-1955	1955-1959
	Mortality Rate per 1,000 (Based on Amounts of Insurance)				
17-19.....	1.006	0.777	0.881	0.918	0.756
20-24.....	1.279	1.162	0.986	1.086	0.954
25-29.....	1.339	1.257	0.987	0.947	0.842
30-34.....	1.609	1.355	1.129	1.064	0.918
35-39.....	2.193	1.884	1.735	1.575	1.430
40-44.....	3.686	3.111	2.981	2.716	2.555
45-49.....	5.792	5.194	4.883	4.476	4.278
50-54.....	9.636	8.107	7.788	7.266	6.914
55-59.....	14.929	12.799	11.592	10.985	10.458
60-64.....	22.218	19.638	16.796	15.188	15.497
65-69.....	37.049	28.470	25.651	23.874	23.013
70-74.....	50.493	46.787	37.865	35.529	33.773
75 and over...	72.883	83.668	58.066	49.000	54.182
	Mortality Index with 1939-1943 Experience = 100%				
17-19.....	100.0%	77.2%	87.6%	91.3%	75.1%
20-24.....	100.0	90.9	77.1	84.9	74.6
25-29.....	100.0	93.9	73.7	70.7	62.9
30-34.....	100.0	84.2	70.2	66.1	57.1
35-39.....	100.0	85.9	79.1	71.8	65.2
40-44.....	100.0	84.4	80.9	73.7	69.3
45-49.....	100.0	89.7	84.3	77.3	73.9
50-54.....	100.0	84.1	80.8	75.4	71.8
55-59.....	100.0	85.7	77.6	73.6	70.1
60-64.....	100.0	88.4	75.6	68.4	69.7
65-69.....	100.0	76.8	69.2	64.4	62.1
70-74.....	100.0	92.7	75.0	70.4	66.9
75 and over...	100.0	114.8	79.7	67.2	74.3

* Excludes war claims between 1941 and 1946 anniversaries and between 1949 and 1954 anniversaries.

the 1939-1943 period to the 1955-1959 period, mortality has decreased substantially at all ages, the improvement ranging from 25 to more than 40 percent. Compared with 1951-1955, mortality in 1955-1959 decreased slightly over the age range 40-74, with larger decreases at ages under 40.

The mortality trends during the period from 1939 to 1959 anniversaries on standard Ordinary business—medical and nonmedical issues combined—in the 16th and subsequent policy years are summarized by attained age group in Table 22. This table shows that from the 1939-1943

TABLE 22
TREND OF EXPERIENCE ON STANDARD MEDICAL AND NONMEDICAL ISSUES*
IN 16TH AND SUBSEQUENT POLICY YEARS

ATTAINED AGES	EXPERIENCE FOR PERIOD BETWEEN ANNIVERSARIES IN INDICATED YEARS				
	1939-1943	1943-1947	1947-1951	1951-1955	1955-1959
Mortality Rate per 1,000 (Based on Amounts of Insurance)					
25-29.....	2.142	1.785	1.171	1.244	1.013
30-34.....	2.127	1.903	1.364	1.302	1.154
35-39.....	2.524	2.336	1.922	1.786	1.604
40-44.....	3.813	3.396	3.381	3.085	2.720
45-49.....	6.573	6.108	5.569	5.107	4.899
50-54.....	10.725	9.828	9.427	8.497	8.093
55-59.....	16.905	15.725	15.197	13.883	13.022
60-64.....	27.757	24.991	24.203	22.344	21.237
65-69.....	40.801	36.797	36.381	33.821	32.472
70-74.....	58.594	56.181	53.862	50.850	48.928
75-79.....	85.727	84.016	79.971	75.156	73.760
80-84.....	136.807	124.293	113.844	111.755	112.223
85 and over...	199.785	180.111	177.068	170.061	181.318
Mortality Index with 1939-1943 Experience = 100%					
25-29.....	100.0%	83.3%	54.7%	58.1%	47.3%
30-34.....	100.0	89.5	64.1	61.2	54.3
35-39.....	100.0	92.6	76.1	70.8	63.5
40-44.....	100.0	89.1	88.7	80.9	71.3
45-49.....	100.0	92.9	84.7	77.7	74.5
50-54.....	100.0	91.6	87.9	79.2	75.5
55-59.....	100.0	93.0	89.9	82.1	77.0
60-64.....	100.0	90.0	87.2	80.5	76.5
65-69.....	100.0	90.2	89.2	82.9	79.6
70-74.....	100.0	95.9	91.9	86.8	83.5
75-79.....	100.0	98.0	93.3	87.7	86.0
80-84.....	100.0	90.9	83.2	81.7	82.0
85 and over...	100.0	90.2	88.6	85.1	90.8

* Excludes war claims between 1941 and 1946 anniversaries and between 1949 and 1954 anniversaries.

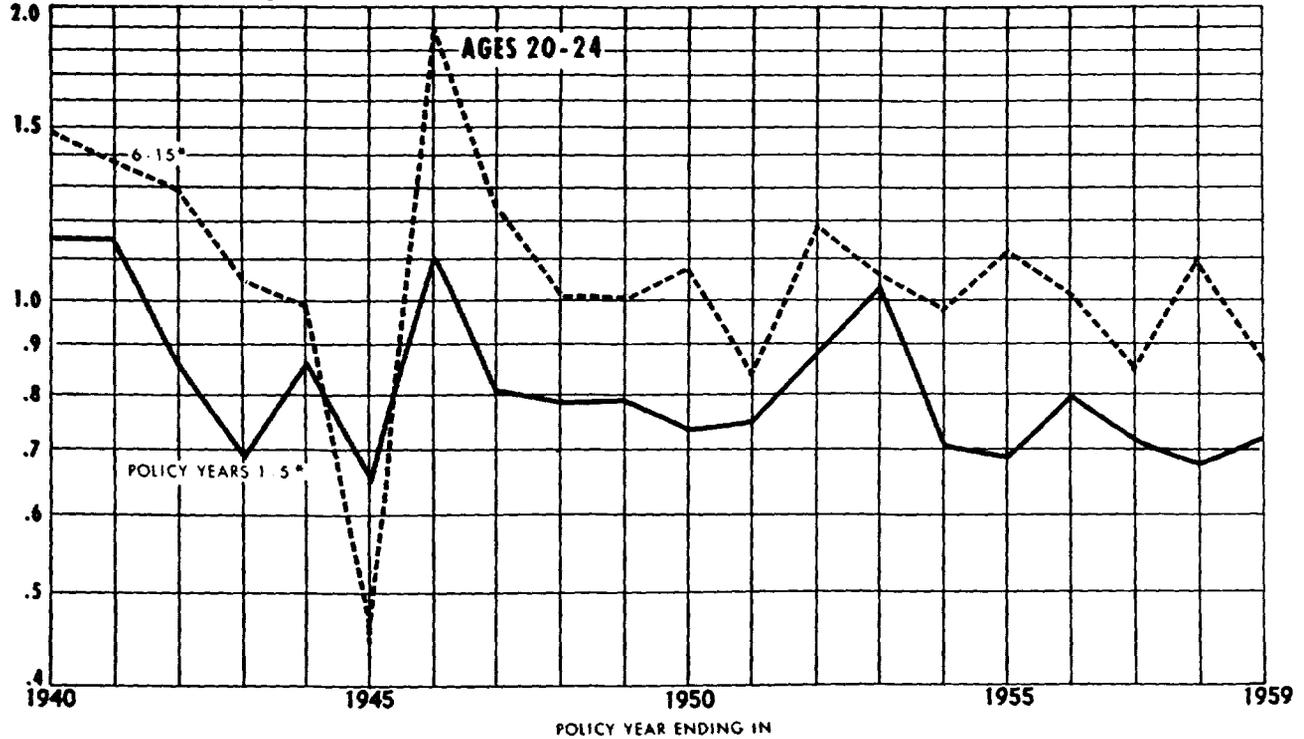
period to the 1955–1959 period, ultimate mortality has decreased in every age group. The degree of improvement showed a definite pattern by age, decreasing from 35–50 percent at ages 25–39 to 20–30 percent at ages 40–69 and 10–15 percent at ages 70 and above. Compared with 1951–1955, mortality in 1955–1959 decreased in every age group under 80.

The rate of improvement in mortality for the first fifteen policy years was considerably greater during the first half of the 1939–1959 period than during the second half. This was also true of the improvement in mortality at attained ages under 40 and over 79 in the 16th and later policy years. The ultimate experience at attained ages 40–79, however, showed a regular pattern of improvement over the entire period.

CHART I

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

Death Rate Per 1,000 (Excluding War Deaths)

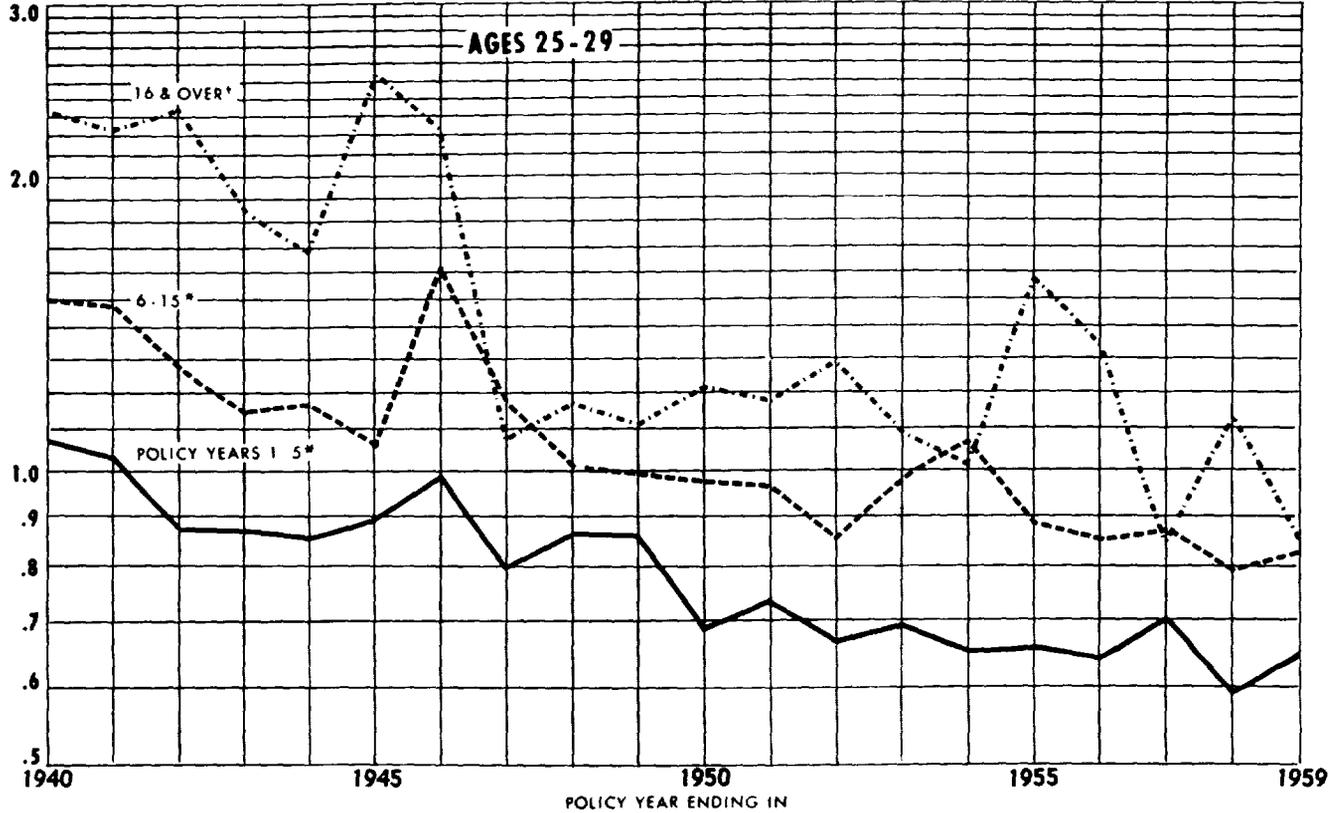


*Medical issues.

