THE PRINCIPLES AND PRACTICE of LIFE INSURANCE

THE SPECTATOR COMPANY.

W. H. Somerville.
27/9/00.

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PREFACE TO SIXTH EDITION.

After the Fifth Edition of Principles and Practice of Life Insurance was issued, some errors were discovered in the text, notably in "Life Insurance Formulæ," pages 36 to 51. This led to the suspicion that there might be errors also in the various tables which compose the more valuable part of the work. The publishers therefore determined to have the work carefully gone over and to have every table compared with the original tables whence they were derived by Mr. Willey and subsequent compilers, and to this end secured the co-operation of Mr. John Tatlock, Jr., Assistant Actuary of the Mutual Life Insurance Company of New York. Regarding the work done by him, Mr. Tatlock writes:

"I have had all the tables based on the American Table of Mortality, and published in the Fifth Edition of The Principles and Practice of Life Insurance, carefully compared with the manuscript tables belonging to the Mutual Life Insurance Company of New York. I have also had the interest tables, published in the above-mentioned edition, carefully compared with Oakes' Interest Tables, and all discrepancies noted. The logarithms of v^x have been computed anew, using the values of v^x as given in Violeine's *Nouvelles Tables pour les Calculs D'Interets Composes.*"

The tables based on the Combined Experience Table of Mor tality have, since the issue of the Fifth Edition, through the courtesy of Commissioner Merrill, been carefully compared with original tables in the office of the Insurance Department of Massachusetts.

Every table and every page of the work has been carefully revised for the Sixth Edition, and all corrections noted have been made. The publishers therefore claim as complete accuracy for the tables as it is possible to obtain for the most carefully prepared work. It is but justice, however, to the editors of previous editions of the work to state that the errors found in the tables were not of a material nature, consisting largely of differences in decimal figures, due to the varied methods of computation employed by different compilers.

As to the text, that is the work of Mr. Henry Worthington

Smith, member of the Actuarial Society of America, who has been known for many years as a practical actuary and an extensive contributor to life insurance literature. His aim in preparing the text was to make it as concise as was consistent with accuracy for the benefit of students of the science of life insurance. This portion of the work has been carefully revised for this edition and is now, in the statement of principles and of the arithmetical and algebraic development therefrom, believed to be substantially correct. Other actuaries would, no doubt, have expressed themselves differently, according to their several styles of writing, but it can be truthfully claimed that there is nothing in the present text which can be said to be in error, or which detracts from the value of the book for purposes of reference. The greatest value of the work lies in the comprehensive series of tables contained in it.

No trouble or expense has been spared in producing the present edition, and the publishers congratulate themselves upon being able to present a series of valuable tables, carefully revised and corrected from original data especially for this work, that can be accepted by the life insurance fraternity as accurate and trustworthy in every respect.

THE SPECTATOR COMPANY.

NEW YORK, October, 1892.

PREFACE TO THE FIFTH EDITION.

The first edition of "The Principles and Practice of Life Insurance," by the late Nathan Willey, appeared in 1872, and was very cordially received. It placed valuable tabular information before the public in a form that was readily accessible. It contained an explanation of the more important fundamental principles in their application to the practical problems of the business. Schedules of terminal net values and the corresponding net premiums upon two standards, viz.: the American Experience Table of Mortality, with interest at four and one-half per cent, and the Actuaries' or Combined Experience Table, with interest at four and one-half per cent, were given as follows: On ordinary whole-life policies at ages from twenty to sixty for the first fifteen years, and then for the twentieth year; in full for the ten-payment life policy; for the ten and fifteen-year endowment insurance policies, for the first ten and the twentieth year; in twenty-payment, twenty-five payment and thirty-payment endowment insurance policies with equal annual payments till maturity and the costs of insurance corresponding with the terminal net values contained in the foregoing tables for the first eight years. The mortality tables and the commutation columns were also included upon the Actuaries' or Combined Experience Table with interest at four per cent, and a few pages of joint life net values and net single premiums for temporary insurance for from one to fifteen years were also given. The volume contained interest tables, giving values for fifty years at rates beginning at four and ending at ten per cent.

The second edition was edited by Mr. R. G. Hann, and contained no additions of moment.

In the third edition, edited by Mr. Henry Worthington Smith, some important additions were made on both standards.

In the fourth edition, also edited by Mr. Smith, the following additions were made upon both standards: The values of ordinary life policies from the forty-first to the forty-eighth year inclusive; net single premiums for endowment insurance up to and including the forty-eighth year; premiums for one-year term insurance at all ages; and premiums for fifteen, twenty and twenty-five year term insurance. Tables of annuities upon the American Experience Table with interest at four, four and one-half and six per cent were also given. Upon the Combined Experience Table with interest at four per cent the following tables were added: Logarithms of the commutation columns, and the cost of insurance extended so as to correspond with the tables of terminal net values.

There was also included an explanation, both by text and illustration, of the Tontine and semi-Tontine dividend forms of insurance, as well as the text of the non-forfeiture laws of Massachusetts, Maine and New York.

In the present edition the general arrangement of tables, as given by Mr. Willey, has been followed. The text is, however, entirely new and is confidently hoped to be well adapted to the needs of the present time. Very complete newly arranged interest and discount tables, extending to one hundred years, at from two to seven per cent, are given.

The following further additions have been made: Upon Combined Experience Table with interest at four per cent net values on whole life policies by five and fifteen equal annual premiums; on thirty-five and forty-year endowments by equal annual premiums till maturity; on fifteen, twenty, twenty-five and thirty-year endowments by ten equal annual premiums; on endowment policies by both equal annual premiums till maturity and by ten equal annual premiums; for endowment insurance policies terminating at the ages of thirty-five, forty, forty-five, fifty, fifty-five, sixty, sixty-five and seventy, or at death if prior; and cost of insurance for five and fifteen payment life and for endowment policies by equal annual premiums, terminating at all ages divisible by five from thirty-five to seventy inclusive.

Upon the American Experience Table of Mortality with interest at four and one-half per cent, the tables of net premiums, and reserves, as given in the fourth edition are retained. No additions have been made. The tables of cost of insurance have been omitted, as they are now rarely used.

The terminal net values and the corresponding net premiums upon the Combined Experience or Actuaries' Rate of Mortality, with interest at four per cent, have been corrected after careful comparison with tables computed jointly by The Insurance Departments of the States of Massachusetts and New York. The only exception are the fifteen, twenty, twenty-five and thirty-year endowments by ten equal annual premiums. These were taken from tables computed under the direction of and published by the late Hon. Elizur Wright. We desire to express our obligation to the Hon. W. S. Smith, Deputy Insurance Commissioner of Massachusetts, under whose direction the comparisons referred to were made.

The publishers confidently hope that the effort to include such information as will make The Principles and Practice of Life Insurance an invaluable hand book for the actuary, the underwriter, the policyholder and the student, will not be altogether futile.

THE SPECTATOR COMPANY

JANUARY, 1892.

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DEFINITIONS IN LIFE INSURANCE.

An explanation of some of the terms in common use is given below:

Accumulation.—The excess of the actual or net premiums received during the earlier years of the policy above the cost of carrying the risk, improved at compound interest.

Actuary.—One who is proficient in the practical application of mathematics to the facts upon which life insurance is based.

Annuity.—A sum of money paid at regular intervals. A perpetual annuity continues during an unlimited series of years. A contingent annuity terminates upon the happening of some event which may or must occur. Hence it is possible for a contingent annuity to be perpetual. A deferred annuity is one in which the regular payments may or must begin at some future date according to whether it is contingent or certain. A joint annuity depends upon the continued existence of two or more lives. A survivorship annuity continues during the lifetime of the survivor of two or more lives.

Assets.—All of the available property belonging to the company.

Brokerage.—A per cent on the first year's premiums paid to agents in lieu of all commissions on first and subsequent years' premiums.

Commission.—A percentage given to the agent on all premiums collected by him.

Commutation Columns.—A technical designation applied to the arrangement of the preparatory tables used for the computation of all life insurance values based upon a table of mortality.

Company, Insurance.—An organization formed for the purpose of effecting insurance against risks of any kind in consideration of a stipulated premium paid in advance. A mutual insurance company is owned and controlled by the policyholders among whom the profits are divided. A stock insurance office is owned and controlled by stockholders who own all the surplus which is created. In a mixed insurance company a fixed proportion of the profits belong to the stockholders and the balance to the policyholders.

Discount.—The difference between a sum of money payable at a stipulated date in the future and the present value upon a fixed rate of interest.

Dividend.—The portion of the profits of a company apportioned and distributed to each stockholder or policyholder. Dividends to policyholders are now considered to only be a return of over-payments of premiums.

Dividend, Deferred.—Those which are payable upon a certain fixed period.

Dividend, Reversionary.—The amount of insurance payable in accordance with the terms of the policy which the surplus allotted will purchase as a single premium.

Dividend, Tontine.—The surplus, created by the payments of a certain class of policyholders and the interest thereon after providing for death claims and legal liabilities, which surplus is apportioned at the end of a definite period among the members of such class whose policies are in full force at the end of such period.

Endowment, Simple.—A certain sum due and payable to a stipulated party at a fixed date in the future if he be then alive.

Endowment Insurance.—See policy.

Expectation of Life.—The average duration of life, according to a given table of mortality, after any specified age.

Forfeiture.—A punishment annexed to the violation of some one of the conditions of a policy by which the owner loses all interest therein. Some of the causes are: 1. Non-payment of premium at or before date when due. 2. Misrepresentation in application. 3. Passing the prescribed limits of residence and travel. 4. Suicide. 5. Death from duelling or at the hands of justice. 6. Death resulting from the following of any unlawful pursuit. 7. The lack of *bona fide* interest in the life of the insured at the time of effecting the policy. Conditions 2, 3 and 4 are often waived altogether or after a term of years by American offices.

Insurance, Life.—An agreement by which a company, in consideration of the payment of a stipulated premium on definite dates and the observance of all prescribed conditions, agrees to pay a certain sum of money on the death of a policyholder to parties who have a legal interest in the policy.

Interest.—A remuneration made by the debtor to the creditor for the use of money. It is payable at periods agreed at a certain yearly per cent. Where it is so paid it is called "Simple Interest;" but where the amount of the interest earned is added to the sum lent, so that the sum due from the debtor which bears interest is increased periodically thereby, it is called "Compound Interest."

Lapse.—The termination of a contract of insurance by reason of non-payment of premiums due or violation of other conditions named.

Liability.—What a company owes, present and expectant. This includes, in a life office, unpaid losses, the reserve required by law and incidental obligations.

Loading.—An amount added to the net premium to defray expenses and to provide for adverse contingencies.

Loss.—The obligation created by the maturing of a life insurance policy.

Mortality, Annual.—The number of persons dying in a given district or out of a given population during a single year.

Mortality, Actual to Expected.—The ratio which the actual number of deaths in a given number of individuals holds to the number of deaths which would be expected to occur among such number in accordance with any stipulated table of mortality.

Mortality, Table of.—An exhibit, founded upon actual observations among a large number of people, giving a hypothetical number living and dying at birth or some early age and the number living and dying during each year thereafter, so long as there are any survivors.

Policy.—The instrument by which the contract of insurance is effected. The three forms of policy in general use in American offices are the Life Policy in which the sum insured is payable at death. The Term Policy in which the sum insured is paid if the insured dies during a definitely stated period. The Endowment Insurance Policy in which the sum is paid to the policyowner if the insured lives a stipulated number of years, or at death, if he should die within that limit. The vitality of the policy is dependent in each case upon a compliance with all conditions named therein.

Premium, Gross.—The amount which must be paid at fixed dates named in the policy to keep the insurance in force.

Premium, Net.—The sum which will be required upon the table of mortality and interest taken, provided these assumptions are exactly realized and no expenses are incurred, to meet all policy claims as they mature.

Premium Notes and Loans.—Notes given by policyholders in part payment of their premiums. Loans are granted by the company for the same purpose. The amount of notes and loans should never be permitted to exceed the net value of the policy.

Present Value.—The amount which, improved at interest upon given conditions, will at a certain rate amount to a specified sum.

Reserve or Net Value of a Policy.—This is the difference, upon a given table of mortality and rate of interest, between the net single premium for the sum insured at the age of valuation, and the present value of all net premiums receivable at such age.

Reversion.—A sum payable on the occurrence of some particular event, as the death of a policyholder.

Risk, Amount at.—The difference between the sum named in the policy and the reserve.

Surplus.—The sum left after providing for all the legal liabilities of a company.

Tontine.—A fund contributed with the understanding that it, with all interest accumulations, is to be divided among the survivors at a certain date, or when they are reduced to a certain number.

COMPOUND INTEREST.

All life insurance computations are based on the assumption that the net premiums will be invested and that interest on such investments will be periodically added to the principal and compounded. This is usually done by aid of interest and discount tables based on the value of one dollar. The method of constructing these tables can be readily understood by examining the illustration below:

The interest of $1 at 4 per cent for 1 year is................ $0.04
The amount of $1 at four per cent for 1 year is.............. 1.04
$1.00 × 1.04=$1.04000 amount end of first year.
$1.04 × 1.04=$1.08160 amount end of second year.
$1.08160 × $1.04=$1.12486 amount end of third year.

Table No. 5 shows the amount of $1 at 4 per cent compound interest for each year from 1 to 100.

To find the amount of any sum at compound interest for any number of years multiply the amount of $1 as given in the table opposite such number by the given sum. For example, the amount of $1 for 20 years at 4 per cent compound interest is, $2.1911. The amount of $200 would be $200 × $2.1911. or $438.22.

To find the amount of $1 at compound interest for a given number of years and fractional parts of a year, we subtract the sum given in the tables for such number of years from that given in the next higher. This gives the interest for an entire year, having which the fractional part can be found by a proportion in which the whole year is to the fractional part, as the amount of interest for the whole year is to the amount of interest sought.

To find the principal which will amount to a certain sum at compound interest, time and per cent being given, divide the given sum by the amount of $1 accumulated upon the conditions indicated.

The method by which the amount of $1 per annum improved at compound interest can be ascertained is given in the illustration below.

As was shown in a preceding paragraph the amount of $1 improved at 4 per cent compound interest is $1.04.
Hence $1 × $1.04=$1.040000 value end first year.
$1.04 + $1=$2.04 × $1.04=$2.12160 value end second year.
$2.12160 + $1=$3.12160 × $1.04=$3.24646 value end third year.

Table No. 5 shows the amount of $1 per annum for the end of every year from 1 to 100.

The amount of an annuity certain for any given number of years and rate of interest can be found by multiplying the amount of such annuity by the value of $1 per year for the time and at the rate stated.

To find the amount of $1 per annum at compound interest for a given number of years and fractional parts of a year, deduct the sum given in the tables for such number of years from the sum given in the next higher number less $1. This gives the interest for the entire year, and the fractional part can be found by a proportion as previously stated.

PRESENT VALUES AND DISCOUNT.

The present value of $1 at the end of one year, at four per cent, is a sum which will, placed at that rate of interest, amount to $1. As $1.04 is the amount of $1 at the end of 1 year at the rate of interest in question, it is manifest that $1 divided by 1.04 will give the result required. This would be $1 ÷ 1.04=$.961538; the value at the end of 2 years would be $1 ÷ ($1.04 × 1.04) =$.924556. But $1.04 × 1.04=$1.0816, or compound interest of $1 for 2 years. Hence the rule that $1 divided by the amount of $1 at compound interest for a given number of years gives the present value of $1 due at the end of such number of years.

To find the number of years which the payment of a sum of money must be deferred in order that it may have a certain present value, divide the given present value by the amount, and the result is the present value of $1 for the time required. By comparing this result with the present value of $1 at the stipulated per cent as given in the table, the number of years can be ascertained.

These values are given in Table No. 1 *et seq.*

It may be well to remark that the tables showing the present value of $1 are those which are used in all ordinary computations involving premiums and annuities.