CHART II

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

Death Rate Per 1,000 (Excluding War Deaths)

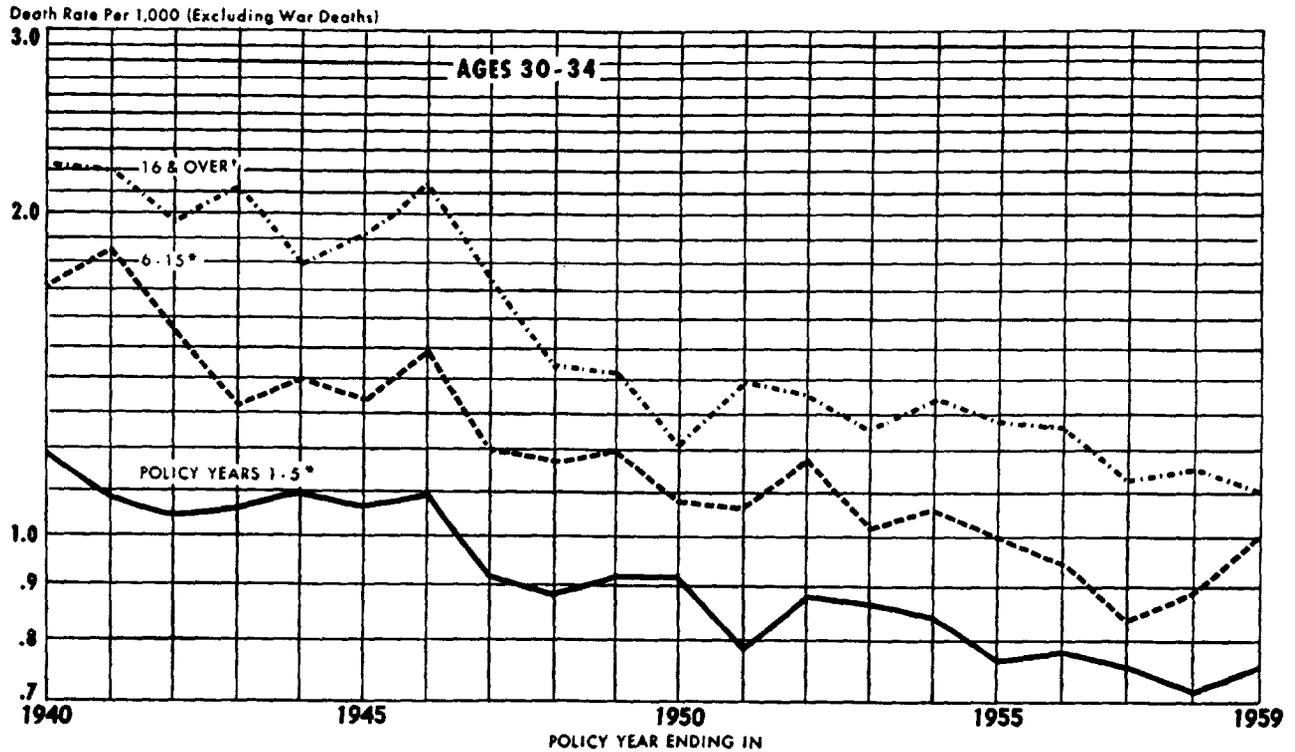


*Medical issues.

†Total issues, medical and nonmedical combined.

CHART III

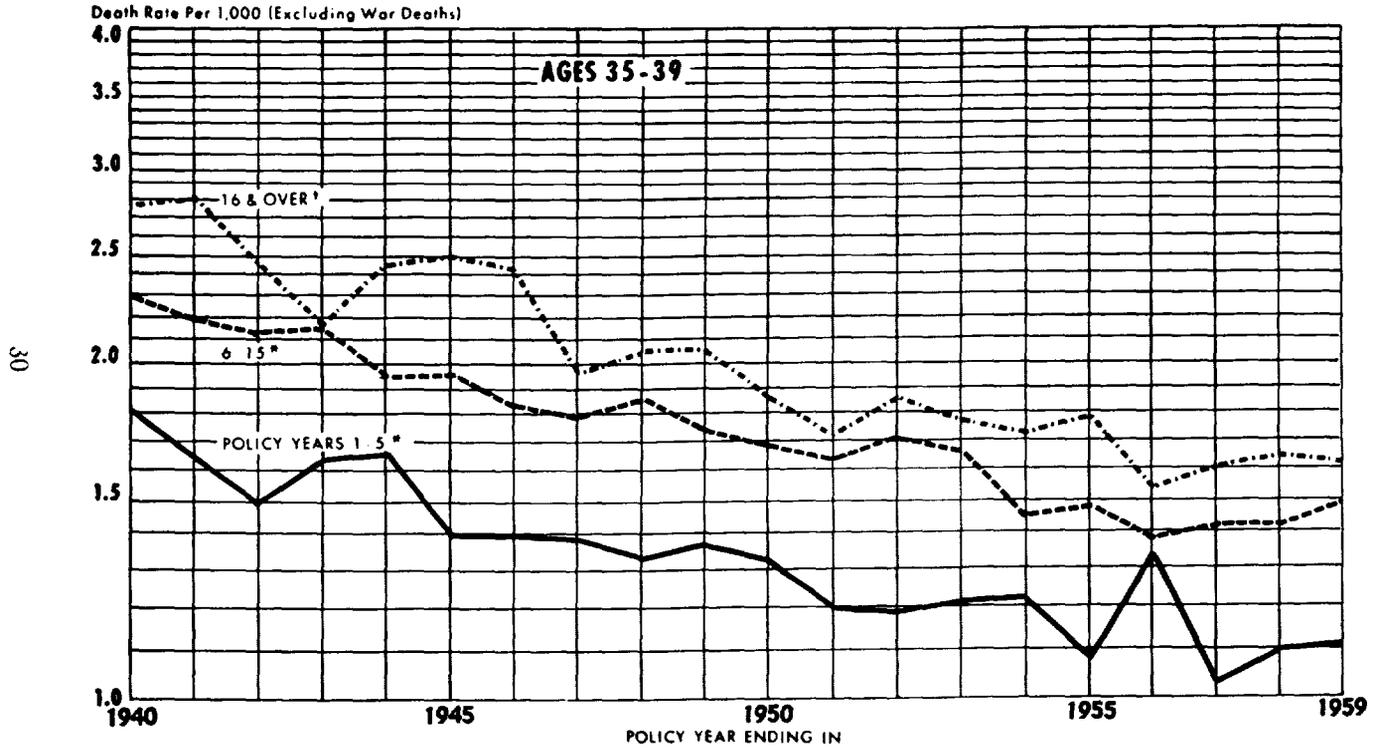
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



*Medical issues.

†Total issues, medical and nonmedical combined.

CHART IV
MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



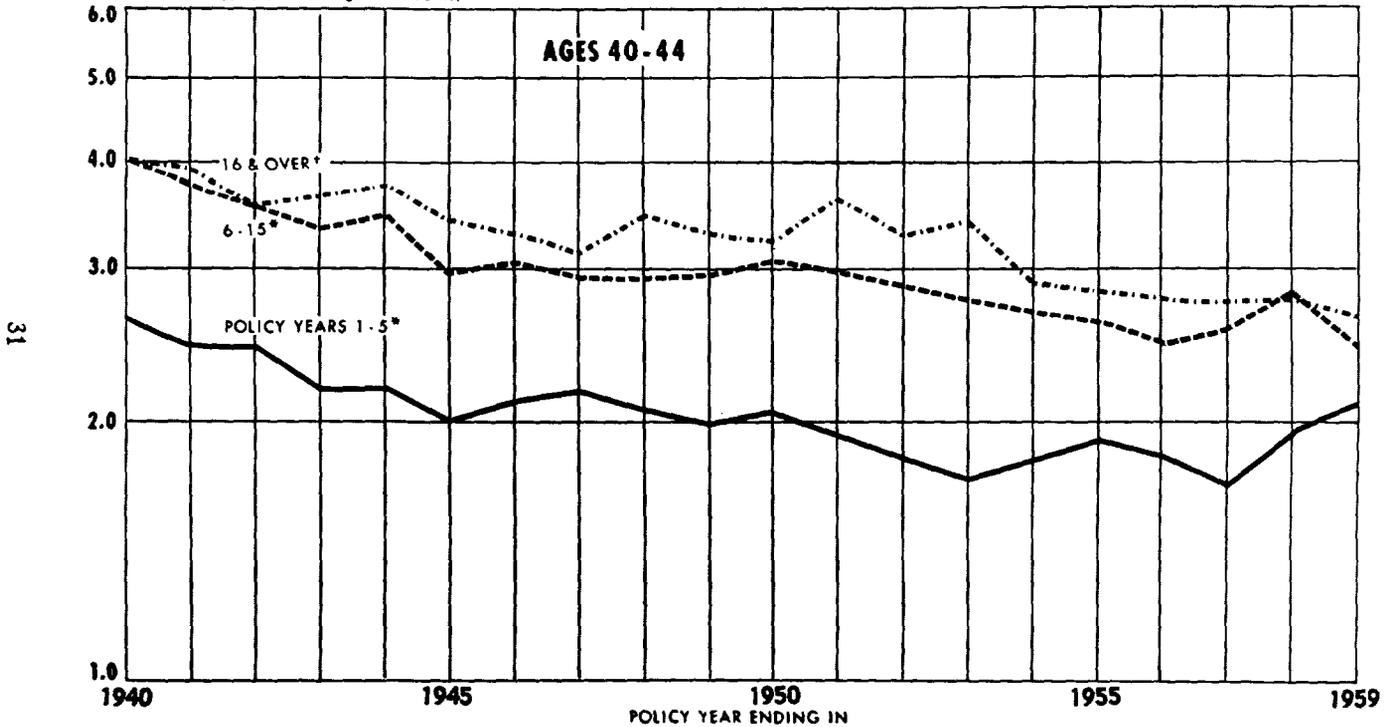
*Medical issues.

†Total issues, medical and nonmedical combined.