The present value of $1 per annum at the end of any number of years is the present value of $1 for one year plus the present value of $1 for two years, plus the present value of $1 for three years, and so on. The present value of $1 at 4 per cent for one year is $.961538, and for two years is $.924556; adding these together and we have $1.886094 value of $1 per year for two years. The following rule will be found useful in ascertaining the present value of $1 per annum. Subtract the present value of $1 as found in the table for the given time and rate from $1, and divide this difference by the interest of $1 for one year at the given rate.

Thus in the last example we have $1—$.924556=$.075444 ÷ .04= $1.886094. The quantity $.075444 becomes the present value of 4 cents, payable annually for two years.

DEFERRED ANNUITIES CERTAIN.

The present value of a deferred annuity certain of $1, payable at the end of *N* years, and to continue M years thereafter at a stated per cent of interest is found by taking the difference between the present value of $1 for the entire and the present value of $1 for the deferred term.

LIFE CONTINGENCIES.

The science of life insurance is based upon the doctrine of chances. These, paradoxical as it may seem, are subject to a law the operation of which is as regular as that of gravitation. If we examine the history of any large number of happenings we shall find that they have recurred with surpassing uniformity. For example, the number of aces which come up in throwing a die ten thousand times indicates with a good degree of accuracy how many will come up in the next ten thousand throws. Extended data in relation to the number of casualties of any description which have taken place in a given locality, will enable us to predict with tolerable certainty in regard to the occurrence of similar events in the future. It is upon this principle that by collecting accurate information in regard to the number of persons residing in a given locality and in respect to their ages, and by recording the births and deaths that take place among them a table of mortality can be formed which will be suggestive in regard to the death rate at the various ages in such or any similar locality.

According to the Combined Experience or Actuaries' Table of Mortality, out of 100000 persons living at the age of 10 years, 93268 will be alive at the age of 20 years; 86292 at the age of 30 years; 78653 at the age of 40 years, etc.

THE COMBINED EXPERIENCE OR ACTUARIES' TABLE OF MORTALITY.

This table was prepared by a committee of actuaries from the data furnished from the experience of seventeen English life insurance offices which embraced the record of 62537 assurances. It was arranged for publication under the supervision of Jenkin Jones and was issued in London in 1843. It furnishes a very accurate statement of the annual decrement among insured lives at every age above 9 years. It is used with interest at 4 per cent by many of the States as a basis of valuation, and it has been very generally adopted by the American companies.

THE AMERICAN EXPERIENCE TABLE OF MORTALITY.

This table was constructed from the experience of the Mutual Life Insurance Company of New York by Sheppard Homans. It was based upon observations upon about 68000 lives. It is very well graduated. This table was used for years with interest at 4½ per cent as the standard of valuation for many of the States, including New York, New Jersey, Pennsylvania, Ohio, Maryland, etc. It has been largely superseded, however, by the Actuaries' Table with 4 per cent interest. The American Table, 4½ per cent interest, is still being used in New York as the legal basis of determining the amount of paid-up insurance upon surrendered and lapsed policies under its non-forfeiture law. It is proper to state that this table with interest at 4 per cent is used by some of the older and larger offices. It is also the legal basis of valuation in the State of Ohio.

THE PROBABILITY OF LIVING AND DYING.

If we refer to the Actuaries' Table of Mortality we find that at the age of 35 years there are 82581 persons alive, that during the year 767 will die and that the number alive at the age of 36 will consequently be 81,814. The probability of any member's surviving will be expressed by the fraction of which 81814 is the numerator and 82581 the denominator, and that the probability of dying will be expressed by the fraction in which 767 is the numerator and 82581 the denominator. These fractions are, respectively, $\frac{81814}{82581}$ or .990712 and $\frac{767}{82581}$ or .009288. It will be observed that these amounts stand in the relation of complement and supplement to each other. Hence, if we have one of these elements the other can be found by subtracting it from the unit.

At the age of 37 there will be, according to the Actuaries' Table of Mortality, 81038 persons alive, hence the probability that a person at the age of 35 years will live two years is represented by the fraction $\frac{81038}{82581,}$ or say .981315, and the probability of dying would be .018685.

THE LIFE ANNUITY.

The value of a life annuity consists of the sum of present value of the first and of all subsequent payments.

To make the matter clear the arithmetical processes necessary to find the value of an annuity issued at the age of ninety years, upon the Actuaries' Table of Mortality with interest at 4 per cent are given below.

The number living and dying at the age of ninety years and for each subsequent year is as follows:

AGE.	No. Living.	No. Dying.	AGE.	No. Living.	No. Dying.
90	1319	427	95	89	52
91	892	322	96	37	24
92	570	231	97	13	9
93	339	155	98	4	3
94	184	95	99	1	1

If 1319 persons were to receive the payment of $1 at the beginning of each year during life, the first payment being made immediately would manifestly be $1319. There will be only 892 persons living in the beginning of the second year, hence only $892 must be paid. If an adjustment for both years were made at the beginning of the first the company would pay in addition to the $1319 then due such a sum as improved at compound interest would amount to $892. As every one of the annuitants has an equal claim upon this sum it must be divided into 1319 parts. The share of each, assuming 4 per cent interest, would be the present value of $\frac{892}{1319}$ of $1 or $\frac{892}{1319} \times$ .96153846 or $.6502536. The present value of all payments commuted in this manner constitutes the value of a life annuity at the age given. The details of the computations are given in the table below. The present values of $1 are taken from Table 5.

TABLE A—AGE NINETY.

AGE.	No. Living.	Probability of Living.		Present Value of $1.		Present Worth of Each Payment.
90	1319	1319 ÷ 1319	×	$1.00000000	=	$1.0000000
91	892	892 ÷ 1319	×	.96153846	=	.6502536
92	570	570 ÷ 1319	×	.92455625	=	.3995429
93	339	339 ÷ 1319	×	.88899636	=	.2284885
94	184	184 ÷ 1319	×	.85480419	=	.1192448
95	89	89 ÷ 1319	×	.82192711	=	.0554598
96	37	37 ÷ 1319	×	.79031453	=	.0221696
97	13	13 ÷ 1319	×	.75991781	=	.0074897
98	4	4 ÷ 1319	×	.73069020	=	.0022168
99	1	1 ÷ 1319	×	.70258674	=	.0005326

Present value of a life annuity of $1 at age 90, = $2.4853983

TEMPORARY AND DEFERRED ANNUITIES.

A deferred annuity is one in which the payments are to begin at some future specified time. Its value is the present worth of the payment of the year at which it begins and of all subsequent payments. For example, the value at the age of 90 of an annuity of $1, the first payment of which is to begin at the age of 95, is the sum of the last five amounts given in the right hand column of the foregoing table, or say, $.0878674.

A temporary annuity is one which continues for a specified number of years and then ceases altogether. The value of such an annuity of $1 issued at the age of 90 and to continue five years, the first payment upon which is to be immediate, is the sum of the first five payments given in the table above or $2.3975308. It may be worth while to note the fact that the value of the first five payments, or say $2.3975308.+0878674, the present value of the second five payments, is $2.4853982, the value of an annuity for the whole of life.

The deferred annuity can be paid for by a net single premium or by any number of net annual premiums not greater than the number of years the initial payment of the annuity is forborne. If by five annual premiums, the first of which is to be made at the beginning of the ninetieth year, such a sum must be taken annually as will, making due allowance for the chances of discontinuance by death, give a present value equal to the single premium, or say, .0878674. The present value of a temporary annuity of $1 for the ninetieth and four subsequent years, as we have already shown, is $2.3975308. This amount holds the same relation to $1 that .0878674, the single premium of the deferred annuity, does to the annual premium; that is to say, $2.3975308 : $1 :: $.0878674 : $.03664449.

NET PREMIUMS FOR ANNUITIES AND LIFE INSURANCES.

The net single premium for whole life insurance is the aggregate of the present value of all the yearly costs of insurance, and can be ascertained in the following manner:

According to the Actuaries' Table of Mortality out of 1319 persons living at the age of 90 years, 427 will die within one year. If each one is insured for $1, and the losses are adjusted at the end of the year, the contribution of each member, whether living or dead, will be $\frac{427}{1319}$ of one dollar. If the adjustment was made at the beginning of the year, such a sum must be collected as will improved at interest amount to $\frac{427}{1319}$ of one dollar. This would, assuming 4 per cent interest, be $\frac{427}{1319} \times .9615384$, the present value of \$1 payable in one year per Table No. 5, or say, .3112788. If the adjustment for two years were made at the beginning of the first, \$322 in addition must be paid, as there are 322 members who will die during the second year. The share of each for this year would be the present worth of $\frac{322}{1319}$, or, say, $\frac{322}{1319} \times .92455621$, the value of \$1 payable two years hence, or .2257067. Adding this to the first year's assessment, the result is .3112788+.2257067, or .5369855. Adjusting in this manner at the beginning of the ninetieth year, all losses which can occur by the table, we have the net single premium.

The details of the computation are given in the table below:

TABLE B—AGE NINETY.

AGE.	No. Dying.		No. Living.		Present Value of One Dollar.		Present Value of Each Year's Cost of Insurance.
90	427	÷	1319	×	.96153846	=	.3112788
91	322	÷	1319	×	.92455625	=	.2257067
92	231	÷	1319	×	.88899636	=	.1556922
93	155	÷	1319	×	.85480419	=	.1004507
94	95	÷	1319	×	.82192711	=	.0591868
95	52	÷	1319	×	.79031453	=	.0311572
96	24	÷	1319	×	.75991781	=	.0138272
97	9	÷	1319	×	.73069020	=	.0049857
98	3	÷	1319	×	.70258674	=	.0015980
99	1	÷	1319	×	.67556417	=	.0005122
Net single premium for one dollar,							.9043955

Net Annual Premium.—The net present value of a life annuity of \$1 is equal to the present worth of \$1 per annum to be received during life, beginning at once. The net single premium is always the present worth of all the net annual premiums. Hence, the value of an annuity of \$1 holds the same relation to \$1 that the net single premium does to the net annual premium. Referring to the value of an annuity of \$1, and to the net single premium for \$1, as given on the preceding pages, we have the following proportion:

As the present value of the annuity of \$1 is to \$1, so is the net single premium for \$1 to the net annual premium, or : 2.4853983 : \$1 :: .9043955 : .363883l2.

The fourth term is the net annual premium for whole life insurance. Owing to the loss of decimals, it is a little less than it should have been. The premium, more exactly at this age, is .36388844. Hence the premium for an insurance of \$1000 will be \$363.88844.

The Limited Payment Life Net Premium.—The present value of all the payments upon this form of policy is equal to the net single premium at the corresponding age. It may be said to consist of two elements—the whole life annual premium and a sum which improved at the rate of interest assumed in the computation of the table will purchase a deferred annuity equal to the whole life premium, the first payment of which is to begin in one year after the last premium is paid.

On a preceding page we indicated the value of a life annuity. The net annual premium for a whole life policy of $1000 issued at the age of 45 is $28.845. The annual premiums for ten years for a deferred annuity of $28.845, the first payment at the beginning of the eleventh year, or at the age of 55 years, is $25.013. The sum of these two elements ($28.845+$25.013), or say $53.858, constitutes the net annual premium for ten-payment whole life insurance. It can also be found by dividing the net single premium by a temporary annuity for ten years for the corresponding age.

Net Single Premium for Temporary Insurance.—This is the aggregate present value of the yearly insurances enjoyed for the required term. For example, the net single premium of $1 for a five-year term insurance at the age of ninety would be the amounts given in Table B for the first five years: ($.3112788+$.2257067+$.1556922+$.1004507+$.0591868), or say $.8523152.

Net Annual Payment for Temporary Insurance.—The same course of reasoning applies that was used in deriving the net annual premium from the single premium and the annuity. By referring to Table B it will be found that

The value of the temporary annuity for 5 years, at age 90, is $2.3975308

as given in the second paragraph of the sections upon Temporary and Deferred Annuities.

The net single premium for temporary insurance for 5 years of $1, at age 90, is.............................. .8523152

Hence the proportion: As the value of the annuity of $1 is to $1 so is the net single premium of $1 to the net annual premium; that is to say, $2.3975308 : $1 :: $.8523152 : $.3555301.

The fourth term of this proportion is the net annual premium sought.

ENDOWMENTS.

Net Single Premiums for Pure Endowment.—Under this form of contract, on consideration of a single premium paid at the outset, the office enters into an engagement to pay a stipulated sum at a fixed future date, provided a certain person named in the contract is then alive. If to a person aged 90 years a pure endowment for $1, payable in five years, was issued, the proper premium could be readily ascertained by the following process; By the table of mortality [Table No. 10], at the age of 90 years, 1319 persons are alive. At the age of 95, or five years later, there are only 89 alive. Of course, a fund of $89 must be on hand at the end of five years. The individual contribution will be $\frac{1}{1319}$ of \$89, or (\$89 + 1319) or say, \$.0674750. But the premiums paid will, upon the assumptions taken, earn 4 per cent interest. Hence the owner of the policy must pay such a sum as will put at interest at 4 per cent amount to \$.0674750 or, in other words, its present worth. This may be found by multiplying the sum named by the present worth of \$1 due five years hence. This will be found in Table No. 5. Hence the net single premium required would be \$.0674750×.8219271, or say \$.0554596.

Net Annual Premium for Pure Endowments.—As we have seen the value of a temporary annuity for 5 years, at age 90 is \$2.39753.

In the last foregoing paragraph we found that the net single premium for pure endowment at age 90, payable in five years, is .0554596. Hence the proportion. As the value of the five years' temporary annuity of \$1 is to \$1, so is the net single premium to the net annual premium, or 2.3975308 : 1 :: \$.0554596 : .0231319.

Endowment Insurance consists of two parts, the pure endowment and the term insurance. These may be found separately and added together, as shown in the following illustrations.

Net Single Premium Endowment Insurance.—It has already been shown that the

Net single premium for five years temporary insurance of \$1, age 90 years, is	\$.8523152
Net single premium for pure endowment for 5 years, beginning at age 90, is	.0554596
Net single premium for endowment insurance	\$.9077748

Net Annual Premium for Endowment Insurance.—On another page it will be found that the

Net annual premium for 5 years temporary insurance of \$1, age 90, is	\$.355530
And that the net annual premium for pure endowment insurance of \$1 for 5 years, beginning at age 90, is	.023132
Net annual premium for endowment insurance	\$.378662

This net annual premium may also be found by the following proportion: As the temporary annuity of \$1 is to \$1, so is the net single premium for \$1 to the net annual premium. This is expressed in figures as follows, the fourth term being the premium required: \$2.39753 : 1 :: \$.9077748 : \$.378662.

This policy may be paid for by any number of annual premiums less than five. The premium required can be found by substituting for the first term in the proportion given above the temporary annuity for the number of years during which it is desired to complete the payments.

PROOF OF THE CORRECTNESS OF THE FOREGOING PROCESSES.

The premiums and annuities given will all fill the conditions of the problem. This can be illustrated by a single example. We will take a policy issued at the age of ninety years upon which the premium, as we have seen, is 363.88844. An account is given between 1319 policyholders (the number alive at the age stated by the table of mortality) and the company. The premiums are assumed to be secured when due and to earn 4 per cent from that date, the losses to be paid at the end of the year in which they occur, and the insured to die in accordance with the decrement of the table. A complete statement upon these assumptions will show that the company can pay the last claim, and in so doing pay out the last dollar of the accumulated fund. The statement of the method for the first and second years is given in full.

FIRST YEAR.—LIVING, 1319: DYING, 427.

1319 premiums received are	$479,968.852
Improved at 4 per cent interest is	499,167.607
Deduct losses for the year	427,000.000
Balance remaining is	72,167.607

SECOND YEAR.—LIVING, 892: DYING, 322.

The balance from end of last year is	$72,167.607
892 premiums received are	324,588.488
Improved at interest is	412,626.339
Deduct losses	322,000.000
And balance remaining is	90,626.339

A complete statement of the entire account is given in the table below:

TABLE A.