CHART V

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

Death Rate Per 1,000 (Excluding War Deaths)



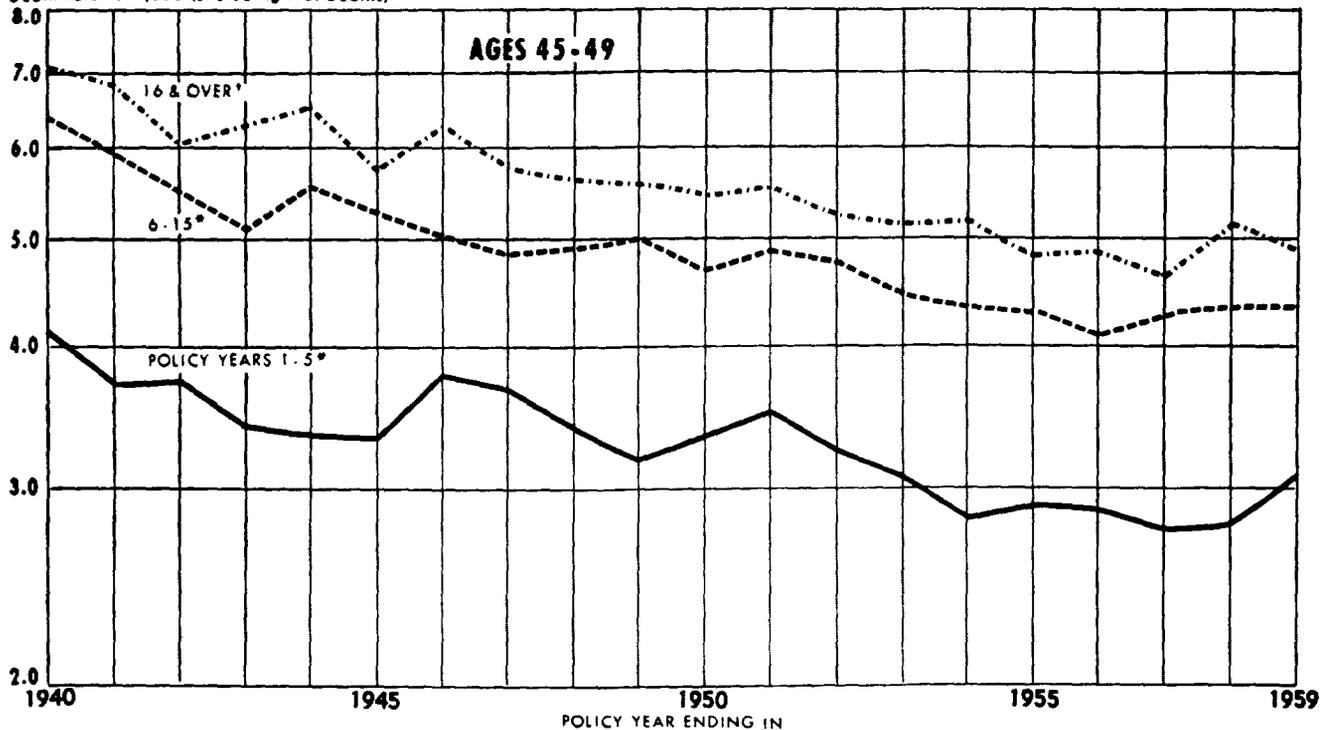
*Medical issues.

†Total issues, medical and nonmedical combined.

CHART VI

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

Death Rate Per 1,000 (Excluding War Deaths)



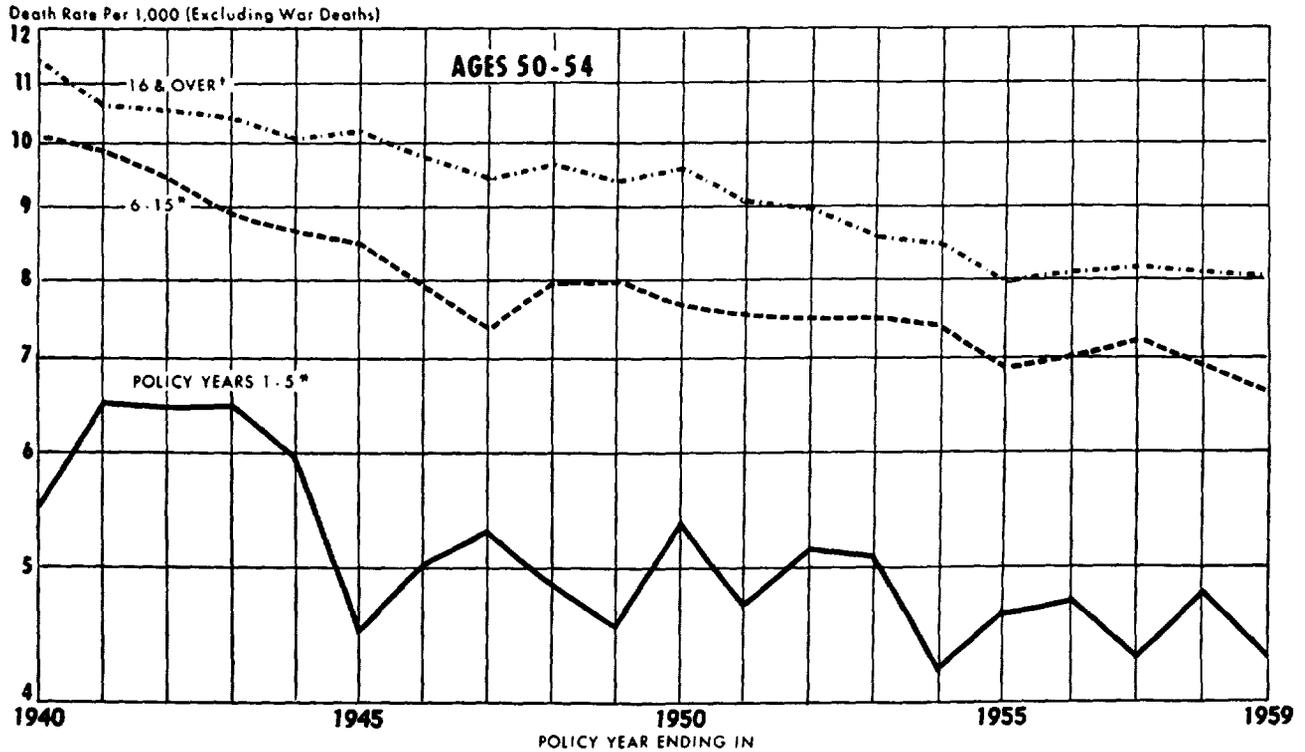
32

*Medical issues.

†Total issues, medical and nonmedical combined.

CHART VII

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE



*Medical issues.

†Total issues, medical and nonmedical combined.

CHART VIII

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

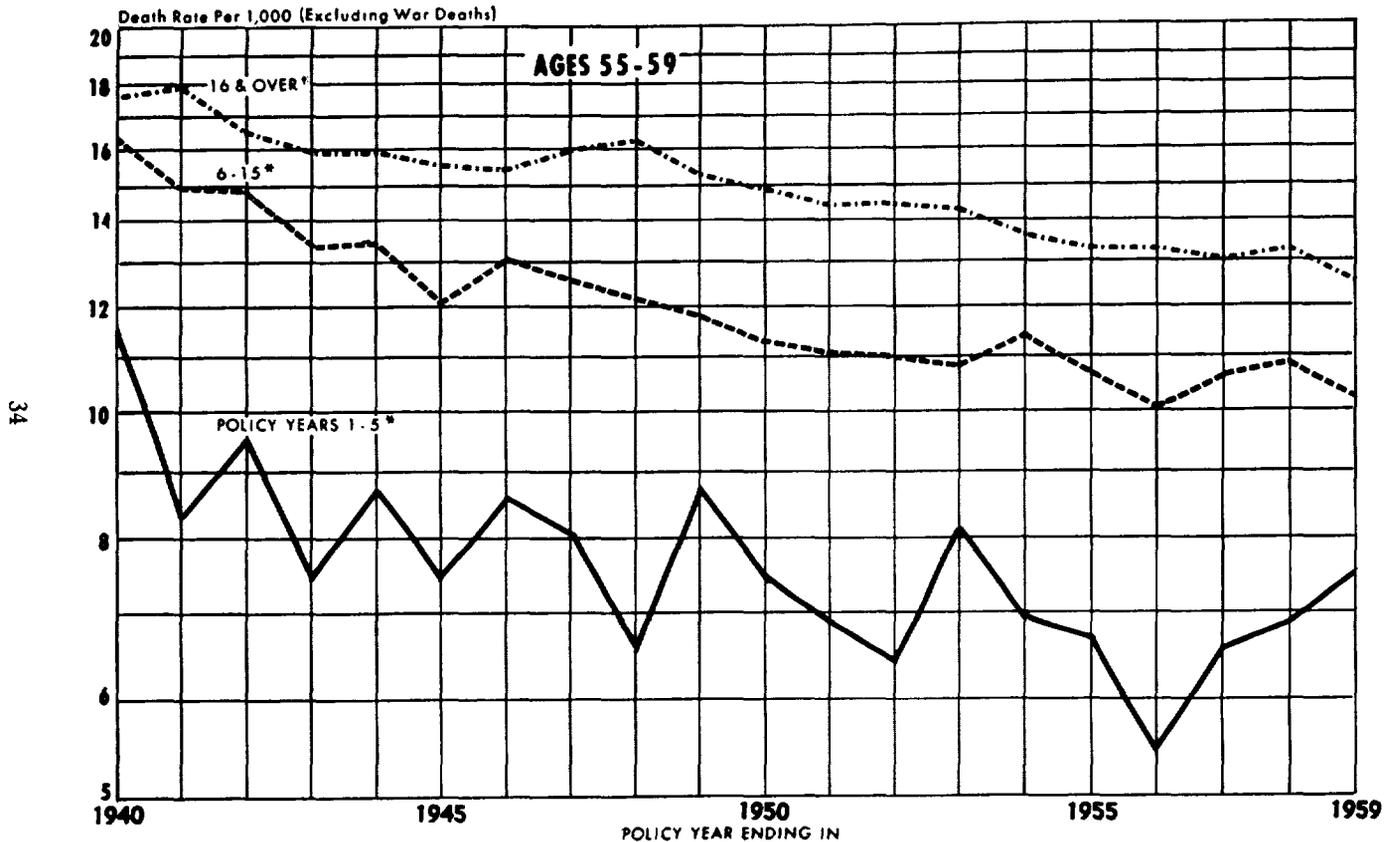
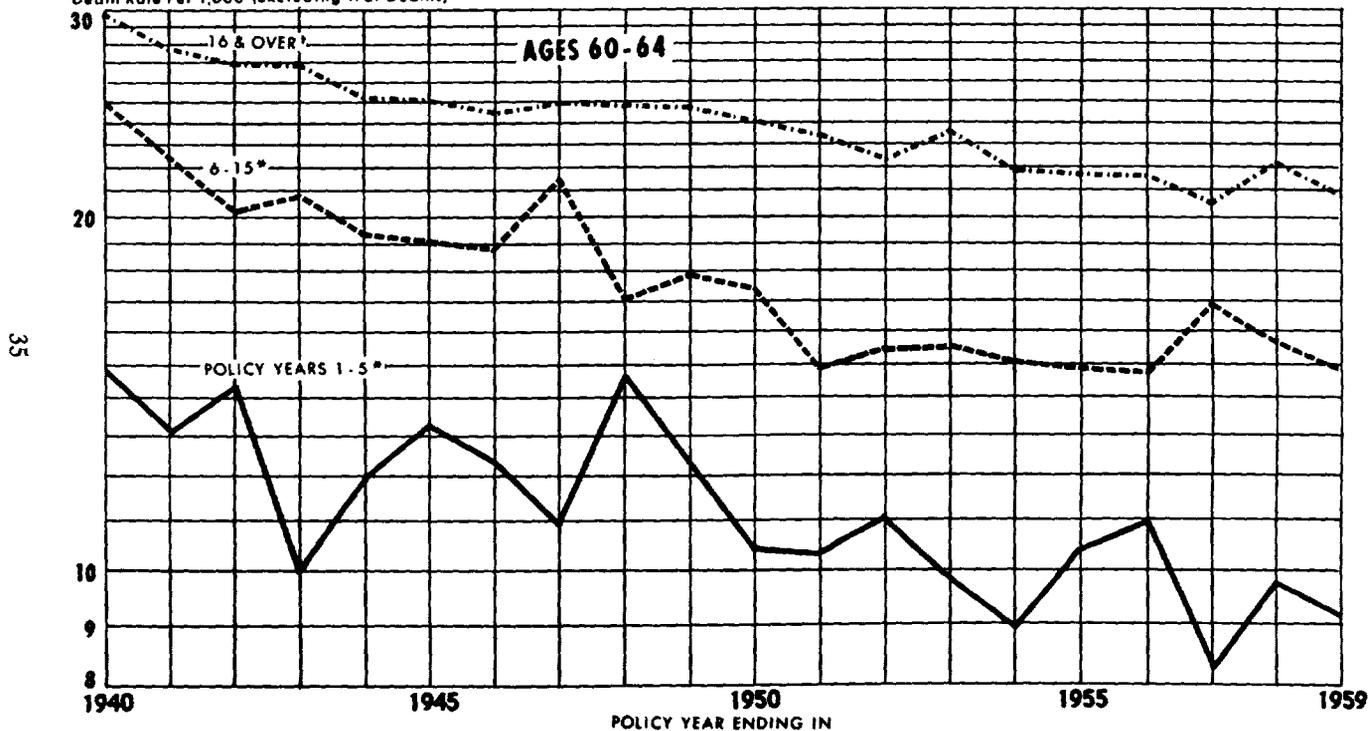


CHART IX

MORTALITY TRENDS ON STANDARD ORDINARY ISSUES BY ATTAINED AGE

Death Rate Per 1,000 (Excluding War Deaths)



*Medical issues.

†Total issues, medical and nonmedical combined.

APPENDIX

TABLE A

CONTRIBUTING COMPANIES

PROPORTION OF TOTAL EXPOSURES CONTRIBUTED BY EACH

COMPANY	FIRST 15 POLICY YEARS		16TH AND SUBSE- QUENT POLICY YEARS	FIRST 15 POLICY YEARS BY SEX			
	Medical Issues	Non- medical Issues		Medical Issues		Nonmedical Issues	
				Male	Female	Male	Female
Metropolitan	20.8%	27.7%	22.5%	13.9%	.6%	21.8%	2.8%
Prudential	20.1	37.0	14.7	21.9	1.2	34.9	4.3
New York Life	11.1	10.3	18.7	11.7	1.0	9.1	1.9
Equitable, N.Y.	9.2	6.4	7.8	9.9	.7	5.9	1.0
Northwestern Mutual	7.4	.....	6.6	7.8	.7	.....	.....
John Hancock	4.5	5.5	4.1	4.8	.4	4.5	1.3
Massachusetts Mutual	4.1	1.9	3.3	4.4	.3	1.8	.2
Mutual Life, N.Y.	3.4	2.5	5.7	3.7	.2	2.1	.5
Mutual Benefit	3.4	.9	2.6	.....	.....	.....	.....
Travelers	3.1	.9	3.2	3.3	.2	.9	.1
Penn Mutual	3.0	1.4	3.0	3.2	.3	1.3	.2
Connecticut Mutual	2.8	1.9	1.7	3.0	.2	1.8	.3
Aetna	2.7	.7	2.1	2.8	.2	.5	.2
Connecticut General	1.8	.2	.7	1.9	.2	.1	.0
Sun Life, Canada	1.3	2.3	1.8	1.4	.1	2.2	.3
Provident Mutual	1.3	.4	1.5	.....	.....	.....	.....
Total	100.0%	100.0%	100.0%	93.7%	6.3%	86.9%	13.1%

TABLE B
 STANDARD MEDICALLY EXAMINED ISSUES OF 1944 TO 1958
 EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 Expected Deaths on 1946-1949 Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (15)	10-14	\$ 65,174	\$ 56	\$ 75	75%
	15-19	104,337	140	146	96
	20-24	134,420	207	251	82
	25-29	235,064	403	694	58
	30-34	355,351	1,490	1,794	83
	35-39	390,254	2,950	3,203	92
	40-44	334,397	3,485	4,434	79
	45-49	196,310	3,566	4,156	86
	50-54	86,305	2,212	2,607	85
	55-59	29,754	1,123	1,297	87
	60-64	6,657	289	425	68
65 and over	1,109	113	109	104	
	All Ages	\$1,939,132	\$16,034	\$19,191	84%
1945..... (14)	10-14	\$ 66,363	\$ 75	\$ 76	99%
	15-19	104,216	81	134	60
	20-24	145,667	253	235	108
	25-29	258,811	540	663	81
	30-34	416,476	1,535	1,787	86
	35-39	458,383	2,949	3,190	92
	40-44	362,449	3,674	4,078	90
	45-49	210,111	3,124	3,826	82
	50-54	97,576	2,299	2,573	89
	55-59	31,665	1,114	1,220	91
	60-64	7,932	377	434	87
65 and over	1,410	86	117	74	
	All Ages	\$2,161,059	\$16,107	\$18,333	88%
1946..... (13)	10-14	\$ 70,994	\$ 35	\$ 80	44%
	15-19	121,055	112	147	76
	20-24	362,437	398	511	78
	25-29	565,221	1,126	1,255	90
	30-34	662,209	1,960	2,490	79
	35-39	624,894	3,231	3,849	84
	40-44	450,743	3,871	4,440	87
	45-49	245,440	3,686	3,947	93
	50-54	115,170	2,134	2,677	80
	55-59	35,737	983	1,219	81
	60-64	9,374	665	452	147
65 and over	1,583	69	115	60	
	All Ages	\$3,264,857	\$18,270	\$21,182	86%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1947..... (12)	10-14	\$ 64,567	\$ 44	\$ 72	61%
	15-19	135,750	116	157	74
	20-24	293,120	349	381	92
	25-29	476,859	640	934	69
	30-34	634,297	1,942	2,113	92
	35-39	622,179	3,388	3,484	97
	40-44	473,307	3,559	4,132	86
	45-49	264,046	2,537	3,847	66
	50-54	133,433	1,864	2,725	68
	55-59	43,324	1,114	1,312	85
	60-64	10,258	348	447	78
	65 and over	1,722	153	110	139
	All Ages	\$3,152,862	\$16,054	\$19,714	81%
1948..... (11)	10-14	\$ 47,920	\$ 49	\$ 52	94%
	15-19	107,080	85	120	71
	20-24	264,304	287	314	91
	25-29	449,282	581	800	73
	30-34	566,902	1,534	1,672	92
	35-39	528,977	2,673	2,655	101
	40-44	417,321	2,946	3,251	91
	45-49	236,747	2,251	3,071	73
	50-54	120,650	1,620	2,181	74
	55-59	40,357	952	1,075	89
	60-64	12,003	248	484	51
	65 and over	1,994	56	116	48
	All Ages	\$2,793,537	\$13,282	\$15,791	84%
1949..... (10)	10-14	\$ 46,328	\$ 19	\$ 50	38%
	15-19	106,682	72	116	62
	20-24	291,994	242	324	75
	25-29	506,552	653	801	82
	30-34	605,146	1,508	1,531	98
	35-39	585,181	2,187	2,558	85
	40-44	448,764	2,360	3,038	78
	45-49	252,737	2,100	2,818	75
	50-54	128,981	2,145	2,021	106
	55-59	47,284	762	1,090	70
	60-64	12,792	221	465	48
	65 and over	2,426	136	128	106
	All Ages	\$3,034,867	\$12,405	\$14,940	83%
1950..... (9)	10-14	\$ 48,609	\$ 33	\$ 50	66%
	15-19	128,906	105	139	76
	20-24	343,048	290	363	80
	25-29	625,366	755	907	83
	30-34	750,326	1,365	1,696	80
	35-39	684,807	2,093	2,678	78
	40-44	505,579	2,388	3,048	78
	45-49	296,625	2,639	2,907	91
	50-54	150,912	1,595	2,134	75
	55-59	60,350	959	1,245	77
	60-64	14,637	375	480	78
	65 and over	2,489	119	117	102
	All Ages	\$3,611,654	\$12,716	\$15,764	81%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951..... (8)	10-14	\$ 42,611	\$ 31	\$ 41	76%
	15-19	92,112	120	99	121
	20-24	216,466	196	222	88
	25-29	500,253	588	675	87
	30-34	667,924	1,204	1,376	88
	35-39	670,821	1,786	2,362	76
	40-44	539,393	2,355	2,918	81
	45-49	334,791	2,395	2,920	82
	50-54	167,632	1,702	2,157	79
	55-59	74,037	986	1,383	71
	60-64	19,050	405	552	73
	65 and over	4,648	145	196	74
		All Ages	\$3,329,738	\$11,913	\$14,901	80%
1952..... (7)	10-14	\$ 43,230	\$ 68	\$ 38	179%
	15-19	86,247	67	93	72
	20-24	216,428	181	212	85
	25-29	567,377	608	698	87
	30-34	767,742	1,171	1,389	84
	35-39	771,285	1,915	2,314	83
	40-44	609,822	2,650	2,909	91
	45-49	382,532	2,819	2,842	99
	50-54	182,453	2,211	2,074	107
	55-59	86,254	1,397	1,417	99
	60-64	26,219	576	643	90
	65 and over	5,055	123	181	68
		All Ages	\$3,744,644	\$13,786	\$14,810	93%
1953..... (6)	10-14	\$ 45,858	\$ 27	\$ 38	71%
	15-19	102,002	109	109	100
	20-24	250,912	176	246	72
	25-29	691,941	539	810	67
	30-34	926,883	1,283	1,539	83
	35-39	917,694	1,846	2,524	73
	40-44	712,233	3,147	3,184	99
	45-49	449,553	2,268	3,034	75
	50-54	223,410	1,899	2,375	80
	55-59	98,521	1,060	1,519	70
	60-64	31,510	645	701	92
	65 and over	6,081	157	190	83
		All Ages	\$4,456,598	\$13,156	\$16,269	81%
1954..... (5)	10-14	\$ 64,750	\$ 62	\$ 49	127%
	15-19	129,375	98	137	72
	20-24	354,402	284	348	82
	25-29	883,148	629	989	64
	30-34	1,201,082	1,335	1,789	75
	35-39	1,114,986	2,133	2,709	79
	40-44	871,984	2,839	3,453	82
	45-49	537,118	2,718	3,196	85
	50-54	277,992	1,881	2,619	72
	55-59	124,340	1,129	1,731	65
	60-64	40,190	579	801	72
	65 and over	10,407	264	286	92
		All Ages	\$5,609,774	\$13,951	\$18,107	77%