Year.	Number Living.	Number Dying.	Fund From End of Previous Year. Premiums Received.	Accumulated Fund at End of Year. Death Claims.	Balance at End of Year.
1	1319	427	$479,968.85	$499,167.61 427,000.00	$72,167.61
2	892	322	72,167.61 324,588.49	412,626.34 322,000.00	90,626.34
3	570	231	90,626.34 207,416.41	309,964.46 231,000.00	78,964.46
4	339	155	78,964.46 123,358.18	210,415.55 155,000.00	55,415.55
5	184	95	55,415.55 66,955.47	127,265.86 95,000.00	32,265.86
6	89	52	32,265.86 32,386.01	67,238.01 52,000.00	15,238.01
7	37	24	15,238.01 13,463.87	29,849.95 24,000.00	5,849.95
8	13	9	5,849.95 4,730.55	11,003.72 9,000.00	2,003.72
9	4	3	2,003.72 1,455.53	3,597.65 3,000.00	597.65
0	1	1	597.65 363.89	1,000.00 1,000.00	000.00

THE RESERVE OR NET VALUE.

It is apparent from the table in the foregoing paragraph that every dollar paid to the company is needed to meet the obligations as they mature. The table also shows that a fund was created which reached its maximum point at the end of the second year and then it gradually fell away until the last year when it was used in part payment of the last loss. This fund constitutes what is called the reserve or net value. For example there were 1319 insurants living at the age of 90 years, 427 of whom died before the age of 91 was reached. This left 892 alive. After the payment of death claims there was left a fund of $72,167.61. The portion of this fund contributed by the individual member could be found by dividing the fund $72,167.61 into 892 parts, each one of which would be $80.90. This process is carried out for each age in the table below:

TABLE B.

Year.	Fund at End of Each Year.	Number Alive at End of Year After Deducting Deaths.	Each Member's Share in the Reserve.
1	$72,167.61	892	$80.90
2	90,626.34	570	158.96
3	78,964.46	339	232.90
4	55,415.55	184	301.15
5	32,265.86	89	362.51
6	15,238.01	37	411.82
7	5,849.95	13	449.98
8	2,003.72	4	500.96
9	597.65	1	597.63
10	1,000.00	0	1,000.00

It will be observed that after the second year while the whole amount of the fund decreases the reserve or the individual policy increases. This is owing to the rapid reduction in the number of members alive.

As has been seen the net single premium for whole life at every age of insurance represents the entire liability which the company assumes and finds its equivalent in the value of the series of annual premiums for the same age. The net single premium at age 90 divided by the value of an annuity of one dollar gives the net annual premium. Hence, the value of the future net annual premiums receivable on any policy may be ascertained by multiplying the premium by an annuity of one dollar, at the present age of the insured, the first payment of which is immediate. Thus, at age 90, the annual premium $363.883 multiplied by 2.4854 is equal to $904.396, the net single premium. At age 91 the net single premium has increased to $912.138. The net annual premium on a policy issued at 90 remains the same. The value of the series at age 91 is manifestly the net annual premium at age 90 multiplied by the annuity, first payment immediate, of one dollar at age 91, or say, \$363.883×\$2.28433 or \$831.239. If this sum be deducted from \$912.139, the net single premium at age 91, we have \$80.90, the amount necessary to balance the account. This amount is the reserve, and is identical with that obtained by the analytical process given in the foregoing paragraph. Hence, the rule that the net single premium at age of party at the time of valuation less the present worth of all future annual premiums receivable will give the reserve required. To ascertain the value of future premiums on a policy where premiums are payable till death the ordinary life annuity is used. Where the premiums are limited to a specified number a corresponding temporary annuity is employed.

The moment that the first net annual premium was paid on the policy for \$1000 issued at the age of 90, the company had on hand \$363.88; at the end of the year it had on hand \$80.90. The moment the second premium was paid the company had \$80.90+\$363.88 on hand, or \$444.78, and at the end of the second year it had on hand \$158.96. At the beginning of the third year the fund was \$158.96+\$363.88, or \$522.84, while the value at the end of that year is \$232.90. The value given at the beginning of these years is called the initial reserve, while that at the end is called the terminal reserve. The value between the beginning and the end is found by adding to the terminal reserve, or subtracting from the initial reserve the proper proportion of the difference between the initial and terminal reserves, if the difference be positive, and the reverse if it be negative. Thus, if the policy has been in force three months the process would be as follows: \$363.88—\$80.90=\$282.98÷12=\$23.582 as the monthly difference. We can either deduct three of these monthly differences from the initial value or, say, \$363.88—(\$23.582 x 3)=\$293.13, or we can add nine monthly differences to the terminal value \$80.90+(\$23.582 x 9)=\$293.13. The tables used for valuation purposes usually give the reserves for the beginning and end of the year, and for the middle of each month between the beginning and the end.

THE AMOUNT AT RISK.

The company under any form of policy requiring a terminal reserve never insures the full amount named in the contract, but such amount less the reserve. For example, in the policy we had under consideration the amount at risk would be as follows:

TABLE C.

YEAR.	Amount of Policy.	Reserve.	Amount at Risk.	YEAR.	Amount of Policy.	Reserve.	Amount at Risk.
1	\$1000	\$80.90	\$919.10	6	\$1000	\$411.82	\$588.18
2	1000	158.96	841.04	7	1000	449.98	550.02
3	1000	232.90	767.10	8	1000	500.96	499.04
4	1000	301.15	698.85	9	1000	597.60	402.40
5	1000	362.51	637.49	10	1000	1000.00	000.00

It is evident that upon those forms of contract in which a large reserve is required, such as endowment or limited payment life policies or on ordinary life policies issued at high ages, the amount at risk will decrease rapidly.

THE COST OF INSURANCE. or Rates of Risk.

It was shown in the paragraph relating to the construction of net single premiums for whole life insurance that out of 1319 persons living at the age of 90 years, according to the Actuaries' Table of Mortality, 427 will die within twelve months. If each person was insured for $1 and the loss was adjusted at the end of the year, the assessment upon each member, whether living or dead, would be $\frac{427}{1319}$ of $1, or say .32373, or very nearly thirty-two and three-eighths cents. Hence, the cost of insuring any number of dollars at the age of ninety could be found by using this sum as a factor. For example, the amount at risk during the first year on a whole life policy for $1000 issued at the age of ninety by equal annual premiums till death is $919.10. This sum multiplied by .32373 gives the cost of the insurance on the policy as $297.54.

This result can be reached in another way, that is by improving the value at the beginning of the year at four per cent interest and deducting therefrom the value at the end of the year. On the policy under consideration as to the initial value $363.88, if we add four per cent interest there will be $378.44. Deduct the terminal value, $80.90 and we have the remainder, $297.54 as the cost of insurance. For the second year it is $303.61; the third, $310.87; the fourth, $319.59; the fifth, $329.12; the sixth, $343.65; the seventh, $350.75; the eighth, $345.49; the ninth, $301.80. There is no cost of insurance for the tenth year as the policy matures at the end of that year.

INSURANCE VALUE.

This element is the present value of all the normal yearly costs of insurance which can be enjoyed under any life insurance contract. In the policy issued at the age of 90 years, which has been used as an illustration, it is the present value of the series of costs which are given at the close of the last paragraph. To $297.54, the cost for the first year, the discount factor, .9615385, or the value of one dollar payable one year hence, must be applied. This arises from the fact that the loss is payable at the end of the year. To the cost of insurance for the second year, $303.61, not only must the discount factor for two years be applied, but the result must be multiplied by the fraction which represents the probability of the insured being alive to make the payment of the second premium necessary. The same method must be applied to the cost of insurance for the third and for every other year during which it is possible for insurance to be enjoyed under the assumptions taken. To make this matter clearer we have computed, by arithmetical process, the insurance value at the moment the policy was issued. The work is given in detail in the table below:

TABLE D.

Age.	Number Living.	Normal Yearly Cost of Insurance.		Present Worth of One Dollar.		Probability of Surviving.		Present Value of Each Years' Cost.
90	1319	$297.54	×	.961538	×	$\frac{1319}{1319}$	=	$286.10
91	892	303.61	×	.924556	×	$\frac{892}{1319}$	=	189.98
92	570	310.87	×	.888996	×	$\frac{570}{1319}$	=	119.43
93	339	319.99	×	.854804	×	$\frac{339}{1319}$	=	70.30
94	184	329.12	×	.821927	×	$\frac{184}{1319}$	=	37.74
95	89	343.65	×	.790315	×	$\frac{89}{1319}$	=	17.83
96	37	356.75	×	.759918	×	$\frac{37}{1319}$	=	8.11
97	13	345.49	×	.730690	×	$\frac{13}{1319}$	=	2.09
98	4	301.80	×	.702587	×	$\frac{4}{1319}$	=	.65
99	1	000.00	×	.675564	×	$\frac{1}{1319}$	=	0.00

Present value of series of normal yearly costs of insurance is $732.23.

The insurance value is used under the non-forfeiture laws of Massachusetts as a basis for paid-up insurance and cash values in the case of lapsed or surrendered policies. A surrender charge of eight per cent of this value is deducted from the reserve. This system was first introduced by the late Elizur Wright.

THE PROVISION FOR EXPENSES.

The assumptions hitherto taken have involved only the mortality and interest factors. In practice it is usual to make some provision for the cost of conducting the business and to cover such contingencies as an unusually heavy death rate, a small interest account and depreciation in the value of securities in which the funds are invested. In American offices, conducted upon the mutual basis, the gross or office premium is from one hundred and twenty to one hundred and forty per cent of the net premium. For example, the rate for $1000 of whole life insurance, at age 40, by equal annual premiums till death, is $31.30. The corresponding net premium is $23.68, or more exactly, $23.677. The margin for the purposes named above is, therefore, $31.30 less $23.68 or, say, $7.62.

THE SOURCES OF SURPLUS.

The premium is, as has been shown, constructed upon certain assumptions in respect to mortality, interest and loading. If the losses coincide with the decrement given in the table, and are paid at the end of the year, if money earns exactly the per cent assumed and if the margin or loading is all expended in conducting the business, it is evident that there will be no surplus. On the other hand, if the actual losses are less than those expected by the table upon which the premiums are cast, if money earns a higher rate than that taken, if only a portion of the premium loading is expended, and if the investment account shows a profit by appreciation in the value of securities—indeed, if either of these four conditions exist and there is no loss in the other three—there will be a surplus on hand at the end of the year from which returns can be made to the policyowners. In times past the premiums have been materially reduced by the application of such surplus returns.

THE DISTRIBUTION OF SURPLUS.

The method of distribution now almost universally used by the American offices is the Contribution plan which was first applied by Mr. Sheppard Homans to the apportionment of the surplus of the Mutual Life Insurance Company of New York in 1863. He has attributed to Mr. David Parks Fackler, who was at that time his assistant and is now consulting actuary in the same city, the suggestion of the principle, and has shared with him the credit of its discovery and development.

The practical operation of this plan will be best understood from an illustration. The interest, expense and mortality assumptions will pretty nearly represent the average experience of companies during recent years: Amount of insurance, $1000. Age, 40 years. Plan, whole life, with premiums limited to ten years. Losses eighty per cent of Actuaries' Table. Annual premium, $59.09. Expenses fifteen per cent of annual or gross premium. Interest five per cent. The gross premium, $59.09, less fifteen per cent ($59.09—$8.86), leaves $50.23 as the effective premium. By making allowance for expenses at the outset the computation is simplified.

As has already been stated, there are three principal sources of surplus. These will be pointed out in the case under consideration.

STATEMENT FOR THE FIRST YEAR.

The gain from loading is one source, and is as follows:

The effective premium is	$50.23
The net premium is	47.33
Gain from loading is	$2.90

Add interest for one year at 5 per cent, and we have gain.. $3.05

The gain from interest on the reserve is another source, and is shown below.

The assumed interest was 4 per cent; the interest realized was 5 per cent. Gain 1 per cent.

The reserve at the beginning of the year was........	$47.34	
One per cent of this sum, the gain is....................		.47

The remaining source is given from vitality.

The cost of insurance or the loss expected by table was	$9.95	
The actual cost was..............................	7.96	
The gain is..................................		1.99
Total gain from the three sources is		$5.51

STATEMENT FOR THE SECOND YEAR.

The gain from loading:

This is the same sum as was given for the first year........		$3.05

The gain from interest on the reserve:

The reserve at the end of last year was.............	$39.27	
The net premium was............................	47.34	
Reserve at the beginning of the second year.	$86.61	
One per cent of this sum is		.87

The gain from vitality:

The tabular cost of insurance was..................	$9.76	
The actual cost was..............................	7.81	
The gain was............................... ..		1.95
The total gain for the year was..................		$5.87

This process is repeated from year to year. When the policy becomes paid up there will not be any gain from loading.

This process can be verified by apportioning the surplus in an open debit and credit account. By this method the following would be the first two years:

STATEMENT FOR THE FIRST YEAR.

Cr.—By premium less expense....................	$50.23	
By interest..................................	2.51	
		$52.74
Dr.—To cost of insurance.........................	$7.96	
To reserve end of year.......	39.27	
To dividend or balance.......................	5.51	
		$52.74

STATEMENT FOR THE SECOND YEAR.

Cr.—By reserve from end of first year	$39.27	
By premium for the year.....................	50.23	
By interest on amount of premium and reserve.	4.48	
		$93.98

Dr.—To cost of insurance........................	$7.81	
To reserve at end of year........................	80.30	
To dividend to balance........................	5.87	
	——	$93.98

In the foregoing computation no allowance has been made for gains from lapses, surrenders, appreciation in the value of, securities, etc. Companies differ in their views as to the disposition of the fund created from these sources.

TONTINE DIVIDEND POLICIES.

In the tontine form of investment a number of members created a fund by paying in certain stipulated sums, the amount of which was invested. The interest was divided among the survivors. When the last one died the fund reverted to the State. It is easy to see that as the members passed away the income to those who remained increased. This form of investment was introduced into Europe in the seventeenth century by a Neapolitan named Lorenzo Tonti.

Another and a more usual method is to improve the fund created by the premiums of the members until they have been reduced by death to a certain number among whom the fund is to be divided.

The tontine element, in one form or another, was for many years applied to the accumulations of life insurance companies both in this and other countries. This could hardly be otherwise at a time when the policy was forfeited upon the failure to pay the premium when due and when dividends were only apportioned once in five or once in seven years. The application of the tontine element was specially made by prominent American companies about the year 1870. Policies to which this element was applied were placed in a class by themselves and the premiums paid by these members were improved for their specific benefit. From this fund was paid all expenses of management and all claims arising from the death of any of the members. At the end of a stipulated number of years the fund was divided among the survivors who had maintained their policies in force and observed all the other conditions incorporated in the contract. Various options were given. A member could withdraw the whole interest belonging to his policy; he could withdraw the surplus and continue the insurance; he could use the value of either the surplus or the entire interest to purchase an annuity or paid-up insurance. In case the latter option was taken, the amount of the paid-up policy could not exceed that of the original policy unless proof was furnished to the company that the member to be so insured was in good health. This form of insurance was absolutely forfeitable upon the non-payment of a premium.

This feature entailed a hardship in many cases, which led to the modified form of this class of contract known as

SEMI-TONTINE DIVIDEND INSURANCE.

It differs from the form of tontine policy, just described, in that it gives the right to surrender the contract after it has been in force three or more years and receive in lieu such an amount of paid-up insurance as two-thirds of the reserve upon the American Experience Table of Mortality, with interest at four and one-half per cent, will purchase as a single premium. To show the character of this form of contract an illustration is given in Table E, which is based upon the following assumptions, viz.: Amount of policy, $1000; age of party, 40 years; office premium, $31.30; interest on investments, five per cent; rate of lapse, as given in the second left hand column. Surplus is computed upon the basis of the Actuaries' Table, with interest at 4 per cent.