TABLE B—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955..... (4)	10-14	\$ 79,894	\$ 92	\$ 52	177%
	15-19	165,300	191	167	114
	20-24	537,006	436	505	86
	25-29	1,177,753	923	1,225	75
	30-34	1,566,407	1,471	2,021	73
	35-39	1,443,908	3,008	2,989	101
	40-44	1,112,678	2,927	3,660	80
	45-49	682,385	2,870	3,439	83
	50-54	356,607	3,037	2,760	110
	55-59	164,012	1,580	1,906	83
	60-64	58,772	1,459	994	147
65 and over	13,650	223	319	70	
	All Ages	\$ 7,358,372	\$18,217	\$20,037	91%
1956..... (3)	10-14	\$ 86,492	\$ 344	\$ 51	675%
	15-19	185,248	182	178	102
	20-24	686,193	580	610	95
	25-29	1,328,741	1,048	1,289	81
	30-34	1,730,963	1,557	1,974	79
	35-39	1,635,318	2,445	2,911	84
	40-44	1,262,724	2,925	3,460	85
	45-49	749,826	3,431	3,202	107
	50-54	382,573	2,411	2,407	100
	55-59	167,871	1,890	1,598	118
	60-64	56,205	630	805	78
65 and over	13,165	352	270	130	
	All Ages	\$ 8,285,319	\$17,795	\$18,755	95%
1957..... (2)	10-14	\$ 76,632	\$ 13	\$ 39	33 %
	15-19	222,030	125	186	67
	20-24	990,835	654	764	86
	25-29	1,725,002	896	1,414	63
	30-34	2,318,131	2,127	2,110	101
	35-39	2,083,349	2,391	2,896	83
	40-44	1,490,357	4,095	2,965	138
	45-49	799,413	2,219	2,526	88
	50-54	513,272	1,855	2,284	81
	55-59	167,153	1,148	1,144	100
	60-64	54,869	359	578	62
65 and over	16,305	370	263	141	
	All Ages	\$10,457,348	\$16,252	\$17,169	95%
1958..... (1)	10-14	\$ 73,387	\$ 45	\$ 29	155%
	15-19	212,308	119	149	80
	20-24	1,045,942	645	680	95
	25-29	1,831,328	1,090	1,208	90
	30-34	2,625,767	1,345	1,759	76
	35-39	2,438,500	2,247	2,366	95
	40-44	1,714,266	2,405	2,245	107
	45-49	933,693	2,377	1,998	119
	50-54	477,319	1,280	1,365	94
	55-59	199,406	806	930	87
	60-64	60,217	518	446	116
65 and over	17,591	168	200	84	
	All Ages	\$11,629,724	\$13,045	\$13,375	98%

TABLE C
STANDARD NONMEDICAL ISSUES OF 1944 TO 1958
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES BY YEAR OF ISSUE
AND AGE AT ISSUE

Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (15)	10-14	\$ 40,725	\$ 53	\$ 48	110%
	15-19	100,947	85	141	60
	20-24	81,596	85	152	56
	25-29	67,153	137	198	69
	30-34	63,710	263	322	82
	35-39	50,762	330	417	79
	40-44	18,868	210	250	84
	45-49	2,061	51	43	119
	50 and over	171	2	5	40
	All Ages	\$ 425,993	\$1,216	\$1,576	77%
1945..... (14)	10-14	\$ 44,622	\$ 36	\$ 51	71%
	15-19	99,718	97	128	76
	20-24	86,006	118	140	84
	25-29	79,516	167	204	82
	30-34	69,116	262	296	89
	35-39	54,882	331	382	87
	40-44	20,157	181	227	80
	45-49	2,122	38	39	97
	50 and over	218	0	6	0
	All Ages	\$ 456,357	\$1,230	\$1,473	84%
1946..... (13)	10-14	\$ 38,566	\$ 24	\$ 44	55%
	15-19	98,856	111	119	93
	20-24	262,184	282	370	76
	25-29	228,300	369	507	73
	30-34	118,025	400	444	90
	35-39	67,999	409	419	98
	40-44	21,310	235	210	112
	45-49	2,641	27	42	64
	50 and over	437	23	12	192
	All Ages	\$ 838,318	\$1,880	\$2,167	87%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1947..... (12)	10-14	\$ 40,798	\$ 50	\$ 46	109%
	15-19	125,617	108	146	74
	20-24	193,857	205	252	81
	25-29	150,837	230	296	78
	30-34	94,661	272	315	86
	35-39	63,366	351	354	99
	40-44	23,275	188	203	93
	45-49	3,335	36	49	73
	50 and over	521	9	12	75
	All Ages	\$ 696,267	\$1,449	\$1,673	87%
1948..... (11)	10-14	\$ 37,146	\$ 34	\$ 41	83%
	15-19	110,217	76	124	61
	20-24	171,195	165	204	81
	25-29	127,988	192	228	84
	30-34	77,394	215	228	94
	35-39	50,843	229	256	89
	40-44	21,080	123	165	75
	45-49	3,640	78	47	166
	50 and over	540	5	11	45
	All Ages	\$ 600,043	\$1,117	\$1,304	86%
1949..... (10)	10-14	\$ 41,409	\$ 26	\$ 45	58%
	15-19	115,048	132	125	106
	20-24	183,885	174	205	85
	25-29	142,865	208	226	92
	30-34	89,484	247	226	109
	35-39	57,651	248	252	98
	40-44	22,989	146	156	94
	45-49	3,593	51	40	128
	50 and over	552	8	10	80
	All Ages	\$ 657,476	\$1,240	\$1,285	96%
1950..... (9)	10-14	\$ 49,043	\$ 41	\$ 50	82%
	15-19	146,557	135	157	86
	20-24	222,689	147	236	62
	25-29	183,414	281	266	106
	30-34	119,549	237	270	88
	35-39	68,003	257	266	97
	40-44	27,187	188	164	115
	45-49	3,718	32	37	86
	50 and over	550	4	8	50
	All Ages	\$ 820,710	\$1,322	\$1,454	91%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951..... (8)	10-14	\$ 61,745	\$ 45	\$ 61	74%
	15-19	189,815	209	203	103
	20-24	285,075	252	294	86
	25-29	309,011	324	417	78
	30-34	223,589	304	460	66
	35-39	115,912	478	408	117
	40-44	40,709	239	220	109
	45-49	10,294	84	90	93
	50 and over	1,365	38	19	200
	All Ages	\$1,237,515	\$1,973	\$2,172	91%
1952..... (7)	10-14	\$ 70,511	\$ 55	\$ 62	89%
	15-19	209,307	189	224	84
	20-24	306,113	299	301	99
	25-29	372,534	340	459	74
	30-34	264,439	381	479	80
	35-39	130,905	305	393	78
	40-44	42,804	176	204	86
	45-49	10,007	82	73	112
	50 and over	1,562	13	18	72
	All Ages	\$1,408,182	\$1,840	\$2,213	83%
1953..... (6)	10-14	\$ 88,280	\$ 86	\$ 73	118%
	15-19	270,753	217	287	76
	20-24	355,809	296	349	85
	25-29	444,560	458	520	88
	30-34	320,743	514	532	97
	35-39	144,076	333	396	84
	40-44	39,392	145	176	82
	45-49	9,896	61	66	92
	50 and over	1,648	11	19	58
	All Ages	\$1,675,157	\$2,121	\$2,418	88%
1954..... (5)	10-14	\$ 96,964	\$ 45	\$ 73	62%
	15-19	276,955	231	293	79
	20-24	408,499	272	400	68
	25-29	460,226	366	515	71
	30-34	334,617	372	499	75
	35-39	143,639	325	349	93
	40-44	30,395	134	120	112
	45-49	4,192	15	25	60
	50 and over	1,408	19	16	119
	All Ages	\$1,756,895	\$1,779	\$2,290	78%

TABLE C—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955..... (4)	10-14	\$ 126,922	\$ 91	\$ 82	111%
	15-19	347,466	304	351	87
	20-24	520,060	323	489	66
	25-29	500,714	358	521	69
	30-34	359,988	502	465	108
	35-39	157,117	259	325	80
	40-44	28,204	105	93	113
	45-49	4,257	6	21	29
	50 and over	1,359	9	12	75
	All Ages	\$2,046,087	\$1,957	\$2,359	83%
1956..... (3)	10-14	\$ 133,021	\$ 45	\$ 78	58%
	15-19	397,797	473	382	124
	20-24	754,109	570	671	85
	25-29	813,918	786	789	100
	30-34	642,215	765	732	105
	35-39	327,589	595	582	102
	40-44	51,636	187	141	133
	45-49	5,267	13	22	59
	50 and over	1,196	7	9	78
	All Ages	\$3,126,748	\$3,441	\$3,406	101%
1957..... (2)	10-14	\$ 155,557	\$ 34	\$ 78	44%
	15-19	717,562	655	603	109
	20-24	1,557,173	1,075	1,198	90
	25-29	1,519,151	1,179	1,246	95
	30-34	1,036,558	863	944	91
	35-39	494,446	717	688	104
	40-44	78,906	182	157	116
	45-49	6,072	29	19	153
	50 and over	1,257	4	6	67
	All Ages	\$5,566,682	\$4,738	\$4,939	96%
1958..... (1)	10-14	\$ 197,876	\$ 36	\$ 79	46%
	15-19	1,039,105	886	728	122
	20-24	2,196,936	1,809	1,428	127
	25-29	1,870,648	1,006	1,235	81
	30-34	1,041,405	804	699	115
	35-39	440,858	429	428	100
	40-44	70,084	155	93	167
	45-49	5,964	16	13	123
	50 and over	1,435	7	7	100
	All Ages	\$6,864,311	\$5,148	\$4,710	109%

TABLE D
STANDARD MEDICALLY EXAMINED ISSUES OF 1944 TO 1958
MALE LIVES
EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES BY YEAR OF ISSUE
AND AGE AT ISSUE