A casual examination of the table shows that the depletion of the fund used to purchase paid-up policies is comparatively slight, being only $12,554, the balance of the accumulation being $111,-980. The latter sum, divided among the policies in force at the end of ten years, gives the share of each as $240.56, of which $162.97 is reserve and $77.59 is surplus. The entire amount of premiums paid was $313.

It is claimed that this form of contract enhances the stability of the office, that it makes policyowners more persistent in premium paying.

A man could thus protect his family during the money earning period of his life and then withdraw his entire interest in the funds of the company, thereby avoiding the payment of premiums in old age when no one has an insurable interest in his life and when perhaps the effort to make such payments might be burdensome.

On the other hand, it is urged that the absolute outlay is larger than is necessary and that the non-forfeiture provisions of the policies now written will enable the policy owner to withdraw without serious loss when the motive which led to the securing of the insurance no longer exists.

TABLE E.

Table Illustrating Accumulations of a Semi-Tontine Policy; Amount, $1000; Age 40; Premium, $31.30.

Year.	Number of Policies in Force Beginning of Year.	Lapses and Surrenders.	Deaths	Fund from End of the Last Year. Premium, Less Expenses.	Fund at Beginning of Year. Interest.	Amount of Fund and Interest. Death Claims.	Fund After Paying Death Claims. Reserves on Paid-up Insurance Issued.	Fund at End of the Year.	Share of Each Member at End of Year.	Reserve, Actuaries, Four Per Cent.	Surplus.
1..............	1,000	146	10	...... $15,650	$15,650 783	$16,433 10,000	$6,433	$6,433	$7.50	$14.41	......
2..............	844	79	9	6,433 23,126	29,559 1 478	31,037 9 000	22,037	22,037	28.90	29.31	......
3..............	756	61	8	22,037 20,714	42,751 2 138	44,889 8,000	36,889 1,595	35,294	51.37	44.70	$6.67
4..............	687	50	8	35,294 18,824	54,118 2,756	56,874 8,000	48,874 1,777	47,097	74.71	60.55	14.16
5..............	629	36	7	47,097 17,235	64,332 3,217	67 549 7,000	60,549 1,629	58,920	100.55	76.79	23.76
6..............	586	27	7	58,920 16,056	74,976 3,749	78,725 7,000	71,725 1,493	70,232	128.08	93.42	34.56
7..............	552	24	7	70,232 15,125	85,357 4,268	89,625 7,000	82,625 1,576	81,049	153.43	110.36	43.07
8..............	521	20	7	81,049 14,275	95,324 4,766	100,090 7,000	93,090 1,528	91,562	185.02	127.60	57 42
9..............	494	18	7	91,562 13,536	105,098 5,255	110,353 7,000	103,353 1,573	101,780	214.71	145.14	68.57
10..............	469	..	7	101,780 12,851	114,631 5,732	120,363 7,000	113,363 1,383	111,980	240.56	162.97	77.59
10th, end of......	462	..	..	......	......	......	......	......	......	......	......

NON-FORFEITURE CONDITIONS.

As we have seen in the ordinary forms of whole life insurance, a level premium insures a constantly increasing risk. This renders a constantly increasing reserve necessary. Under the earlier forms of life insurance contract the failure to pay a premium when due forfeited all previous payments and rendered the policy void. The first effort to ameliorate the harshness of this rule was made by the New York Life Insurance Company in 1859, and was applied to a whole life policy which was paid for by ten equal annual premiums. The contract contained a provision that after it had been in force for two years, in case of default in the payment of the third or of any subsequent premiums when due, the policy should be good for as many tenth parts of the original amount insured as there had been full annual premiums paid.

The next step appears to be the Massachusetts non-forfeiture law of 1861. About this time non-forfeiture conditions were incorporated into endowment policies, the paid-up insurance being in proportional parts as in the ten-payment life policy. About the year 1865 the companies began to place agreements in their life policies on which premiums were payable till death, under which provision was made for paid-up insurance, upon surrender of the policy, after it had been in full force for three years. The reserve was used as a basis and a surrender charge was exacted to indemnify the company against the loss occasioned by the withdrawal of the risk. There was no established rule for the computation of this charge. Each office was a law unto itself in the matter.

The Massachusetts non-forfeiture law of 1861 was replaced by that of 1880. This provided for paid-up insurance in the event of lapse of the policy, also for a cash value in case of the termination of the policy by surrender. This law was modified by the codification of the statutes in 1887. It may be worth while to remark that the law of April 10, 1861, applies to all policies issued by Massachusetts offices between that date and January 1, 1881; and that the law of 1880 and the modification in 1887 apply to policies issued by these offices since January 1, 1881.

We give below the text of the non-forfeiture laws to which we have referred.

THE MASSACHUSETTS NON-FORFEITURE LAW.

APPROVED APRIL 10, 1861.

SECTION 1. No policy of insurance on life hereafter issued by any company chartered by the authority of this Commonwealth shall be forfeited or become void by the non-payment of premium thereon, any further than regards the right of the party insured therein to have it continued in force beyond a certain period, to be determined as follows, to-wit: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the "Combined Experience" or "Actuaries'" rate of mortality, with interest at four per centum per annum. After deducting from such net value any indebtedness to the company or notes held by the company against the insured, which notes, if given for premiums, shall then be canceled, four-fifths of what remains shall be considered as net single premium of temporary insurance, and the term for which it will insure shall be determined according to the age of the party at the time of the lapse of the premium and the assumptions of mortality and interest aforesaid.

SEC. 2. If the death of the party occur within the term of temporary insurance covered by the value of the policy, as determined in the previous section, and if no condition of the insurance other than the payment of premium shall have been violated by the insured, the company shall be bound to pay the amount of the policy the same as if there had been no lapse of premium, anything in the policy to the contrary notwithstanding; provided, however, that notice of the claim and proof of the death shall be submitted to the company within ninety days after the decease; and provided also that the company shall have the right to deduct from the amount insured in the policy the amount at six per cent per annum of the premiums which have been forborne at the date of his death.

MASSACHUSETTS NON-FORFEITURE LAW.

CODIFICATION OF 1887.

SECTION 76. All policies hitherto issued by any domestic life insurance company shall be subject to the provisions of law applicable and in force at the date of such issue. No policy of life or endowment assurance hereafter issued by any such company shall become forfeited or void for non-payment of premium after two full annual premiums, in cash or note, or both, have been paid thereon; but in case of default in the payment of any subsequent premium, then, without any further stipulation or act, such policy shall be binding upon the company for the amount of paid-up insurance which the then net value of the policy and all dividend additions thereon, computed by the rule of section eleven, less any indebtedness to the company on account of said policy, and less the surrender charge provided herein will purchase as a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original policy contract; and such default shall not change or affect the conditions or terms of the policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be eight per cent of the insurance value of the policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said policy is exposed to pay in case of its continuance, computed upon the rate of mortality and interest assumed in section eleven. Every such policy, after the payment of two full annual premiums thereon, shall have a surrender value which shall be its net value, less the surrender charge, and less any indebtedness to the company on account of the said policy, and its holder may, upon any subsequent anniversary of its issue, surrender the same and claim and recover from the company such surrender value in cash; *provided* that from the surrender value of all endowment policies the company may deduct five per cent. On policies of prudential or industrial insurance on which the weekly premiums are not more than fifty cents each the surrender value in all cases shall be payable in cash. Upon surrender, on any anniversary of its issue, of a policy which has become paid up after the payment of two full annual premiums, by force of the statute upon default in payment of premium, the holder shall be entitled to its net value, payable in cash; *provided* that from such net value of all endowment policies the company may deduct five per cent. But no surrender of a policy shall be made without the written assent of the person to whom the policy is made payable. Any condition or stipulation in the policy or elsewhere, contrary to the provisions of this section and any waiver of such provisions by the assured, shall be void.

The Actuaries' Rate of Mortality with four per cent interest is given as the basis of computation of net value in Section 11 of the Codification of 1887.

NEW YORK NON-FORFEITURE LAW.

SECTION 1. Whenever any policy of life insurance hereafter issued by any company organized or incorporated under the laws of this State, after being in force three full years, shall by its terms lapse or become forfeited for the non-payment of any premium, or of any note given for a premium, or loan made in cash on the policy as security, or of any interest on such note or loan, unless the provisions of this act are specifically waived in the application, and notice of such waiver written or printed in red ink on the margin of the face of the policy when issued, the reserve on such policy, including dividend additions, calculated at the date of the failure to make any of the payments above described, according to the American Experience Table of Mortality, and with interest at the rate of four and a half per cent per annum, after deducting any indebtedness of the insured on account of any annual, semi-annual or quarterly premium then due, and any loan made in cash on such policy, evidence of which is acknowledged by the insured in writing, shall, on demand made, with surrender of the policy within six months after such lapse, be taken as a single premium of life insurance at the published rates of the company at the time the policy was issued, and shall be applied, as shall have been agreed in the application and policy, either to continue the insurance of the policy in force at its full amount, so long as such single premium will purchase temporary insurance for that amount, at the age of the insured at the time of lapse, or to purchase upon the same life, at the same age, paid-up insurance payable at the same time and under the same conditions except as to payment of premiums as the original policy. Provided, that if no such agreement be expressed in the application and policy, the said single premium may be applied in either of the modes above specified, at the option of the owner of the policy; notice of such option to be contained in the demand hereinbefore required to be made to prevent the forfeiture of the policy. Provided, also, that the net value of the insurance given for such single premiums under this section, computed by the standard of this State, shall in no case be less than two-thirds of the entire reserve after deducting the indebtedness as specified; but such insurance shall not participate in the profits of the company.

SEC. 2. If the reserve upon any endowment policy, applied according to the preceding section as a single premium of temporary insurance, be more than sufficient to continue the insurance to the end of the endowment term named in the policy, and if the insured survive that term, the excess shall be paid in cash at the end of such term, on the conditions on which the original policy was issued.

SEC. 3. This act shall take effect on the first day of January, 1880.

It will be noticed that under the provisions of the Massachusetts law no surrender of the policy is required, while under the New York law the policy must be surrendered within six months after the date of lapse. When the contract provides for surrender of the policy within a specific period all rights of the insured under the contract cease at the end of that period. In case no time is stipulated within which the surrender is to be made, and the contract contains a provision that in case of default in the payment of any premium when due all payments are to be forfeited, the surrender should be made before there is such default. A decision to this effect was made by the Supreme Court of Pennsylvania in 1888 in Smith *vs.* National Life Insurance Company.

California passed a non-forfeiture law in 1869, which gave three-fourths of the net value American Experience Table four and one-half per cent interest as a net premium to purchase temporary insurance. The law applied only to California companies, but was in 1880 amended so as to include companies from other States. The Maine non-forfeiture law was passed in 1877, and was amended in 1887. Michigan enacted a non-forfeiture law in 1869, which was amended in 1881. Missouri enacted a non-forfeiture law in 1879, which was made to apply to all policies issued in Missouri. It has been amended, and is now embodied in Sections 5856 to 5859 of the statutes of that State, inclusive. The reader who desires further information is referred to the text of these enactments.

CASH SURRENDER VALUES.

Cash surrender values are, as has been seen, provided for by the Massachusetts law. They are also endorsed upon the policies by some companies, while other companies are in the habit of paying such values upon the surrender of the contract. In the latter case the matter is not obligatory.

Cash values are based upon the reserve against which a surrender charge is made as in the case of non-forfeitable policies. There are offices which decline to give such values, holding that the purpose of a company is to sell insurance and not to buy it, and that the compensation to the retiring policy owner should be made in paid-up insurance.

The principal objection to cash values are that in times of monetary stress, the company may be compelled to dispose of its securities at a loss to meet the demand of its policy owners, and that the temptation for a man to surrender his policy to secure money to meet present necessities might affect the company by reducing the average persistency of its members in premium paying. There is also danger that by endorsing cash values in the policy as well as by incorporating therein other non-forfeitable conditions, there will be an unjust discrimination against the policy-owners who have paid the largest number of premiums and have thus contributed the most to the stability of the company.

It is proper to say that companies and experts differ widely upon the question of endorsed cash values, but that the drift of their opinions is against it.

THE EXPECTATION OF LIFE.

This is the average duration of the lives of a certain number of individuals at a given age. This is based upon the decrement among those living at that and other ages, which is given in a table of mortality. The method by which this element is reached is so simple as not to require illustration. It is as follows: Divide the sum of the tabular number living at all ages greater than the given age by the number living at that age and increase the quotient by one-half of one year.

This element is never used in the computation of premiums and annuities, as the results are incorrect, as can easily be shown by a simple example.

JOINT LIFE TABLES.

Tables can be computed by which premiums and annuities upon two or more lives can be calculated. The chances that several persons will survive for a given period are less than for each individual. If the probability that A will live one year is represented by the fraction $\frac{10}{11}$ and the probability that B will live the same time is $\frac{11}{12}$, then the probability that both will survive this period is $\frac{10}{11} \times \frac{11}{12}$ or $\frac{110}{132}$. The chances of one or the other dying in the year would be the complement of that amount, or say $\frac{132}{132}$ less $\frac{110}{132}$ or $\frac{22}{132}$. Take two lives at 25 and 35, the chances by the Actuaries' Table of Mortality of one or the other dying within a year, is ascertained as follows: The probability of living one year at age 25 as shown by methods given on preceding page is $\frac{89.137}{89.835}$. This is equal to .99223. The probability of living one year at age 35 is $\frac{81.814}{82.581}$ or say, .99071. The probability of both living one year is found by multiplying together the fractions representing these probabilities, or say, .99223 × .99071 = .98301. The probability of one or the other dying can be found by subtracting the probability of both living from the unit. Thus, 1.00000 − .98301 = .01699. The same result may be obtained by combining the probabilities of each individual's dying by methods analagous to that used above. On pages 50–52 will be given a method of valuing joint life policies introduced by Mr. Seth C. Chandler, Jr. As this form of insurance is rarely used at the present time it has not been deemed necessary to publish any extended fundamental tables. The formulæ and accompanying columns of values given by Mr. Chandler will enable one to readily compute reserves upon any combination of ages, should they be required.

LIFE INSURANCE FORMULÆ.

INTEREST.

One of the fundamental assumptions upon which the system of life insurance is based is that money will earn a fixed rate of interest and be compounded at stated periods, which are usually annual. Hence it may be well to call attention to some of the algebraic notation used in discussing this question.

The monetary unit is expressed by the figure 1.

The rate of interest for a unit of time is expressed by the letter i.

The amount on hand at the end of such unit of time is $1 + i = r$.

It will be seen that this is equal to $1\ (1 + i)$.

At the beginning of the second year the amount at interest is $1 + i$. This will amount if improved at i rate of interest at end of the second year to $(1 + i) \times (1 + i)$, which may be designated as $(1 + i)^2$.

In the same manner we find that $(1 + i)^2 \times (1 + i) = (1 + i)^3$ is the amount of the accumulations at the end of the third year; that

$(1+i)^4$ is the amount of the accumulation at the end of the fourth year, etc. The general rule is add the rate of interest to unity, then raise this quantity to a power which is the same in number as the units of time.

The next problem is to find the sum which, if compounded at i rate of interest, will amount to the monetary unit at the end of any given number of units of time. We have seen that the monetary unit invested for one unit of time at i rate of interest amounts to $1+i$. Hence we have the proportion, $1+i : 1 :: 1 : \frac{1}{1+i}$, which shows that $\frac{1}{1+i}$ will become 1 in one unit of time.

By a similar course of reasoning it can be shown that $(1+i)^2 : 1 :: 1 : \frac{1}{(1+i)^2}$, which indicates that $\frac{1}{(1+i)^2}$ becomes 1 in two units of time. And so $\frac{1}{(1+i)^3}$ indicates the amount which will become 1 in three units of time, etc. The rule to find the sum which will at compound interest become 1 unit of value at the end of any given number of units of time is to divide one unit by the amount of 1 unit improved at a given rate of compound interest for the stipulated number of units of time.

It is usual to let $\frac{1}{1+i}=v$.

" " $\frac{1}{(1+i)^2}=v^2$.

" " $\frac{1}{(1+i)^3}=v^3$, etc.

The expressions, v, v^2, v^3, etc., represent the present values of the unit. $1-v=\frac{i}{1+i}=d$.

ANNUITIES.

Whole Life Annuity.—Those who have examined the Actuaries' Table of Mortality will find that out of 100000 persons living at the age of 10 years, 676 will die during the next succeeding year, leaving 100000 less 676, or say, 99324 as the number living at age 11. Of this number 674 will die within one year leaving 98650 alive at age 12. This decrement will go on until there are no survivors, the last one dying during the ninety-ninth year. Now it is usual to designate the number living at age 10 by the letter l, with the addition of the age at the lower right-hand corner. Thus l_{10} is equal to 100000, $l_{11}=99324$; $l_{12}=$ the number living at that age, or 98650. And generally the number living at any age x is designated by the symbol l_x the number at the next higher age by l_{x+1}, the second succeeding year by l_{x+2}, etc., until the limit of the table is reached, which is designated by the letter ω.

As stated in the foregoing paragraph the number of persons alive at the age of 10 years by the Actuaries' Table of Mortality is 100000; at age 11 there are 99324. A little reflection will show that each party at age 10 has 99324 chances out of 100000 of surviving one year. This probability is indicated by a fraction in which the number living at 10 is the denominator and the number living at age 11 is the numerator, thus: $\frac{99324}{100000}$. The probability that a person age 11 will survive one year is represented by the fraction in which the number living at age 11 is the denominator and the number at age 12 is the numerator, thus, $\frac{98650}{99324}$. Substituting the letters given above for the numbers alive at ages 10 and 11 years and we have

The probability of surviving one year at age 10 as $\frac{l_{11}}{l_{10}}$.

" " " " 11 as $\frac{l_{12}}{l_{11}}$.

And generally the probability that a person age x will survive one year is indicated by the formula $\frac{l_{x+1}}{l_x}$.

As has been seen, the probability that a party age 10 will live one year is expressed by the fraction $\frac{l_{11}}{l_{10}}$. The probability that a party age 10 will live during the succeeding year, age 11, is expressed by the fraction in which the number living at 10 is the denominator and the number living at 12 is the numerator, or $\frac{l_{12}}{l_{10}}$. The value of a contingent gain is found by multiplying the sum at issue by the probability of receiving it. Hence to a person at age 10 years the present worth of one unit of value payable at the end of one year, and of one unit at the end of two years, is expressed by the formula $\frac{l_{11}}{l_{10}}+\frac{l_{12}}{l_{10}}$. Consequently the present value of one unit to be paid to a person age x at end of one year and one at end of two years is expressed by the formula $\frac{l_{x+1}}{l_x}+\frac{l_{x+2}}{l_x}$. So the value of a series of units, one to be paid at the end of the first and one at the end of every subsequent year up to the tabular limit, may be similarly expressed. If the first payment is to be made immediate we must add the unit to the series which can be represented by $\frac{l_x}{l_x}$. The value of the series is then expressed by the following formula:

$\frac{l_x}{l_x}+\frac{l_{x+1}}{l_x}+\frac{l_{x+2}}{l_x}+\frac{l_{x+3}}{l_x}$, etc., to end of table limit.

As we have assumed that money will earn a certain per cent and be compounded annually, the values given in the foregoing series must be discounted; that is to say, the value represented by the second fraction must be discounted for one year; the third value for two years, etc. Placing the series of present values of the unit, which are represented by the powers of v, and those contained in the foregoing equation in juxtaposition, and we have the following statement:

Years,	0	1	2	3, etc., to table limit.	
Present values	$1\ +$	$v\ +$	$v^2\ +$	v^3	" "
	$\frac{l_x}{l_x}\ +$	$\frac{l_{x+1}}{l_x}\ +$	$\frac{l_{x+2}}{l_x}+$	$\frac{l_{x+3}}{l_x}$	" "

Combining and representing the value of the series by A_x, and we have

$$A_x=\frac{l_x}{l_x}+\frac{l_{x+1}}{l_x}.v+\frac{l_{x+2}}{l_x}.v^2+\frac{l_{x+3}}{l_x}.v^3, \text{ etc., to table limit.}$$

If we multiply the numerator and the denominators of these fractions by v^x it will not change their value and the result will be

$$A_x=\frac{l_x.v^x+l_{x+1}.v^{x+1}+l_{x+2}.v^{x+2}+l_{x+3}.v^{x+3}}{l_xv^x} \text{ to table limit.}$$

Representing l_xv^x by D_x : $l_{x+1}.v^{x+1}$ by D_{x+1} : $l_{x+2}.v^{x+2}$ by D_{x+2}, etc., and we have by substitution.

$$A_x=\frac{D_x+D_{x+1}+D_{x+2}+D_{x+3}}{D_x}, \text{ etc.}$$

Substitute N_x for the value of the series $D_x+D_{x+1}+D_{x+2}+D_{x+3}$, etc., and the equation becomes

$$\text{I.}\qquad A_x=\frac{N_x}{D_x}$$

The values represented by D_x can be cast for every age, and be arranged in a column. The N_x summations can be placed beside them. By the use of these columns annuities and many other values used in life insurance practice can be readily computed.

Assuming the limit of the mortality table as 99 years, and we find that $N_{99}=D_{99}$.

$$N_{98}=D_{98}+D_{99}.$$
$$N_{97}=D_{97}+D_{98}+D_{99}.$$
$$N_{96}=D_{96}+D_{97}+D_{98}+D_{99}.$$

It will be obvious on inspection that

$$N_{96}=D_{96}+N_{97}.$$
$$N_{97}=D_{97}+N_{98}.$$

and that generally $N_x=D_x+N_{x+1}$.

It is also apparent that

$N_{96}-N_{97}=D_{96}$, and that

$N_{96}-N_{98}=D_{96}+D_{97}$,

and generally that $N_x-N_{x+1}=D_x$, and $N_{x+n}-N_{x+n+1}=D_{x+n}$.

Temporary Annuity.—The value of a temporary annuity for two years, the first payment of which is immediate, is manifestly $\frac{l_x.v^x}{l_xv^x}+\frac{l_{x+1}.v^{x+1}}{l_xv^x}$. But this is equal to $\frac{D_x}{D_x}+\frac{D_{x+1}}{D_x}$. The temporary annuity for four years would be $\frac{D_x+D_{x+1}+D_{x+2}+D_{x+3}}{D_x}=\frac{N_x-N_{x+4}}{D_x}$ and generally

II. $A_{xn} = \frac{N_x - N_{x+n}}{D_x}$ $= {}_{|n}\ddot{a}_n = 1 + {}_{|n-1}a_n$

Deferred Annuities.—A deferred whole life annuity is one which begins at a stipulated date in the future and continues during the remainder of life. If it begins at the end of four years it is equal to

$$\frac{D_{x+4} + D_{x+5} + D_{x+6}, \text{ etc.},}{D_x} = \frac{N_{x+4}}{D_x}.$$

And generally we have the formula

III. $A_x/_n = \frac{N_{x+n}}{D_x}.$

The deferred annuity may be said to be the complement of the temporary annuity, as taken together they make a whole life annuity, thus

$$A_x = \frac{N_x - N_{x+n}}{D_x} + \frac{N_{x+n}}{D_x}.$$

The formula for a deferred temporary annuity to commence after n years and to continue m years is

$$\frac{N_{x+n} - N_{x+n+m}}{D_x} = A_x/_n - A_x/_{n+m}.$$

The deferred annuity of the unit $A_x/_n$ is made up of the present value of the payment at the beginning of $x+n$ years and of those of all subsequent years. The temporary annuity A_{xn} is the present value of the payment to be made at age x, and of those at the beginning of all subsequent years up to but not including n years. Now the value of the temporary annuity A_{xn} holds the same relation to the unit that the single premium for the deferred annuity holds to the annual premium. Expressing the annual premium by ${}_a\pi_{xn}$

$$A_{xn} : 1 :: A_x/_n :: {}_a\pi_{xn}.$$

Multiply second and third terms and divide by the first.

IV. ${}_a\pi_{xn} = \frac{N_{x+n}}{D_x} \div \frac{N_x - N_{x+n}}{D_x} = \frac{N_{x+n}}{N_x - N_{x+n}}.$

Single Premium for Whole Life Insurance.—If l_x is the number living by the Table of Mortality at any age x and l_{x+1} is the number living at the next higher age, then $l_x - l_{x+1}$ is the number dying at age x. Letting $d_x = l_x - l_{x+1}$, and we have the probability of dying expressed by the fraction $\frac{d_x}{l_x}$. If the Actuaries' Table is assumed and $x = 10$, then $\frac{d_{10}}{l_{10}} = \frac{676}{100000}$. The probability that a person age 10 will die during the second year, or between the age of 11 and 12 is expressed by the fraction $\frac{d_{11}}{l_{10}}$. Hence, the probability that a person age 10 will die within two years is expressed by the formula $\frac{d_{10}}{l_{10}} + \frac{d_{11}}{l_{10}}$. And so the probability that a person age x will die at any subsequent age $x+n$ is expressed by the fraction $\frac{d_{x+n}}{l_x}$. By extending the series of yearly probabilities of dying at age x to the table limit we get the following expression :

$\frac{d_x}{l_x}+\frac{d_{x+1}}{l_x}+\frac{d_{x+2}}{l_x}+\frac{d_{x+3}}{l_x}+\frac{d_{x+4}}{l_x}$, etc. If an interest factor is assumed by the terms of which money is compounded annually and an insurance for the whole of life is made the single premium of which is expressed by Π_x each of the terms in the foregoing series must be discounted, which can be done by multiplying the first term by v, the second term by v^2, the third by v^3, etc. This gives the following result:

$\Pi_x=\frac{d_x}{l_x}.v+\frac{d_{x+1}}{l_x}.v^2+\frac{d_{x+2}}{l_x}.v^3+\frac{d_{x+3}}{l_x}.v^4$, etc. Multiplying the numerators and denominators of each of these fractions by v^x, which does not change the value, and we have

$\Pi_x=\frac{d_x.v^{x+1}+d_{x+1}.v^{x+2}+d_{x+2}.v^{x+3}+d_{x+3}.v^{x+4}}{l_x.v^x}$, etc., to table limit.

Letting $d_x.v^{x+1}=C_x : d_{x+1}.v^{x+2}=C_{x+1} : d_{x+2}.v^{x+3}=C_{x+2}$, etc. As we have already seen $l_x.v^x=D_x$. Substituting, we have,

$\Pi_x=\frac{C_x+C_{x+1}+C_{x+2}}{D_x}$, etc., to table limit. Making the value of the series,

$C_x+C_{x+1}+C_{x+2}+C_{x+3}$, etc. $=M_x$. We have by substitution

V. $\Pi_x=\frac{M_x}{D_x}$.

Annual Premiums for Whole Life Insurance.—The net annual premium must be such an amount as will if paid at the beginning of each year during life be equal to the net single premium. The value of a life annuity of the unit, the first payment of which is immediate, bears the same relation to such unit that the net single premium does to the net annual premium. Hence, the proportion

$A_x : 1 :: \Pi_x : \pi_x$ in which π_x=net annual premium. Multiply second and third terms and divide by the first and we have

VI. $\pi_x=\frac{\Pi_x}{A_x}=\frac{M_x}{D_x}\div\frac{N_x}{D_x}=\frac{M_x}{D_x}\times\frac{D_x}{N_x}=\frac{M_x}{N_x}$.

Limited Payment Life Premiums. By a similar course of reasoning it can be shown that the premium for a whole life policy limited to n annual premiums is obtained by dividing the single premium for whole life insurance by a temporary annuity for n years. This gives

VII. $\pi_{xn}=\frac{\Pi_x}{A_{xn}}=\frac{M_x}{D_x}\div\frac{N_x-N_{x+n}}{D_x}=\frac{M_x}{D_x}\times\frac{D}{N_x-N_{x+n}}=\frac{M_x}{N_x-N_{x+n}}$.

Single Premium for Temporary Insurance.—The single premium for one year's insurance is $\frac{C_x}{D_x}=\frac{M_x-M_{x+1}}{D_x}$:

for two years it is $\frac{C_x+C_{x+1}}{D_x}=\frac{M_x-M_{x+2}}{D_x}$. For n years it is

VIII. $\Pi_{xn}=\frac{M_x-M_{x+n}}{D_x}$.

The annual premium, $t\pi^x{}_n$, is found by dividing the single premium by the temporary annuity for n years.

IX. $t\pi_{xn}=\frac{\Pi_{xn}}{A_{xn}}=\frac{M_x-M_{x+n}}{D_x}\div\frac{N_x-N_{x+n}}{D_x}=\frac{M_x-M_{x+n}}{N_x-N_{x+n}}$.

PURE ENDOWMENTS.

Single Premium Pure Endowments.—If 86292 persons age 30 years desire to create a fund which will give a unit of value to each survivor at the end of 20 years, and if at that time there were 69517 persons alive, each person would have to pay at the outset $\frac{69517}{86922}$ of the unit. If money earns any fixed rate of interest and is compounded annually, each person must pay $\frac{69517}{86292}$ of the unit discounted for twenty years. This would be $\frac{l_{50}}{l_{30}}.v^{20}$, or if at any age x for n years then by $\frac{l_{x+n}}{l_x}.v^n$. Multiplying the numerator and denominator by v^x and representing the single premium ${}_e\Pi_{xn}$ and we have

$$\text{X.}\quad {}_e\Pi_{xn}=\frac{l_{x+n}.v^{x+n}}{l_x.v^x}=\frac{D_{x+n}}{D_x}.$$

Annual Premium for Pure Endowment.—This is found by dividing the single premium by the temporary annuity for n years. This gives

$$\text{XI.}\quad {}_e\pi_{xn}=\frac{D_{x+n}}{D_x}\div\frac{N_x-N_{x+n}}{D_x}=\frac{D_{x+n}}{N_x-N_{x+n}}.$$

ENDOWMENT INSURANCE.

Under this form of contract the sum insured is payable at the end of a stipulated period, or at death, if it occurs sooner.

Single Premium for Endowment Insurance is found by adding to the single premium for pure endowment the single premium for temporary insurance, beginning in each case at age x and continuing n years. This gives

$$\text{XII.}\quad {}_e\Pi_{xn}=\frac{D_{x+n}}{D_x}+\frac{M_x-M_{x+n}}{D_x}=\frac{D_{x+n}+M_x-M_{x+n}}{D_x}$$

The Annual Premium for Endowment Insurance at age x to continue n years is found by dividing the single premium by the corresponding temporary annuity. This gives

$$\text{XIII.}\quad {}_e\pi_{xn}=\frac{D_{x+n}+M_x-M_{x+n}}{D_x}\div\frac{N_x-N_{x+n}}{D_x}=\frac{D_{x+n}+M_x-M_{x+n}}{N_x-N_{x+n}}$$

Annual Premium for Limited Payment Endowment Insurance at age x to continue n years, the premiums of which are to be paid annually, beginning at age x until m annual payments are made is found by dividing the single premium at age x for n years by the temporary annuity at age x for m years. Thus

$$\text{XIV.}\quad {}_e\pi_{x}{}^{m}{}_{n}=\frac{D_{x+n}+M_x-M_{x+n}}{D_x}\div\frac{N_x-N_{x+m}}{D_x}=\frac{D_{x+n}+M_x-M_{x+n}}{N_x-N_{x+m}}$$

At some times it is desirable to be able to compute annuities and premiums by use of the D_x and N_x columns. This is the method used by Mr. Elizur Wright in the appendix to the reprint of the first six Massachusetts Reports.