Expected Deaths on 1946-1949 Select Basic Table
(Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (15)	10-14	\$ 33,021	\$ 39	\$ 38	103%
	15-19	42,934	67	60	112
	20-24	54,236	96	101	95
	25-29	123,985	212	366	58
	30-34	207,330	799	1,047	76
	35-39	247,157	1,871	2,029	92
	40-44	221,794	2,451	2,941	83
	45-49	134,928	2,627	2,856	92
	50-54	59,413	1,637	1,795	91
	55-59	19,815	828	864	96
	60-64	4,590	205	293	70
	65 and over	860	84	85	99
	All Ages	\$1,150,063	\$10,916	\$12,475	88%
1945..... (14)	10-14	\$ 34,819	\$ 29	\$ 40	73%
	15-19	45,245	15	58	26
	20-24	64,277	137	104	132
	25-29	138,961	244	356	69
	30-34	240,548	1,043	1,032	101
	35-39	285,647	1,995	1,988	100
	40-44	237,388	2,554	2,671	96
	45-49	141,484	2,262	2,576	88
	50-54	67,697	1,633	1,785	91
	55-59	21,866	787	842	93
	60-64	5,210	205	285	72
	65 and over	1,090	68	91	75
	All Ages	\$1,284,232	\$10,972	\$11,828	93%
1946..... (13)	10-14	\$ 41,968	\$ 21	\$ 47	45%
	15-19	56,220	72	68	106
	20-24	155,130	181	219	83
	25-29	293,958	615	653	94
	30-34	412,553	1,193	1,551	77
	35-39	421,391	2,113	2,596	81
	40-44	316,639	2,806	3,119	90
	45-49	177,110	2,568	2,848	90
	50-54	82,476	1,480	1,917	77
	55-59	25,927	729	885	82
	60-64	6,453	589	311	189
	65 and over	1,148	56	83	67
	All Ages	\$1,990,973	\$12,423	\$14,297	87%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1947..... (12)	10-14	\$ 37,067	\$ 28	\$ 42	67%
	15-19	63,966	75	74	101
	20-24	127,780	185	166	111
	25-29	263,697	395	517	76
	30-34	404,074	1,290	1,346	96
	35-39	416,507	2,494	2,332	107
	40-44	327,790	2,635	2,862	92
	45-49	185,457	1,857	2,702	69
	50-54	96,000	1,335	1,960	68
	55-59	30,898	697	936	74
	60-64	6,704	267	292	91
	65 and over	1,235	83	79	105
	All Ages	\$1,961,175	\$11,341	\$13,308	85%
1948..... (11)	10-14	\$ 31,264	\$ 42	\$ 34	124%
	15-19	50,918	34	57	60
	20-24	128,792	176	153	115
	25-29	265,007	373	472	79
	30-34	368,976	1,100	1,088	101
	35-39	355,872	1,846	1,786	103
	40-44	289,734	1,922	2,257	85
	45-49	166,518	1,743	2,160	81
	50-54	85,743	1,302	1,550	84
	55-59	27,589	613	735	83
	60-64	8,238	195	332	59
	65 and over	1,372	30	80	38
	All Ages	\$1,780,023	\$ 9,376	\$10,704	88%
1949..... (10)	10-14	\$ 29,389	\$ 12	\$ 32	38%
	15-19	48,835	26	53	49
	20-24	141,821	126	157	80
	25-29	299,089	476	473	101
	30-34	388,833	940	984	96
	35-39	387,089	1,633	1,692	97
	40-44	302,527	1,654	2,048	81
	45-49	173,473	1,474	1,934	76
	50-54	87,949	1,735	1,378	126
	55-59	32,023	415	738	56
	60-64	8,336	142	303	47
	65 and over	1,436	102	76	134
	All Ages	\$1,900,800	\$ 8,735	\$ 9,868	89%
1950..... (9)	10-14	\$ 31,905	\$ 21	\$ 33	64%
	15-19	66,134	75	71	106
	20-24	179,383	143	190	75
	25-29	385,949	538	560	96
	30-34	497,602	890	1,125	79
	35-39	462,624	1,367	1,809	76
	40-44	343,654	1,609	2,072	78
	45-49	206,904	1,872	2,028	92
	50-54	104,890	1,136	1,483	77
	55-59	41,838	705	863	82
	60-64	9,454	199	310	64
	65 and over	1,298	72	61	118
	All Ages	\$2,331,635	\$ 8,627	\$10,605	81%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951..... (8)	10-14	\$ 28,972	\$ 10	\$ 28	36%
	15-19	55,826	109	60	182
	20-24	134,299	146	138	106
	25-29	345,688	341	467	73
	30-34	476,861	821	982	84
	35-39	470,404	1,174	1,656	71
	40-44	376,099	1,535	2,035	75
	45-49	234,615	1,620	2,046	79
	50-54	116,396	1,232	1,498	82
	55-59	51,268	670	958	70
	60-64	11,642	259	337	77
65 and over	3,173	76	134	57	
	All Ages	\$2,305,243	\$ 7,993	\$10,339	77%
1952..... (7)	10-14	\$ 29,714	\$ 35	\$ 26	135%
	15-19	70,871	66	76	87
	20-24	184,561	145	181	80
	25-29	512,229	592	630	94
	30-34	694,590	1,131	1,257	90
	35-39	689,658	1,798	2,069	87
	40-44	533,987	2,294	2,547	90
	45-49	326,957	2,490	2,429	103
	50-54	153,688	1,867	1,747	107
	55-59	72,264	1,234	1,187	104
	60-64	22,081	532	541	98
65 and over	4,359	121	156	78	
	All Ages	\$3,294,959	\$12,305	\$12,846	96%
1953..... (6)	10-14	\$ 31,427	\$ 25	\$ 26	96%
	15-19	85,462	105	91	115
	20-24	219,066	165	215	77
	25-29	631,899	466	739	63
	30-34	843,157	1,245	1,400	89
	35-39	826,980	1,728	2,274	76
	40-44	625,768	2,939	2,797	105
	45-49	383,622	2,029	2,589	78
	50-54	185,775	1,705	1,975	86
	55-59	81,272	952	1,253	76
	60-64	26,540	510	591	86
65 and over	4,563	143	143	100	
	All Ages	\$3,945,531	\$12,012	\$14,093	85%
1954..... (5)	10-14	\$ 49,661	\$ 61	\$ 37	165%
	15-19	111,983	98	119	82
	20-24	318,963	275	313	88
	25-29	812,349	579	910	64
	30-34	1,102,472	1,236	1,643	75
	35-39	1,009,258	1,972	2,452	80
	40-44	766,329	2,571	3,035	85
	45-49	464,651	2,331	2,765	84
	50-54	234,032	1,693	2,205	77
	55-59	104,372	1,096	1,453	75
	60-64	32,437	454	646	70
65 and over	8,550	254	235	108	
	All Ages	\$5,015,057	\$12,620	\$15,813	80%

TABLE D—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955..... (4)	10-14	\$ 59,932	\$ 83	\$ 39	213%
	15-19	143,755	179	145	123
	20-24	486,783	378	458	83
	25-29	1,092,333	903	1,136	79
	30-34	1,442,442	1,375	1,861	74
	35-39	1,311,423	2,632	2,715	97
	40-44	986,451	2,507	3,245	77
	45-49	585,831	2,389	2,953	81
	50-54	303,677	2,573	2,350	109
	55-59	136,130	1,510	1,582	95
	60-64	48,918	1,353	827	164
	65 and over	11,057	152	258	59
		All Ages	\$ 6,608,732	\$16,034	\$17,569	91%
1956..... (3)	10-14	\$ 67,929	\$ 307	\$ 40	768%
	15-19	160,341	151	154	98
	20-24	628,253	577	559	103
	25-29	1,236,196	976	1,199	81
	30-34	1,602,487	1,513	1,827	83
	35-39	1,497,513	2,193	2,666	82
	40-44	1,127,238	2,759	3,089	89
	45-49	650,793	2,977	2,779	107
	50-54	324,947	2,285	2,044	112
	55-59	141,776	1,430	1,350	106
	60-64	45,951	542	658	82
	65 and over	10,478	293	215	136
		All Ages	\$ 7,493,902	\$16,003	\$16,580	97%
1957..... (2)	10-14	\$ 58,217	\$ 13	\$ 29	45%
	15-19	199,320	123	167	74
	20-24	928,092	644	715	90
	25-29	1,623,526	876	1,331	66
	30-34	2,174,196	1,967	1,979	99
	35-39	1,922,467	2,159	2,672	81
	40-44	1,340,179	3,949	2,667	148
	45-49	700,540	1,898	2,214	86
	50-54	451,007	1,646	2,007	82
	55-59	139,436	1,055	954	111
	60-64	42,995	224	453	49
	65 and over	12,999	354	210	169
		All Ages	\$ 9,592,974	\$14,908	\$15,398	97%
1958..... (1)	10-14	\$ 52,750	\$ 25	\$ 21	119%
	15-19	185,083	102	130	78
	20-24	968,098	631	629	100
	25-29	1,709,191	1,064	1,128	94
	30-34	2,433,374	1,314	1,630	81
	35-39	2,231,471	2,159	2,165	100
	40-44	1,520,856	2,245	1,992	113
	45-49	803,782	2,095	1,720	122
	50-54	397,233	1,165	1,136	103
	55-59	163,056	738	760	97
	60-64	46,501	449	345	130
	65 and over	13,786	162	157	103
		All Ages	\$10,525,181	\$12,149	\$11,813	103%

TABLE D—Continued

STANDARD MEDICALLY EXAMINED ISSUES OF 1944 TO 1958
 FEMALE LIVES
 EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE

Expected Deaths on 1946-1949 Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (15)	10-14	\$ 9,358	\$ 4	\$ 11	36%
	15-19	12,808	9	18	50
	20-24	23,333	14	44	32
	25-29	19,923	16	59	27
	30-34	20,275	153	102	150
	35-39	21,849	63	179	35
	40-44	22,873	96	303	32
	45-49	14,542	71	308	23
	50-54	6,825	31	206	15
	55-59	2,918	52	127	41
	60-64	424	13	27	48
	65 and over	64	4	6	67
		All Ages	\$ 155,192	\$ 526	\$1,390	38%
1945..... (14)	10-14	\$ 9,927	\$ 26	\$ 11	236%
	15-19	13,179	27	17	159
	20-24	21,279	58	34	171
	25-29	20,020	18	51	35
	30-34	21,805	27	94	29
	35-39	25,004	43	174	25
	40-44	22,803	67	257	26
	45-49	14,007	108	255	42
	50-54	7,107	156	187	83
	55-59	2,460	15	95	16
	60-64	766	20	42	48
	65 and over	65	4	5	80
		All Ages	\$ 158,422	\$ 569	\$1,222	47%
1946..... (13)	10-14	\$ 10,436	\$ 5	\$ 12	42%
	15-19	16,149	11	20	55
	20-24	24,157	26	34	76
	25-29	25,592	24	57	42
	30-34	26,512	55	100	55
	35-39	30,220	56	186	30
	40-44	26,092	113	257	44
	45-49	17,200	251	277	91
	50-54	8,661	99	201	49
	55-59	2,853	28	97	29
	60-64	978	5	47	11
	65 and over	92	2	7	29
		All Ages	\$ 188,942	\$ 675	\$1,295	52%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1947..... (12)	10-14	\$ 10,198	\$ 0	\$ 11	0%
	15-19	13,139	2	15	13
	20-24	22,050	41	29	141
	25-29	22,658	15	44	34
	30-34	24,482	42	82	51
	35-39	28,352	64	159	40
	40-44	26,039	115	227	51
	45-49	18,438	88	269	33
	50-54	9,291	49	190	26
	55-59	3,367	163	102	160
	60-64	918	7	40	18
65 and over	91	3	6	50	
	All Ages	\$ 179,023	\$ 589	\$1,174	50%
1948..... (11)	10-14	\$ 8,357	\$ 0	\$ 9	0%
	15-19	10,169	2	11	18
	20-24	17,825	9	21	43
	25-29	18,311	11	33	33
	30-34	20,598	64	61	105
	35-39	21,885	45	110	41
	40-44	22,797	109	178	61
	45-49	15,809	36	205	18
	50-54	8,902	19	161	12
	55-59	3,271	45	87	52
	60-64	1,030	8	42	19
65 and over	230	2	13	15	
	All Ages	\$ 149,184	\$ 350	\$ 931	38%
1949..... (10)	10-14	\$ 8,204	\$ 0	\$ 9	0%
	15-19	9,511	6	10	60
	20-24	17,636	25	20	125
	25-29	18,750	26	30	87
	30-34	21,833	28	55	51
	35-39	23,605	44	103	43
	40-44	27,287	68	185	37
	45-49	17,912	100	200	50
	50-54	11,008	30	173	17
	55-59	4,198	78	97	80
	60-64	1,355	23	49	47
65 and over	303	0	16	0	
	All Ages	\$ 161,602	\$ 428	\$ 947	45%
1950..... (9)	10-14	\$ 7,745	\$ 0	\$ 8	0%
	15-19	9,456	1	10	10
	20-24	16,026	22	17	129
	25-29	19,557	15	28	54
	30-34	21,455	40	48	83
	35-39	24,266	43	95	45
	40-44	28,389	74	171	43
	45-49	20,142	185	197	94
	50-54	12,796	49	181	27
	55-59	5,621	17	116	15
	60-64	1,581	48	52	92
65 and over	410	0	19	0	
	All Ages	\$ 167,444	\$ 494	\$ 942	52%