Single Premiums for Whole Life Insurance.—The third equation used in the development of formulæ V is as follows:

$$\Pi_x = \frac{d_x.v + d_{x+1}.v^2 + d_{x+2}.v^3 + d^{x+3}.v^4,}{l_x} \text{ etc.}$$

But $d_x = l_x - l_{x+1}$ and $d_{x+1} = l_{x+1} - l_{x+2}$, etc. Hence

$$\Pi_x = \frac{(l_x - l_{x+1})v + (l_{x+1} - l_{x+2})v^2 + (l_{x+2} - l_{x+3})v^3}{l_x} \text{etc.}$$

Incorporating the positive and negative terms, and the equation becomes

$$\Pi_x = \frac{v.(l_x + v.l_{x+1} + v^2.l_{x+2} + v^3.l_{x+3} \text{ etc.})}{l_x} - \frac{v.(l_{x+1} + v.l_{x+2} + v^2.l_{x+3} \text{ etc.})}{l_x}$$

But the first fraction in the second member $= v.A_x$.

And the second fraction in the second member $= A_x - 1$.

Substituting these values and

$$\Pi_x = v.\ A_x - (A_x - 1) = 1 - (1 - v)A_x.$$

But $1 - v = \frac{i}{1+i} = d$. Substituting and we have

$$\Pi_x = 1 - d\, A_x.$$

But $\pi_x = \frac{\Pi_x}{A_x} = \left(1 - d\frac{N_x}{D_x}\right)$. $\frac{D_x}{N_x} = \frac{D_x}{N_x} - d$. But $\frac{D_x}{N_x} = \frac{1}{A_x}$. Hence

XV. $\pi_x = \frac{1}{A_x} - d.$

Whole Life Insurance by Limited (n) Number of Premiums.—

As has been seen in the development of Formula VII.,

XVI. $\pi_{xn} = \frac{\Pi_x}{A_{xn}} = 1 - dA_x \div \frac{N_x - N_{x+n}}{D_x} = \frac{D_x - d\,N_x}{N_x - N_{x+n}}.$

Endowment Insurance.—The single premium for temporary insurance for n years at age of x is

$$\Pi_{xn} = v.\left(\frac{l_x + v.l_{x+1} + v.l_{x+2} + \ldots + v.^{n-1}l_{x+n-1}}{l_x}\right) - \frac{v.l_{x+1} + v.^2l_{x+2} + v.^3l_{x+3} + \ldots + v.^nl_{x+n}}{l_x} =$$

$v.\left(\frac{N_x - N_{x+n}}{D_x}\right) - \left(\frac{N_{x+1} - N_{x+n+1}}{D_x}\right)$. Adding the single premium for pure endowment, $\frac{D_{x+n}}{D_x}$, and dividing by the temporary annuity, $\frac{N_x - N_{x+n}}{D_x}$, and the result is the annual premium which is

XVII. $e\pi_{xn} = v - \frac{N_{x+1} - N_{x+n+1}}{N_x - N_{x+n}}$ $= v - \frac{N_{x+1} - N_{x+n}}{N_x - N_{x+n}}$

VALUATIONS.

To gain a clear notion of the method by which the reserves or terminal net values of policies by equal annual premiums are obtained, three things should be kept in mind:

First. The net single premium is the ultimate value of the policy, and the present worth of all premiums yet to be received are set off against such ultimate value.

Second. That the value of any series of equal annual premiums at any age x is ascertained by multiplying the annual premium by a life annuity of the unit at such age covering the period during which the premiums are to be paid.

Third. That the reserve or terminal net value can be found by subtracting the present value of the future net annual premiums receivable from the net single premium at the age of valuation.

Whole life policy by equal annual payments till death. It will be remembered that

$\pi_x = \frac{\Pi_x}{A_x}$. Hence $\pi_x A_x = \Pi_x$. But at the end of n years the ultimate value of the policy is Π_{x+n} and the value of the future premiums receivable is $\pi_x A_{x+n}$. Representing the difference between these two quantities by Π_{x+n} and we have

XVIII. $H_{x+n} = \Pi_{x+n} - \pi_x A_{x+n}$. But $\Pi_{x+n} = \pi_{x+n} \times A_{x+n}$

Hence $H_{x+n} = (\pi_{x+n} - \pi_x) A_{x+n}$. But $\pi_{x+n} = \frac{1}{A_{x+n}} - d$, and $\pi_x = \frac{1}{A_x} - d$

Therefore $(\pi_{x+n} - \pi_x) A_{x+n} = \left(\frac{1}{A_{x+n}} - \frac{1}{A_x}\right) A_{x+n} = \frac{A_{x+n}}{A_{x+n}} - \frac{A_{x+n}}{A_x}$, which reduces to

XIX. $H_{x+n} = 1 - \frac{A_{x+n}}{A_x}$.

This is one of the simplest and best formulas in use.

Whole life policies with premiums limited to m years. At the end of m years the value of this policy is

XX. $l H_{x+n} = \Pi_{x+n} - \pi_{xm} A_{x+n/m}$

Term policies for m years to be paid for by m annual premiums. The value at end of n years is

XXI. $t H_{x+n} = \Pi_{xn+n} - t\pi_{xn}.\ A_{x+n/m}$.

Endowment insurance policies payable in m years paid for by m annual premiums. The value at end of n years is

XXII. $e H_{x+}{}^{m}{}_{n} = e\Pi_{xm+n} - e\pi_{xm} A_{x+n/m} = 1 - \frac{A_{x+n/m}}{A_{x/m}}$.

Endowment insurance policies payable in m years to be paid for by z equal annual premiums. The net value at the end of n years is

XXIII. $ze H_{x+}{}^{m}{}_{n} = e\Pi_{xm+n} - e\pi_{z}{}^{m}{}_{z} A_{x+n/z}$.

In the foregoing equations the expression $A_{x+n/m} = \frac{N_{x+n} - N_{x+m}}{D_{x+n}}$ and the expression $A_{x+n/z} = \frac{N_{x+n} - N_{x+z}}{D_{x+n}}$. This is a temporary annuity beginning at age $_{x+n}$ and continuing till $_{x+m}$ or to $_{x+z}$ as the case may be.

Self Insurance.—The reserve or net value on a policy at the end of the year is a fund which could have been used towards the payment of the claim which might have occurred in that year. Hence the company's actual loss is the difference between the amount of insurance named in the policy and the reserve. Hence the amount actually insured during successive years beginning with the first is $1 - H_{x+1}$, $1 - H_{x+2}$, $1 - H_{x+3}$, etc. The cost of insurance is ascertained by multiplying the amount at risk by the probability of dying. Thus the first year by $\frac{d_x}{l_x}(1-H_{x+1})$: the second by $\frac{d_{x+1}}{l_{x+1}}(1-H_{x+2})$, etc.

Insurance Value.—This consists of the sum of the present value of all the normal costs of insurance which can be enjoyed under any policy. The term and mathematical processes were introduced by Mr. Elizur Wright, who says in substance:

Having curtate commutation columns in which ${}_{x+n}$ is the age at which the policy becomes certainly payable, and writing ${}_{x+n}$ as the augment of the summation when we assume ${}_{x+n}=0$, the expression for the net single premium is in this case $1-(1-v)\frac{{}_{x+n}N_x}{D_x}$ and for the annual premium is $\frac{D_x}{{}_{x+n}N_x}-(1-v)$.

The reserve at the end of t years is expressed by ${}_{x+n}H_{x+t}$. This is equal to the net single premium at age ${}_{x+t}$ less the value of the net annual premiums yet to be paid. Hence

$$ {}_{x+n}H_{x+t}=1-(1-v)\frac{{}_{x+n}N_{x+t}}{D_{x+t}}-\left(\frac{D_x}{{}_{x+n}N_x}-(1-v)\right)\times\frac{{}_{x+n}N_{x+t}}{D_{x+t}} $$

From which ${}_{x+n}H_{x+t}=1-\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}N_{x+t}}{D_{x+t}}$.

We now quote Mr. Wright's own words:

"If $x+n$ be the age at which a policy becomes certainly payable, a constant annual premium being payable till that age, referring to the D and N columns (see tables), we shall have the successive self-insurance values in terms of these tables, thus:

1st. $$ {}_{x+n}H_{x+1}=1-\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}N_{x+1}}{D_{x+1}} $$

2d. $$ {}_{x+n}H_{x+2}=1-\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}N_{x+2}}{D_{x+2}} $$

etc., etc.

Consequently we have the insurance done by the company each year:

1st. $$ 1-{}_{x+n}H_{x+1}=\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}N_{x+1}}{D_{x+1}} $$

2d. $$ 1-{}_{x+n}H_{x+2}=\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}N_{x+2}}{D_{x+2}}, $$

etc., etc.

The values of these risks will be,

1st. $$ \frac{d_x}{l_x}\left(1-{}_{x+n}H_{x+1}\right)=\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}N_{x+1}}{D_{x+1}}\times\frac{d_x}{l_x}. $$

2d. $$ \frac{d_{x+1}}{l_{x+1}}\left(1-{}_{x+n}H_{x+2}\right)=\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}N_{x+2}}{D_{x+2}}\times\frac{d_{x+1}}{l_{x+1}}, $$

etc., etc.

"The first of these is certain because the premium is paid in advance, but must be discounted by the factor v to refer it to the beginning of the year. The second must not only be discounted two years, but must be multiplied by the fraction $\frac{l_{x+1}}{l_x}$, expressing the probability of the party being alive to pay the second premium. Hence, the discount factor will be $v^2\frac{l_{x+1}}{l_x}$. In like manner, the discount factor for the third year will be $v^3\frac{l_{x+2}}{l_x}$, and so on. Observing that $\frac{D_x}{{}_{x+n}N_x}$ is a factor common to every term of the series to be discounted, and substituting for D_{x+1}, D_{x+2}, etc., their values, $v^{x+1}l_{x+1}$, $v^{x+2}l_{x+2}$, etc., and applying the discount factors above explained, we have the insurance value, which we will designate by the symbol I.

$$
{}_{x+n}I_x=\frac{D_x}{{}_{x+n}N_x}\left(\frac{{}_{x+n}N_{x+1}}{v^{x+1}l_{x+1}}\times\frac{vd_x}{l_x}+\frac{{}_{x+n}N_{x+2}}{v^{x+2}l_{x+2}}\times\frac{v^2d_{x+1}\times l_{x+1}}{l_{x+1}\times l_x}+\text{etc.}\right)
$$

"Multiplying numerators and denominators by v^x,

$$
{}_{x+n}I_x=\frac{D_x}{{}_{x+n}N_x}\left(\frac{{}_{x+n}N_{x+1}}{v^{x+1}l_{x+1}}\times\frac{v^{x+1}d_x}{v^x l_x}+\frac{{}_{x+n}N_{x+2}}{v^{x+2}l_{x+2}}\times\frac{v^{x+2}d_{x+1}\times l_{x+1}}{v^x l_x\times l_{x+1}}+\text{etc.}\right)
$$

Canceling like factors in numerator and denominator, and substituting D_x for $v^x l_x$, we have,

$$
{}_{x+n}I_x=\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}N_{x+1}\times\frac{d_x}{l_{x+1}}+{}_{x+n}N_{x+2}\times\frac{d_{x+1}}{l_{x+2}}+\text{etc.}}{D_x}. \qquad (7)
$$

"Obviously, if we assume $x=10$ and perform all the multiplications of $\frac{d_{10}}{l_{11}}$ into N_{11}, $\frac{d_{11}}{l_{12}}$ into N_{12}, etc., as indicated in the numerator of the last factor of (7), the summation of the products (after the manner in which the N column is produced from the D) will produce a column of *numerators* which we will call Δ (*lucus a non*), and this will give us, instead of (7),

$$
{}_{x+n}I_x=\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}\Delta_x}{D_x},\ \text{and}\ (8)\ {}_{x+n}I_{x+t}=\frac{D_x}{{}_{x+n}N_x}\times\frac{{}_{x+n}\Delta_{x+t}}{D_{x+t}},
$$

when the policy has completed t years and the $(t+1)^{\text{th}}$ premium is just paid.

"Similarly, to find the insurance value of a paid-up policy, expressing the self-insurance values in terms of the D and N columns, we shall find the aggregate of the discounted future costs of insurance reduce itself to ${}_{x+n}I_{x+t}=(1-v)\frac{{}_{x+n}\Delta_{x+t}}{D_{x+t}}$.

"To get the insurance values of limited-premium life or endowment policies, let ϕ_x be the premium to be paid q times, and $v-\phi_x=c_1$, $c_1-H_{x+1}=c_2$, $c_1-H_{x+2}=c_3$ . . . . . . $c_1-H_{x+q-1}=c_q$. Then referring to Table XXII., page 200, column δ_x, and denoting the insurance value when the first premium is just paid by ${}_{x+n}I_{x|q}$, we shall have ${}_{x+n}I_{x|q}=\frac{\delta_x c_1+\delta_{x+1}c_2\ .\ .\ .\ .\ .\ +\delta_{x+q-1}c_q}{D_x}+\frac{D_{x+q}}{D_x}\times$

$\frac{{}_{x+n}\Delta_{x+q}}{D_{x+q}}$. After having thus found the initial insurance value, we may find that of the succeeding years by applying the coefficient of accumulation, thus :

$$ {}_{x+n}I_{x+1\,|\,q}=\frac{rl_x}{l_{x+1}}\left({}_{x+n}I_{x\,|\,q}-\frac{d_x}{l_{x+1}}c_1\right)$$

$$ {}_{x+n}I_{x+2\,|\,q}=r\frac{l_{x+1}}{l_{x+2}}\left({}_{x+n}I_{x+1\,|\,q}-\frac{d_{x+1}}{l_{x+2}}c_2\right),$$

etc., etc., etc.

Wright's Accumulation Formula.—Let H_{x+1}=the value of a policy at the end of the first year, $c_x=.\ v\frac{d_x}{l_x}$, the risk of \$1 at the age x, and π_x=the net premium paid, then we shall have $1 : c_x :: 1-H_{x+1} : c_x-c_xH_{x+1}$ =the value of the actual risk run by the company on \$1 insured. Subtracting this value from initial reserve, and accumulating the remainder at the assumed rate of interest r, and we have

$H_{x+1}=r\,(\pi_x-c_x+c_x.\ H_{x+1})$ which reduces to

$H_{x+1}=\frac{r}{1-r.c._x}(\pi_x-c_x)$.

But $1-r.c_x=\left(1-\frac{rvd_x}{l_x}\right)=\frac{l_{x+1}}{l_x}$ and $\frac{r}{\frac{l_{x+1}}{l_x}}=\frac{r.l_x}{l_{x+1}}$

Multiplying both sides of the last quantity by v^{x+1}, and which does not change the value, and we have $\frac{v.^{x+1}r.l_x}{v.^{x+1}l_{x+1}}=\frac{v^xl_x}{v^{x+1}l_x}=\frac{D_x}{D_{x+1}}$.

Representing this last fraction by u_x, we have the formula, $H_{x+1}=u_x\,(\pi_x-c_x)$=the value of a policy at the end of the first year. The value at the end of the second year is

$H_{x+2}=u_{x+1}\,(H_{x+1}+\pi_x-c_{x+1})$, and generally

$H_{x+n}=u_{x+n-1}(H_{x+n-1}+\pi_x-c_{x+n-1})$.

Fackler's Formula.—$H_{x+n+1}=(H_{x+n}+\pi_x)\,u_{x+n}-k_{x+n}$.

Demonstration.—Let $1+i=r$, then from the general theory of reserves and mortality $l_{x+n}\ (H_{x+n}+\pi_x)\,r-d_{x+n}=l_{x+n+1}\ H_{x+n+1}$. Dividing by l_{x+n+1} and we have

$\frac{r.l_{x+n}}{l_{x+n+1}}(H_{x+n}+\pi_x)-\frac{d_{x+n}}{l_{x+n+1}}=H_{x+n+1}$.

Putting first fraction=u_{x+n} and the second=k_{x+n} and we have the above.

It is easy to see that $u_x=\frac{D_x}{D_{x+1}}$ and $k_x=\frac{C_x}{D_{x+1}}$.