TABLE D—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951..... (8)	10-14	\$ 7,116	\$ 0	\$ 7	0%
	15-19	8,545	0	9	0
	20-24	15,938	11	16	69
	25-29	18,008	14	24	58
	30-34	22,204	19	46	41
	35-39	25,784	50	91	55
	40-44	30,562	67	165	41
	45-49	23,010	111	201	55
	50-54	12,197	88	157	56
	55-59	6,503	22	121	18
	60-64	2,383	60	69	87
65 and over	215	2	9	22	
	All Ages	\$ 172,465	\$ 444	\$ 915	49%
1952..... (7)	10-14	\$ 8,876	\$ 13	\$ 8	163%
	15-19	9,888	1	11	9
	20-24	18,667	8	18	44
	25-29	24,477	6	30	20
	30-34	31,129	26	56	46
	35-39	37,085	76	111	68
	40-44	42,682	107	204	52
	45-49	32,564	224	242	93
	50-54	17,958	128	204	63
	55-59	8,074	95	133	71
	60-64	2,400	25	59	42
65 and over	381	2	14	14	
	All Ages	\$ 234,181	\$ 711	\$1,090	65%
1953..... (6)	10-14	\$ 8,738	\$ 0	\$ 7	0%
	15-19	10,954	2	12	17
	20-24	19,604	9	19	47
	25-29	26,096	38	31	123
	30-34	35,924	18	60	30
	35-39	43,095	76	119	64
	40-44	50,288	96	225	43
	45-49	40,023	147	270	54
	50-54	23,882	143	254	56
	55-59	10,641	48	164	29
	60-64	3,296	122	73	167
65 and over	1,192	13	37	35	
	All Ages	\$ 273,733	\$ 712	\$1,271	56%
1954..... (5)	10-14	\$ 10,027	\$ 0	\$ 8	0%
	15-19	12,482	0	13	0
	20-24	22,513	9	22	41
	25-29	33,870	5	38	13
	30-34	47,281	67	70	96
	35-39	52,940	80	129	62
	40-44	64,965	189	257	74
	45-49	47,118	231	280	83
	50-54	29,527	75	278	27
	55-59	13,908	27	194	14
	60-64	5,502	14	110	13
65 and over	1,470	9	40	23	
	All Ages	\$ 341,603	\$ 706	\$1,439	49%

TABLE D—FEMALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955..... (4)	10-14	\$ 12,246	\$ 6	\$ 8	75%
	15-19	15,674	2	16	13
	20-24	29,893	14	28	50
	25-29	40,706	10	42	24
	30-34	57,780	72	75	96
	35-39	69,540	134	144	93
	40-44	78,247	166	257	65
	45-49	62,381	218	314	69
	50-54	35,216	142	273	52
	55-59	20,434	50	237	21
	60-64	7,565	101	128	79
65 and over	2,142	24	50	48	
	All Ages	\$ 431,824	\$ 939	\$1,572	60%
1956..... (3)	10-14	\$ 11,697	\$ 7	\$ 7	100%
	15-19	18,229	19	18	106
	20-24	32,960	3	29	10
	25-29	39,162	30	38	79
	30-34	55,114	26	63	41
	35-39	65,733	90	117	77
	40-44	79,345	102	217	47
	45-49	63,451	121	271	45
	50-54	36,965	92	233	39
	55-59	17,223	225	164	137
	60-64	6,586	33	94	35
65 and over	2,149	9	44	20	
	All Ages	\$ 428,614	\$ 757	\$1,295	58%
1957..... (2)	10-14	\$ 11,345	\$ 0	\$ 6	0%
	15-19	15,875	2	13	15
	20-24	30,628	10	24	42
	25-29	40,201	7	33	21
	30-34	62,767	75	57	132
	35-39	80,399	23	112	21
	40-44	92,160	66	183	36
	45-49	64,010	171	202	85
	50-54	41,652	49	185	26
	55-59	18,817	82	129	64
	60-64	7,625	35	80	44
65 and over	2,568	16	41	39	
	All Ages	\$ 468,047	\$ 536	\$1,065	50%
1958..... (1)	10-14	\$ 11,146	\$ 0	\$ 4	0%
	15-19	19,212	7	13	54
	20-24	41,478	14	27	52
	25-29	48,737	16	32	50
	30-34	79,008	26	53	49
	35-39	97,207	16	94	17
	40-44	113,878	140	149	94
	45-49	81,127	83	174	48
	50-54	48,887	64	140	46
	55-59	23,787	22	111	20
	60-64	9,497	34	70	49
65 and over	2,535	6	29	21	
	All Ages	\$ 576,499	\$ 428	\$ 896	48%

TABLE E
 STANDARD NONMEDICAL ISSUES OF 1944 TO 1958
 MALE LIVES
 EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 Expected Deaths on 1946-1949 Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (15)	10-14	\$ 20,269	\$ 32	\$ 24	133%
	15-19	40,016	43	56	77
	20-24	18,900	25	35	71
	25-29	32,706	81	96	84
	30-34	36,410	160	184	87
	35-39	29,414	219	241	91
	40-44	9,469	121	126	96
	45-49	1,199	27	25	108
	50 and over	153	2	5	40
	All Ages	\$ 188,536	\$ 710	\$ 792	90%
1945..... (14)	10-14	\$ 23,054	\$ 21	\$ 26	81%
	15-19	41,780	51	53	96
	20-24	29,484	58	48	121
	25-29	48,637	113	125	90
	30-34	44,505	169	191	88
	35-39	34,320	232	239	97
	40-44	11,347	104	128	81
	45-49	1,146	20	21	95
	50 and over	190	0	5	0
	All Ages	\$ 234,463	\$ 768	\$ 836	92%
1946..... (13)	10-14	\$ 20,884	\$ 13	\$ 24	54%
	15-19	48,862	86	59	146
	20-24	186,299	210	263	80
	25-29	181,432	318	403	79
	30-34	89,084	307	335	92
	35-39	47,753	320	294	109
	40-44	13,412	126	132	95
	45-49	1,812	19	29	66
	50 and over	298	13	8	163
	All Ages	\$ 589,836	\$1,412	\$1,547	91%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1947..... (12)	10-14	\$ 21,566	\$ 39	\$ 24	163%
	15-19	68,558	67	80	84
	20-24	120,298	114	156	73
	25-29	109,224	181	214	85
	30-34	66,845	213	223	96
	35-39	42,204	249	236	106
	40-44	14,205	110	124	89
	45-49	2,338	24	34	71
	50 and over	397	7	9	78
	All Ages	\$ 445,635	\$1,004	\$1,100	91%
1948..... (11)	10-14	\$ 16,839	\$ 25	\$ 19	132%
	15-19	60,822	45	68	66
	20-24	107,502	124	128	97
	25-29	92,589	147	165	89
	30-34	52,491	153	155	99
	35-39	31,977	151	161	94
	40-44	12,313	70	96	73
	45-49	2,525	60	33	182
	50 and over	337	4	7	57
	All Ages	\$ 377,395	\$ 779	\$ 832	94%
1949..... (10)	10-14	\$ 19,532	\$ 10	\$ 21	48%
	15-19	63,959	85	70	121
	20-24	119,622	136	133	102
	25-29	106,730	159	169	94
	30-34	64,342	193	163	118
	35-39	36,668	182	160	114
	40-44	13,173	89	89	100
	45-49	2,365	31	26	119
	50 and over	387	4	7	57
	All Ages	\$ 426,778	\$ 889	\$ 838	106%
1950..... (9)	10-14	\$ 24,774	\$ 32	\$ 25	128%
	15-19	90,245	106	97	109
	20-24	154,222	103	163	63
	25-29	144,117	234	209	112
	30-34	90,737	191	205	93
	35-39	45,126	184	176	105
	40-44	16,430	95	99	96
	45-49	2,331	23	23	100
	50 and over	389	4	6	67
	All Ages	\$ 568,371	\$ 972	\$1,003	97%

TABLE E—MALE LIVES—*Continued*

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951..... (8)	10-14	\$ 31,717	\$ 19	\$ 31	61%
	15-19	100,877	100	108	93
	20-24	131,785	141	136	104
	25-29	158,753	215	214	100
	30-34	105,326	183	217	84
	35-39	49,649	248	175	142
	40-44	17,109	106	93	114
	45-49	2,843	23	25	92
	50 and over	402	29	6	483
	All Ages	\$ 598,461	\$1,064	\$1,005	106%
1952..... (7)	10-14	\$ 52,048	\$ 41	\$ 46	89%
	15-19	159,909	171	171	100
	20-24	234,370	252	230	110
	25-29	329,799	307	406	76
	30-34	231,160	334	418	80
	35-39	104,215	274	313	88
	40-44	34,149	150	163	92
	45-49	7,871	67	58	116
	50 and over	964	9	12	75
	All Ages	\$1,154,485	\$1,605	\$1,817	88%
1953..... (6)	10-14	\$ 66,465	\$ 83	\$ 55	151%
	15-19	213,322	206	226	91
	20-24	275,225	251	270	93
	25-29	392,957	404	460	88
	30-34	280,205	467	465	100
	35-39	114,582	292	315	93
	40-44	30,669	125	137	91
	45-49	7,878	45	53	85
	50 and over	1,254	7	15	47
	All Ages	\$1,382,557	\$1,880	\$1,996	94%
1954..... (5)	10-14	\$ 72,337	\$ 40	\$ 54	74%
	15-19	218,206	207	231	90
	20-24	321,134	222	315	70
	25-29	401,198	300	449	67
	30-34	288,136	326	429	76
	35-39	111,640	272	271	100
	40-44	22,443	119	89	134
	45-49	3,192	11	19	58
	50 and over	1,025	17	12	142
	All Ages	\$1,439,311	\$1,514	\$1,869	81%

TABLE E—MALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955..... (4)	10-14	\$ 97,054	\$ 88	\$ 63	140%
	15-19	275,715	279	278	100
	20-24	424,248	284	399	71
	25-29	436,663	318	454	70
	30-34	306,663	429	396	108
	35-39	120,177	212	249	85
	40-44	20,745	86	68	126
	45-49	2,972	3	15	20
	50 and over	1,020	9	10	90
	All Ages	\$1,685,257	\$1,708	\$1,932	88%
1956..... (3)	10-14	\$ 102,863	\$ 39	\$ 61	64%
	15-19	323,579	457	311	147
	20-24	654,870	534	583	92
	25-29	746,642	729	724	101
	30-34	584,265	725	666	109
	35-39	286,791	528	510	104
	40-44	43,101	177	118	150
	45-49	4,004	12	17	71
	50 and over	642	2	5	40
	All Ages	\$2,746,757	\$3,203	\$2,995	107%
1957..... (2)	10-14	\$ 123,496	\$ 30	\$ 62	48%
	15-19	626,941	632	527	120
	20-24	1,426,594	1,010	1,098	92
	25-29	1,424,272	1,096	1,168	94
	30-34	955,686	825	870	95
	35-39	439,447	663	611	109
	40-44	66,807	176	133	132
	45-49	4,493	25	14	179
	50 and over	738	2	4	50
	All Ages	\$5,068,474	\$4,459	\$4,487	99%
1958..... (1)	10-14	\$ 156,596	\$ 35	\$ 63	56%
	15-19	915,423	851	641	133
	20-24	1,991,959	1,724	1,295	133
	25-29	1,725,141	932	1,139	82
	30-34	929,302	757	623	122
	35-39	368,220	385	357	108
	40-44	56,275	136	74	184
	45-49	4,773	12	10	120
	50 and over	1,027	6	5	120
	All Ages	\$6,148,716	\$4,838	\$4,207	115%