Homans' Contribution Formula.—Let i'=the actual rate of interest received, e=the expenses, and π'_x=gross or office premium, and $\frac{d'_{x+n}}{l'_{x+n}}(1-H_{x+n+1})$

the actual cost of insurance, then

$H_{x+n}(1+i')+(\pi'_x-e)(1+i')-\frac{d'_{x+n}}{l'_{x+n}}(1-H_{x+n+1})-H_{x+n+1}=X_{x+n}=$ contribution to surplus.

Formulæ for verifying Commutation Columns.—

$C_x=v\,D_x-D_{x+1}$ $M_x=v.\,N_x-N_{x+1}=D_x-(1-v.)\,N_x$

$R_x=v.\,S_x-S_{x+1}$ $M_{x+n}=v.\,N_{x+n}-N_{x+n+1}$

$R_{x+n}=v.\,S_{x+n}-S_{x+n+1}$

ALGEBRAIC NOTATION.

COMPOUND INTEREST.

i=rate per cent of interest.

$1+i$=amount of unit at i interest for one period of time=r.

$(1+i)^2=(1+i)\times(1+i)$=amount of unit for two periods of time.

$(1+i)^3=(1+i)\times(1+i)\times(1+i)$ amount of unit for three periods of time, etc., compound interest.

$\frac{1}{1+i}=v.$ the amount which one unit at interest for one period of time will amount to the unit.

$\frac{1}{(1+i)^2}=v^2$, $\frac{1}{(1+i)^3}=v^3$, etc., amounts when put at interest for two, three, etc., periods of time will amount to the unit.

$d=1-v=\frac{i}{1+i}$=the rebate or discount of the rate of interest.

ANNUITIES.

l_x=tabular number living at any age x.

l_{x+n} tabular number living n years thereafter.

$\frac{l_{x+n}}{l_x}$=probability of a person aged x living to the age of $x+n$.

$D_x=v^x l_x : D_{x+1}=v^{x+1}l_{x+1}$, etc.

$N_x=D_x+D_x+D_{x+1}+D_{x+2}$, etc., to table limit.

$A_x=\frac{N_x}{D_x}$=value of an annuity of a unit of value for life of a party aged x years, the first payment of which is immediate.

$A_{xn}=\frac{N_x-N_{x+n}}{D_x}$=temporary annuity of n annual payment of the unit of value on the life of a party aged x, the first of which is to be immediate.

$A_x/_n=\frac{N_{x+n}}{D_x}$=deferred annuity of the unit of value, the first payment to be made at the end of n years and is to continue thereafter during life.

$A_x/_n-A_x/_{n+m}=A_{x+n}/_m$ value of an annuity deferred for n years, and to continue m years thereafter.

$a\pi_{xn}$=annual premium for n number of payments, the first of which is to be made at once, to secure an annuity of the unit of value on the life of a party aged x years, the first payment of which is to be made at the end of n years.

INSURANCES.

$d_x = l_x - l_{x+1}$ = tabular number of deaths between age x and age $x+1$.

$d_{x+n} = l_{x+n} - l_{x+n+1}$ = tabular number of deaths between age x and age $x+1$.

$C_x = v^{x+1} d_x : C_{x+1} = v^{x+2} d_{x+1}$, etc., to table limit.

$M_x = C_x + C_{x+1} + C_{x+2}$, etc., to table limit.

$\Pi_x = \frac{M_x}{D_x}$ = premium to insure the unit of value on a party age x, payable at death.

$\pi_x = \frac{M_x}{N_x}$ = equal annual premium during life of a party age x, to insure the unit of value for the whole period of life.

$\pi_{xn} = \frac{M_x}{N_x - N_{x+n}}$ = annual premium for a whole life insurance limited to n number of payments.

$\Pi_{xn} = \frac{M_x - M_{x+n}}{D_x}$ = single premium for temporary life insurance to a party age x, to continue for n number of years only.

$t\pi_{xn} = \frac{M_x - M_{x+n}}{N_x - N_{x+n}}$ = equal annual premium for n number of payments for a temporary life insurance on a party age x, to continue for n years only.

$t\pi_x{}^m{}_n = \frac{M_x - M_{x+n}}{N_x - N_{x+m}}$ = equal annual premiums for m number of payments to secure a temporary insurance on a party age x for n years.

ENDOWMENTS.

$s\Pi_{xn} = \frac{D_{x+n}}{D_x}$ single premium for a pure endowment, payable at the end of n years, to a party age x, if he be then alive to recover it.

$s\pi_{xn} = \frac{D_{x+n}}{N_x - N_{x+n}}$ = equal annual premium till maturity for a similar pure endowment.

$e\Pi_{xn}$. Single premium for an endowment insurance on the life of a person age x, payable at the end of n years or at death if it occur before the expiration of n years.

$e\pi_{x\ n}$. Equal annual premium for n number of payments to secure a similar endowment insurance on a party of the age x.

$e\pi_x{}^m{}_n$. Equal annual premium for m years for an endowment insurance on a party age x, payable at the end of n years.

H_{x+n}. The net value or reserve at the end of n years on a whole life insurance, by equal annual premiums till death, issued on the life of a party at age x.

$l H_x{}^m{}_{+n+}$ The net value or the reserve on a whole life insurance, at the end of n years, on the life of a party age x, the premiums to be limited to m annual payments.

$t\mathrm{H}_{x+n}$ The net value or the reserve at the end of n years on insurance issued at age x, and which is to continue for m years only.

$e\mathrm{H}^{m}_{x+n}$ The net value or reserve at the end of n years on endowment insurance, issued to a party age x years. The insurance is to continue for m years and is paid for by m equal annual premiums.

${}_{ze}\mathrm{H}^{m}_{x+n}$ The net value or reserve on an endowment insurance at end of n years, issued to a party age x. The insurance is to continue m years and is to be paid for by z annual premiums.

VALUATION OF JOINT-LIFE POLICIES.

BY SETH C. CHANDLER, JR., Actuary.

The following simple modification of the "accumulation" formula offers peculiar facilities for the valuation of all kinds of joint-life and joint-endowment policies, though its application is by no means limited to this class of insurances, but is universal.

By substituting the values of u and k,

$$u_{xy+n}=\frac{1}{v}\left(\frac{l_{xy+n}}{l_{xy+n+1}}\right)=\frac{1}{p_{xy+n}}(1+i)$$

$$k_{xy+n}=\frac{d_{xy+n}}{l_{xy+n+1}}=\frac{1}{p_{xy+n}}-1$$

in the "accumulation" formula,

$$\mathrm{H}^{n+1}_{xy}=u_{xy+n}(\mathrm{H}^{n}_{xy}+\pi_{xy})-k_{xy+n}$$

we obtain the expression,

$$\mathrm{H}^{n+1}_{xy}=1-\frac{1}{p_{xy+n}}[1-(\mathrm{H}^{n}_{xy}+\pi_{xy})(1+i)]$$

where p'_{xy+n} is the probability of two lives $x+n$ and $y+n$ or the product of the probabilities of each life living one year.

This formula dispenses with the necessity for the preparation of the auxiliary quantities u and k for different combinations of ages, and requires simply a table of the arithmetical complements of the logarithms of the probability of living one year.

The values of this element, according to the Actuaries' table of mortality, are here inserted, and also an example of the method of computation by the formula.

Example. Required, the net values by the "Actuaries'" table 4 per cent interest at the end of the first and second years, of an ordinary joint-life policy issued at ages 46 and 38.

π 46-38 =	.040811
π 46-38 × 1.04 =	.042443
1—(π 46-38 × 1.04) =	.957557
1—(π 46-38 × 1.04) × $\frac{1}{p\ 46}$ × $\frac{1}{p\ 38}$ =	.979716
$\mathrm{H}^1$46-38 =	.020284

Second year.—

$H^1 46\text{-}38 + \pi 46\text{-}38 = \dots\dots$ .061095

$\times 1.04 = \dots\dots$ .063539

$1 - (H^1 46\text{-}38 + \pi 46\text{-}38) 1.04 = \dots\dots$ .936461

$\times \frac{1}{p\,47} \times \frac{1}{p\,39} = \dots\dots$ .959007

$H^2 46\text{-}38 = \dots\dots$ .040993

TABLE F.

VALUATION OF JOINT-LIFE POLICIES, CHANDLER'S FORMULA. COMBINED EXPERIENCE, 4 PER CENT.

AGE.	Log. $\frac{1}{p}$	$\frac{1}{p}$	AGE.	Log. $\frac{1}{p}$	$\frac{1}{p}$
10	.0029458	1.00681	48	.0062374	1.01447
11	.0029571	1.00683	49	.0065907	1.01529
12	.0029685	1.00686	50	.0069798	1.01620
13	.0029845	1.00690	51	.0074015	1.01719
14	.0030052	1.00694	52	.0078652	1.01828
15	.0030260	1.00699	53	.0083720	1.01946
16	.0030519	1.00705	54	.0089128	1.02073
17	.0030781	1.00711	55	.0095121	1.02215
18	.0031092	1.00718	56	.0101615	1.02367
19	.0031410	1.00726	57	.0108526	1.02530
20	.0031780	1.00735	58	.0116130	1.02710
21	.0032156	1.00743	59	.0124439	1.02907
22	.0032538	1.00752	60	.0133788	1.03128
23	.0032976	1.00762	61	.0143991	1.03371
24	.0033421	1.00772	62	.0155269	1.03640
25	.0033876	1.00783	63	.0167526	1.03943
26	.0034387	1.00795	64	.0181024	1.04256
27	.0034910	1.00807	65	.0195793	1.04611
28	.0035491	1.00821	66	.0211869	1.04999
29	.0036087	1.00834	67	.0229508	1.05427
30	.0036743	1.00849	68	.0248578	1.05891
31	.0037416	1.00865	69	.0269124	1.06393
32	.0038154	1.00882	70	.0291572	1.06944
33	.0038909	1.00900	71	.0315909	1.07545
34	.0039682	1.00918	72	.0342363	1.08202
35	.0040525	1.00937	73	.0371022	1.08919
36	.0041389	1.00957	74	.0402280	1.09700
37	.0042274	1.00978	75	.0436203	1.10566
38	.0043237	1.01001	76	.0472944	1.11505
39	.0044223	1.01024	77	.0513275	1 12545
40	.0045236	1.01047	78	.0557367	1.13694
41	.0046333	1.01073	79	.0605131	1.14951
42	.0047573	1.01101	80	.0657068	1.16334
43	.0049139	1.01136	81	.0713152	1.17846
44	.0051100	1.01186	82	.0773751	1.19502
45	.0053363	1.01234	83	.0840265	1.21346
46	.0056120	1.01301	84	.0913426	1.23408
47	.0059098	1.01370	85	.0996848	1.25801

INTEREST TABLES

FOR

One ~ Hundred ~ Years,

AT

2, 2½, 3, 3½, 4, 4½, 5, 6 and
7 Per Cent.

TABLE NO. I.

INTEREST TABLES, TWO PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence $= v^x$.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0200	.980392	9.9913998	1.0200	.9804
2	1.0404	.961169	9.9827997	2.0604	1 9416
3	1.0612	.942322	9.9741995	3.1216	2.8839
4	1.0824	.923845	9.9655993	4.2040	3.8077
5	1.1041	.905731	9.9569992	5.3081	4.7135
6	1.1262	.887971	9.9483990	6.4343	5.6014
7	1.1487	.870560	9.9397988	7.5830	6.4720
8	1.1717	.853490	9.9311986	8.7546	7 3255
9	1.1951	.836755	9.9225985	9.9497	8.1622
10	1.2190	.820348	9.9139983	11.1687	8.9826
11	1.2434	.804263	9.9053981	12.4121	9.7868
12	1.2682	.788493	9.8967980	13.6803	10.5753
13	1.2936	.773033	9.8881977	14.9739	11.3484
14	1.3195	.757875	9.8795976	16.2934	12.1062
15	1.3459	.743014	9.8709974	17.6393	12.8493
16	1.3728	.728446	9.8623973	19.0121	13.5777
17	1.4002	.714163	9.8537971	20.4123	14.2919
18	1.4282	.700159	9.8451969	21.8406	14.9920
19	1.4568	.686431	9.8365967	23.2974	15.6785
20	1.4859	.672971	9.8279966	24.7833	16.3514
21	1.5157	.659776	9 8193964	26.2990	17.0112
22	1.5460	.646839	9.8107962	27.8450	17.6580
23	1.5769	.634156	9.8 21960	29.4219	18.2922
24	1.6084	.621721	9.7935959	31.0303	18.9139
25	1.6406	.609531	9.7849957	32.6709	19.5235
26	1.6734	.597579	9.7763955	34.3443	20.1210
27	1.7069	.585862	9.7677954	36.0512	20.7069
28	1.7410	.574374	9.7591952	37.7922	21.2813
29	1.7758	.563112	9.7505950	39.5681	21.8444
30	1.8114	.552071	9.7419948	41.3794	22.3965
31	1.8476	.541246	9.7333947	43.2270	22.9377
32	1.8845	.530633	9.7247945	45.1116	23 4683
33	1.9222	.520229	9.7161943	47.0338	23.9886
34	1.9607	.510028	9.7075942	48.9945	24.4986
35	1.9999	.500028	9.6989940	50.9944	24.9986
36	2.0399	.490223	9.6903938	53.0343	25.4888
37	2.0807	.480611	9 6817936	55.1149	25.9695
38	2.1223	.471187	9.6731934	57.2372	26.4406
39	2.1647	.461948	9.6645933	59.4020	26.9026
40	2.2080	.452890	9.6559931	61.6100	27.3555
41	2.2522	.444010	9.6473929	63.8622	27.7995
42	2.2972	.435304	9.6387928	66.1595	28.2348
43	2.3432	.426769	9.6301926	68.5027	28 6616
44	2.3901	.418401	9.6215924	70.8927	29.0800
45	2.4379	.410197	9.6129923	73.3306	29.4902
46	2.4866	.402154	9.6043921	75.8172	29.8923
47	2.5363	.394268	9.5957920	78.3535	30.2866
48	2.5871	.386538	9.5871918	80.9406	30.6731
49	2.6388	.378958	9.5785916	83.5794	31.0521
50	2.6916	.371528	9.5699914	86.2710	31.4236

TABLE No. I.—*Concluded.*
INTEREST TABLES, TWO PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	2.7454	.364243	9.5613913	89.0164	31.7878
52	2.8003	.357101	9.5527910	91.8167	32.1450
53	2.8563	.350099	9.5441909	94.6731	32.4950
54	2.9135	.343234	9.5355907	97.5865	32.8383
55	2.9717	.336504	9.5269905	100.5583	33.1748
56	3.0312	.329906	9.5183904	103.5894	33.5047
57	3.0918	.323437	9.5097902	106.6812	33.8281
58	3.1536	.317095	9.5011900	109.8348	34.1452
59	3.2167	.310878	9.4925898	113.0515	34.4561
60	3.2810	.304782	9.4839897	116.3326	34.7609
61	3.3467	.298806	9.4753895	119.6792	35.0597
62	3.4136	.292947	9.4667894	123.0928	35.3526
63	3.4819	.287203	9.4581892	126.5747	35.6398
64	3.5515	.281572	9.4495890	130.1262	35.9214
65	3.6225	.276051	9.4409888	133.7487	36.1975
66	3.6950	.270638	9.4323887	137.4437	36.4681
67	3.7689	.265331	9.4237885	141.2125	36.7334
68	3.8443	.260129	9.4151883	145.0568	36.9936
69	3.9211	.255028	9.4065882	148.9779	37.2486
70	3.9996	.250028	9.3979880	152.9775	37.4986
71	4.0795	.245125	9.3893878	157.0570	37.7437
72	4.1611	.240319	9.3807876	161.2182	37.9841
73	4.2444	.235607	9.3721875	165.4625	38.2197
74	4.3293	.230987	9.3635873	169.7918	38.4507
75	4.4158	.226458	9.3549871	174.2076	38.6771
76	4.5042	.222017	9.3463869	178.7118	38.8991
77	4.5942	.217664	9.3377868	183.3060	39.1168
78	4.6861	.213396	9.3291866	187.9921	39.3302
79	4.7798	.209212	9.3205864	192.7720	39.5394
80	4.8754	.205110	9.3119862	197.6474	39.7445
81	4.9729	.201088	9.3033861	202.6203	39.9456
82	5.0724	.197145	9.2947859	207.6928	40.1427
83	5.1739	.193279	9.2861858	212.8666	40.3360
84	5.2773	.189490	9.2775856	218.1439	40.5255
85	5.3829	.185774	9.2689854	223.5268	40.7113
86	5.4905	.182132	9.2603852	229.0174	40.8934
87	5.6003	.178560	9.2517851	234.6177	41.0720
88	5.7124	.175059	9.2431849	240.3301	41.2470
89	5.8266	.171627	9.2345847	246.1567	41.4187
90	5.9431	.168261	9.2259846	252.0998	41.5869
91	6.0620	.164962	9.2173844	258.1618	41.7519
92	6.1832	.161728	9.2087842	264.3450	41.9136
93	6.3069	.158556	9.2001841	270.6519	42.0722
94	6.4330	.155448	9.1915838	277.0850	42.2276
95	6.5617	.152400	9.1829837	283.6467	42.3800
96	6.6929	.149411	9.1743835	290.3396	42.5294
97	6.8268	.146482	9.1657833	297.1664	42.6759
98	6.9633	.143609	9.1571832	304.1297	42.8195
99	7.1026	.140794	9.1485830	311.2323	42.9603
100	7.2446	.138033	9.1399828	318.4769	43.0984