TABLE E—Continued
 STANDARD NONMEDICAL ISSUES OF 1944 TO 1958
 FEMALE LIVES
 EXPERIENCE BETWEEN 1958 AND 1959 ANNIVERSARIES BY YEAR OF ISSUE
 AND AGE AT ISSUE
 Expected Deaths on 1946-1949 Select Basic Table
 (Amounts Shown in \$1,000 Units)

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1944..... (15)	10-14	\$ 9,545	\$ 6	\$ 11	55%
	15-19	30,823	18	43	42
	20-24	45,478	46	85	54
	25-29	23,324	41	69	59
	30-34	15,379	51	78	65
	35-39	10,560	44	87	51
	40-44	1,988	11	26	42
	45-49	92	1	2	50
	50 and over	12	0	0	0
	All Ages	\$ 137,201	\$ 218	\$ 401	54%
1945..... (14)	10-14	\$ 9,656	\$ 6	\$ 11	55%
	15-19	28,527	19	37	51
	20-24	41,863	46	68	68
	25-29	22,979	38	59	64
	30-34	14,989	57	64	89
	35-39	11,114	43	77	56
	40-44	2,223	9	25	36
	45-49	170	0	3	0
	50 and over	8	0	0	0
	All Ages	\$ 131,529	\$ 218	\$ 344	63%
1946..... (13)	10-14	\$ 8,742	\$ 3	\$ 10	30%
	15-19	26,805	6	32	19
	20-24	46,563	34	66	52
	25-29	27,523	27	61	44
	30-34	16,645	40	63	63
	35-39	11,145	33	69	48
	40-44	2,497	19	25	76
	45-49	214	0	3	0
	50 and over	36	0	1	0
	All Ages	\$ 140,170	\$ 162	\$ 330	49%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1947..... (12)	10-14	\$ 8,585	\$ 3	\$ 10	30%
	15-19	27,864	19	32	59
	20-24	44,413	53	58	91
	25-29	24,480	28	48	58
	30-34	15,368	25	51	49
	35-39	10,972	28	61	46
	40-44	2,538	27	22	123
	45-49	193	2	3	67
	50 and over	31	0	1	0
	All Ages	\$ 134,444	\$ 185	\$ 286	65%
1948..... (11)	10-14	\$ 6,329	\$ 2	\$ 7	29%
	15-19	20,165	9	23	39
	20-24	32,488	23	39	59
	25-29	17,162	17	31	55
	30-34	11,514	14	34	41
	35-39	8,553	19	43	44
	40-44	2,384	13	19	68
	45-49	337	2	4	50
	50 and over	35	1	1	100
	All Ages	\$ 98,967	\$ 100	\$ 201	50%
1949..... (10)	10-14	\$ 7,051	\$ 7	\$ 8	88%
	15-19	19,480	7	21	33
	20-24	32,197	16	36	44
	25-29	17,476	14	28	50
	30-34	11,997	24	30	80
	35-39	9,854	22	43	51
	40-44	2,765	8	19	42
	45-49	284	3	3	100
	50 and over	49	0	1	0
	All Ages	\$ 101,153	\$ 101	\$ 189	53%
1950..... (9)	10-14	\$ 8,617	\$ 0	\$ 9	0%
	15-19	20,689	4	22	18
	20-24	34,503	33	37	89
	25-29	20,408	21	30	70
	30-34	14,371	26	32	81
	35-39	11,229	35	44	80
	40-44	3,468	10	21	48
	45-49	265	1	3	33
	50 and over	65	0	1	0
	All Ages	\$ 113,615	\$ 130	\$ 199	65%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1951..... (8)	10-14	\$ 9,914	\$ 2	\$ 10	20%
	15-19	22,765	18	24	75
	20-24	36,551	37	38	97
	25-29	21,374	21	29	72
	30-34	15,647	17	32	53
	35-39	12,817	29	45	64
	40-44	3,953	12	21	57
	45-49	570	2	5	40
	50 and over	84	0	1	0
	All Ages	\$ 123,675	\$ 138	\$ 205	67%
1952..... (7)	10-14	\$ 18,070	\$ 14	\$ 16	88%
	15-19	47,681	13	51	25
	20-24	68,899	46	68	68
	25-29	39,450	32	49	65
	30-34	30,208	43	55	78
	35-39	25,029	31	75	41
	40-44	7,961	26	38	68
	45-49	1,666	5	12	42
	50 and over	181	3	1	300
	All Ages	\$ 239,145	\$ 213	\$ 365	58%
1953..... (6)	10-14	\$ 21,169	\$ 3	\$ 17	18%
	15-19	54,312	11	58	19
	20-24	74,371	39	73	53
	25-29	43,851	34	51	67
	30-34	34,844	47	58	81
	35-39	27,138	41	75	55
	40-44	8,031	20	36	56
	45-49	1,690	6	11	55
	50 and over	247	2	2	100
	All Ages	\$ 265,653	\$ 203	\$ 381	53%
1954..... (5)	10-14	\$ 23,746	\$ 5	\$ 18	28%
	15-19	54,894	19	58	33
	20-24	77,860	50	76	66
	25-29	47,354	41	53	77
	30-34	38,073	36	57	63
	35-39	28,887	45	70	64
	40-44	7,123	15	28	54
	45-49	816	4	5	80
	50 and over	256	1	3	33
	All Ages	\$ 279,009	\$ 216	\$ 368	59%

TABLE E—FEMALE LIVES—Continued

Issue Year (Policy Year)	Ages at Issue	Exposed to Risk	Actual Deaths	Expected Deaths	Mortality Ratio
1955..... (4)	10-14	\$ 29,199	\$ 3	\$ 19	16%
	15-19	67,930	22	69	32
	20-24	87,045	39	82	48
	25-29	52,842	35	55	64
	30-34	43,275	63	56	113
	35-39	32,987	37	68	54
	40-44	6,661	19	22	86
	45-49	813	3	4	75
	50 and over	166	0	1	0
	All Ages	\$ 320,918	\$ 221	\$ 376	59%
1956..... (3)	10-14	\$ 29,507	\$ 6	\$ 17	35%
	15-19	69,554	11	67	16
	20-24	89,714	26	80	33
	25-29	55,675	37	54	69
	30-34	47,464	36	54	67
	35-39	36,640	48	65	74
	40-44	7,722	10	21	48
	45-49	800	1	3	33
	50 and over	194	2	2	100
	All Ages	\$ 337,270	\$ 177	\$ 363	49%
1957..... (2)	10-14	\$ 31,433	\$ 4	\$ 16	25%
	15-19	83,811	8	70	11
	20-24	114,842	60	88	68
	25-29	78,131	66	64	103
	30-34	68,932	33	63	52
	35-39	50,184	44	70	63
	40-44	10,781	3	21	14
	45-49	729	0	2	0
	50 and over	162	1	1	100
	All Ages	\$ 439,005	\$ 219	\$ 395	55%
1958..... (1)	10-14	\$ 40,256	\$ 1	\$ 16	6%
	15-19	113,667	25	80	31
	20-24	167,870	68	109	62
	25-29	112,589	54	74	73
	30-34	94,825	47	64	73
	35-39	66,808	41	65	63
	40-44	12,636	17	17	100
	45-49	889	3	2	150
	50 and over	189	1	1	100
	All Ages	\$ 609,729	\$ 257	\$ 428	60%

TABLE F
EXPERIENCE OF THE FIRST FIVE POLICY YEARS ON STANDARD
MEDICALLY EXAMINED ISSUES BETWEEN 1955
AND 1959 ANNIVERSARIES
MORTALITY RATE PER 1,000 BY AGE AT ISSUE
BASED ON AMOUNT OF INSURANCE

AGES AT ISSUE	EXPERIENCE IN POLICY YEAR ENDING IN			
	1956	1957	1958	1959
10-14.....	0.321	0.452	0.271	1.459
15-19.....	0.805	0.724	0.763	0.782
20-24.....	0.747	0.808	0.661	0.719
25-29.....	0.693	0.700	0.643	0.660
30-34.....	0.834	0.738	0.778	0.830
35-39.....	1.573	1.305	1.294	1.402
40-44.....	2.147	2.005	2.228	2.354
45-49.....	3.452	3.199	3.445	3.677
50-54.....	4.832	5.085	5.457	5.212
55-59.....	7.518	6.892	7.708	7.964
60-64.....	11.636	9.462	10.852	13.117
65 and over...	9.254	15.865	9.682	19.362

NOTE.—For corresponding rates for the period between 1939 and 1955 anniversaries, see Table D, p. 34, 1956 Reports.

TABLE G
EXPERIENCE OF THE SIXTH TO FIFTEENTH POLICY YEARS ON
STANDARD MEDICALLY EXAMINED ISSUES BETWEEN
1955 AND 1959 ANNIVERSARIES
MORTALITY RATE PER 1,000 BY APPROXIMATE ATTAINED AGE
BASED ON AMOUNT OF INSURANCE

APPROXIMATE ATTAINED AGES	EXPERIENCE IN POLICY YEAR ENDING IN			
	1956	1957	1958	1959
17-19.....	0.755	0.911	0.406	0.957
20-24.....	1.010	0.841	1.106	0.852
25-29.....	0.857	0.876	0.799	0.830
30-34.....	0.941	0.839	0.885	1.000
35-39.....	1.380	1.423	1.415	1.495
40-44.....	2.452	2.516	2.810	2.437
45-49.....	4.107	4.274	4.352	4.358
50-54.....	7.001	7.223	6.873	6.612
55-59.....	10.100	10.658	10.861	10.204
60-64.....	14.712	16.935	15.562	14.829
65-69.....	23.286	21.808	24.560	22.364
70-74.....	33.717	32.574	35.557	33.163
75 and over...	59.003	53.616	52.835	51.168

NOTE.—For corresponding rates for the period between 1939 and 1955 anniversaries, see Table E, p. 35, 1956 Reports.

TABLE H
 EXPERIENCE OF THE SIXTEENTH AND SUBSEQUENT POLICY YEARS
 ON STANDARD ISSUES BETWEEN 1955 AND
 1959 ANNIVERSARIES
 MORTALITY RATE PER 1,000 BY ATTAINED AGE
 BASED ON AMOUNT OF INSURANCE

ATTAINED AGES	EXPERIENCE IN POLICY YEAR ENDING IN			
	1956	1957	1958	1959
25-29 . . .	1.335	0.846	1.130	0.850
30-34 . . .	1.269	1.126	1.157	1.104
35-39 . . .	1.537	1.604	1.637	1.618
40-44 . . .	2.769	2.753	2.777	2.611
45-49 . . .	4.856	4.682	5.170	4.869
50-54 . . .	8.083	8.157	8.081	8.060
55-59 . . .	13.287	13.079	13.234	12.597
60-64 . . .	21.629	20.574	22.073	20.772
65-69 . . .	31.675	32.729	32.527	32.774
70-74 . . .	51.914	49.068	49.125	46.573
75-79 . . .	72.927	76.449	71.482	74.119
80-84 . . .	109.681	115.630	112.719	110.744
85-89 . . .	155.622	168.251	165.847	170.677
90-95 . . .	280.415	246.512	240.025	276.922

NOTE.—For corresponding rates for the period between 1939 and 1955 anniversaries, see Table F, p. 36, 1956 Reports.