TABLE No. II.
INTEREST TABLES, TWO AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0250	.975610	9.9892761	1.0250	.9756
2	1.0506	.951814	9.9785523	2.0756	1.9274
3	1.0769	.928599	9.9678284	3.1525	2.8560
4	1.1038	.905951	9.9571045	4.2563	3.7620
5	1.1314	.883854	9.9463807	5.3877	4.6458
6	1.1597	.862297	9.9356568	6.5474	5.5081
7	1.1887	.841265	9.9249329	7.7361	6.3494
8	1.2184	.820746	9.9142091	8.9545	7.1701
9	1.2489	.800728	9.9034852	10.2034	7.9709
10	1.2801	.781195	9.8927614	11.4835	8.7521
11	1.3121	.762144	9.8820375	12.7956	9.5142
12	1.3449	.743556	9.8713136	14.1404	10.2578
13	1.3785	.725420	9.8605898	15.5190	10.9832
14	1.4130	.707727	9.8498659	16.9319	11.6909
15	1.4483	.690466	9.8391420	18.3802	12.3814
16	1.4845	.673625	9.8284182	19.8647	13.0550
17	1.5216	.657195	9.8176943	21.3863	13.7122
18	1.5597	.641166	9.8069704	22.9460	14.3534
19	1.5987	.625528	9.7962465	24.5447	14.9789
20	1.6386	.610271	9.7855227	26.1833	15.5892
21	1.6796	.595386	9.7747988	27.8629	16.1845
22	1.7216	.580864	9.7640750	29.5844	16.7654
23	1.7646	.566697	9.7533512	31.3490	17.3321
24	1.8087	.552875	9.7426273	33.1578	17.8850
25	1.8539	.539391	9.7319034	35.0117	18.4244
26	1.9003	.526234	9.7211795	36.9120	18.9506
27	1.9478	.513400	9.7104556	38.8598	19.4640
28	1.9965	.500878	9.6997318	40.8563	19.9649
29	2.0464	.488661	9.6890079	42.9027	20.4535
30	2.0976	.476743	9.6782840	45.0003	20.9303
31	2.1500	.465114	9.6675600	47.1503	21.3954
32	2.2038	.453771	9.6568363	49.3540	21.8492
33	2.2589	.442703	9.6461124	51.6129	22.2919
34	2.3153	.431905	9.6353886	53.9282	22.7238
35	2.3732	.421371	9.6246648	56.3014	23.1452
36	2.4325	.411094	9.6139409	58.7339	23.5563
37	2.4933	.401067	9.6032170	61.2273	23.9573
38	2.5557	.391284	9.5924931	63.7830	24.3486
39	2.6196	.381741	9.5817692	66.4026	24.7303
40	2.6851	.372431	9.5710454	69.0876	25.1028
41	2.7522	.363347	9.5603215	71.8398	25.4661
42	2.8210	.354484	9.5495976	74.6608	25.8206
43	2.8915	.345839	9.5388738	77.5523	26.1664
44	2.9638	.337404	9.5281499	80.5161	26.5038
45	3.0379	.329174	9.5174260	83.5540	26.8330
46	3.1139	.321146	9.5067022	86.6679	27.1542
47	3.1917	.313313	9.4959783	89.8596	27.4675
48	3.2715	.305671	9.4852545	93.1311	27.7732
49	3.3533	.298216	9.4745306	96.4843	28.0714
50	3.4371	.290942	9.4638067	99.9215	28.3623

TABLE NO. II.—*Concluded.*

INTEREST TABLES, TWO AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	3.5230	.283846	9.4530829	103.4425	28.6462
52	3.6111	.276923	9.4423590	107.0556	28.9231
53	3.7014	.270169	9.4316352	110.7570	29.1932
54	3.7939	.263579	9.4209113	114.5509	29.4568
55	3.8888	.257151	9.4101874	118.4397	29.7140
56	3.9860	.250879	9.3994635	122.4257	29.9649
57	4.0856	.244760	9.3887397	126.5113	30.2096
58	4.1878	.238790	9.3780158	130.6991	30.4484
59	4.2925	.232966	9.3672919	134.9916	30.6814
60	4.3998	.227284	9.3565681	139.3914	30.9087
61	4.5098	.221740	9.3458442	143.9012	31.1304
62	4.6225	.216332	9.3351204	148.5237	31.3467
63	4.7381	.211055	9.3243965	153.2618	31.5578
64	4.8565	.205908	9.3136726	158.1183	31.7637
65	4.9780	.200886	9.3029487	163.0963	31.9646
66	5.1024	.195986	9.2922249	168.1987	32.1606
67	5.2300	.191206	9.2815010	173.4287	32.3518
68	5.3607	.186542	9.2707772	178.7894	32.5383
69	5.4947	.181992	9.2600533	184.2841	32.7203
70	5.6321	.177554	9.2493294	189.9162	32.8979
71	5.7729	.173223	9.2386056	195.6891	33.0711
72	5.9172	.168998	9.2278817	201.6064	33.2401
73	6.0652	.164876	9.2171579	207.6715	33.4050
74	6.2168	.160854	9.2064340	213.8883	33.5658
75	6.3722	.156931	9.1957101	220.2605	33.7227
76	6.5315	.153104	9.1849863	226.7920	33.8758
77	6.6948	.149370	9.1742624	233.4868	34.0252
78	6.8622	.145726	9.1635385	240.3490	34.1709
79	7.0337	.142172	9.1528147	247.3827	34.3131
80	7.2096	.138704	9.1420908	254.5923	34.4518
81	7.3898	.135322	9.1313669	261.9821	34.5871
82	7.5746	.132021	9.1206430	269.5566	34.7192
83	7.7639	.128801	9.1099192	277.3206	34.8480
84	7.9580	.125659	9.0991953	285.2786	34.9736
85	8.1570	.122594	9.0884714	293.4355	35.0962
86	8.3609	.119604	9.0777476	301.7964	35.2158
87	8.5699	.116687	9.0670237	310.3663	35.3325
88	8.7842	.113841	9.0562998	319.1505	35.4463
89	9.0038	.111064	9.0455760	328.1543	35.5574
90	9.2289	.108356	9.0348522	337.3831	35.6658
91	9.4596	.105713	9.0241282	346.8427	35.7715
92	9.6961	.103134	9.0134044	356.5388	35.8746
93	9.9385	.100619	9.0026805	366.4772	35.9752
94	10.1869	.098165	8.9919567	376.6642	36.0734
95	10.4416	.095771	8.9812327	387.1058	36.1692
96	10.7026	.093434	8.9705089	397.8084	36.2626
97	10.9702	.091156	8.9597851	408.7786	36.3538
98	11.2445	.088933	8.9490612	420.0231	36.4427
99	11.5256	.086764	8.9383374	431.5487	36.5295
100	11.8137	.084647	8.9276135	443.3624	36.6141

TABLE NO. III.
INTEREST TABLES, THREE PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence $= v^x$.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0300	.970874	9.9871628	1.0300	.9709
2	1.0609	.942596	9.9743255	2.0909	1.9135
3	1.0927	.915142	9.9614883	3.1836	2.8286
4	1.1255	.888487	9.9486511	4.3091	3.7171
5	1.1593	.862609	9.9358139	5.4684	4.5797
6	1.1941	.837484	9.9229766	6.6625	5.4172
7	1.2299	.813092	9.9101394	7.8923	6.2303
8	1.2668	.789409	9.8973022	9.1591	7.0197
9	1.3048	.766417	9.8844650	10.4639	7.7861
10	1.3439	.744094	9.8716278	11.8078	8.5302
11	1.3842	.722421	9.8587906	13.1920	9.2526
12	1.4258	.701380	9.8459533	14.6178	9.9540
13	1.4685	.680951	9.8331161	16.0863	10.6350
14	1.5126	.661118	9.8202789	17.5989	11.2961
15	1.5580	.641862	9.8074416	19.1569	11.9379
16	1.6047	.623167	9.7946044	20.7616	12.5611
17	1.6528	.605016	9.7817672	22.4144	13.1661
18	1.7024	.587395	9.7689299	24.1169	13.7535
19	1.7535	.570286	9.7560927	25.8704	14.3238
20	1.8061	.553676	9.7432555	27.6765	14.8775
21	1.8603	.537549	9.7304183	29.5368	15.4150
22	1.9161	.521893	9.7175811	31.4529	15.9369
23	1.9736	.506692	9.7047438	33.4265	16.4436
24	2.0328	.491934	9.6919066	35.4593	16.9355
25	2.0938	.477606	9.6790694	37.5530	17.4131
26	2.1566	.463695	9.6662321	39.7096	17.8768
27	2.2213	.450189	9.6533949	41.9309	18.3270
28	2.2879	.437077	9.6405577	44.2189	18.7641
29	2.3566	.424346	9.6277205	46.5754	19.1885
30	2.4273	.411987	9.6148833	49.0027	19.6004
31	2.5001	.399987	9.6020460	51.5028	20.0004
32	2.5751	.388337	9.5892089	54.0778	20.3888
33	2.6523	.377026	9.5763716	56.7302	20.7658
34	2.7319	.366045	9.5635343	59.4621	21.1318
35	2.8139	.355383	9.5506971	62.2759	21.4872
36	2.8983	.345032	9.5378599	65.1742	21.8323
37	2.9852	.334983	9.5250227	68.1594	22.1672
38	3.0748	.325226	9.5121854	71.2342	22.4925
39	3.1670	.315754	9.4993483	74.4013	22.8082
40	3.2620	.306557	9.4865110	77.6633	23.1148
41	3.3599	.297628	9.4736738	81.0232	23.4124
42	3.4607	.288959	9.4608365	84.4839	23.7014
43	3.5645	.280543	9.4479994	88.0484	23.9819
44	3.6715	.272372	9.4351621	91.7199	24.2543
45	3.7816	.264439	9.4223248	95.5015	24.5187
46	3.8950	.256737	9.4094876	99.3965	24.7754
47	4.0119	.249259	9.3966504	103.4084	25.0247
48	4.1323	.241999	9.3838132	107.5406	25.2667
49	4.2562	.234950	9.3709759	111.7969	25.5017
50	4.3839	.228107	9.3581388	116.1808	25.7298

TABLE NO. III.—*Concluded.*

INTEREST TABLES, THREE PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	4.5154	.221463	9.3453015	120.6962	25.9512
52	4.6509	.215013	9.3324644	125.3471	26.1662
53	4.7904	.208750	9.3196271	130.1375	26.3750
54	4.9341	.202670	9.3067899	135.0716	26.5777
55	5.0821	.196767	9.2939527	140.1538	26.7744
56	5.2346	.191036	9.2811154	145.3884	26.9655
57	5.3917	.185472	9.2682782	150.7800	27.1509
58	5.5534	.180070	9.2554410	156.3334	27.3310
59	5.7200	.174825	9.2426037	162.0534	27.5058
60	5.8916	.169733	9.2297665	167.9450	27.6756
61	6.0684	.164789	9.2169293	174.0134	27.8404
62	6.2504	.159990	9.2040920	180.2638	28.0003
63	6.4379	.155330	9.1912548	186.7017	28.1557
64	6.6311	.150806	9.1784176	193.3328	28.3065
65	6.8300	.146413	9.1655804	200.1627	28.4529
66	7.0349	.142149	9.1527432	207.1976	28.5950
67	7.2459	.138009	9.1399059	214.4435	28.7330
68	7.4633	.133989	9.1270687	221.9069	28.8670
69	7.6872	.130086	9.1142315	229.5941	28.9971
70	7.9178	.126297	9.1013943	237.5119	29.1234
71	8.1554	.122619	9.0885571	245.6672	29.2460
72	8.4000	.119047	9.0757198	254.0673	29.3651
73	8.6520	.115580	9.0628826	262.7193	29.4807
74	8.9116	.112214	9.0500454	271.6309	29.5929
75	9.1789	.108945	9.0372081	280.8098	29.7018
76	9.4543	.105772	9.0243709	290.2641	29.8076
77	9.7379	.102691	9.0115337	300.0020	29.9103
78	10.0301	.099700	8.9986965	310.0321	30.0100
79	10.3310	.096796	8.9858592	320.3630	30.1068
80	10.6409	.093977	8.9730221	331.0039	30.2008
81	10.9601	.091240	8.9601848	341.9640	30.2920
82	11.2889	.088582	8.9473476	353.2529	30.3806
83	11.6276	.086002	8.9345104	364.8805	30.4666
84	11.9764	.083497	8.9216731	376.8570	30.5501
85	12.3357	.081065	8.9088359	389.1927	30.6312
86	12.7058	.078704	8.8959987	401.8984	30.7099
87	13.0870	.076412	8.8831615	414.9854	30.7863
88	13.4796	.074186	8.8703243	428.4650	30.8605
89	13.8839	.072026	8.8574870	442.3489	30.9325
90	14.3005	.069928	8.8446498	456.6494	31.0024
91	14.7295	.067891	8.8318125	471.3789	31.0703
92	15.1714	.065914	8.8189753	486.5502	31.1362
93	15.6265	.063994	8.8061381	502.1767	31.2002
94	16.0953	.062130	8.7933009	518.2720	31.2623
95	16.5782	.060320	8.7804636	534.8502	31.3227
96	17.0755	.058563	8.7676264	551.9257	31.3812
97	17.5878	.056858	8.7547892	569.5135	31.4381
98	18.1154	.055202	8.7419520	587.6289	31.4933
99	18.6589	.053594	8.7291148	606.2877	31.5469
100	19.2186	.052033	8.7162776	625.5063	31.5989

TABLE No. IV.
INTEREST TABLES, THREE AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence $= v^x$.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0350	.966184	9.9850596	1.0350	.9662
2	1.0712	.933511	9.9701193	2.1062	1.8997
3	1.1087	.901943	9.9551789	3.2149	2.8016
4	1.1475	.871442	9.9402386	4.3625	3.6731
5	1.1877	.841973	9.9252982	5.5502	4.5151
6	1.2293	.813501	9.9103579	6.7794	5.3286
7	1.2723	.785991	9.8954175	8.0517	6.1145
8	1.3168	.759412	9.8804772	9.3685	6.8740
9	1.3629	.733731	9.8655369	10.7314	7.6077
10	1.4106	.708919	9.8505965	12.1420	8.3166
11	1.4600	.684946	9.8356562	13.6020	9.0016
12	1.5111	.661783	9.8207158	15.1130	9.6633
13	1.5640	.639404	9.8057754	16.6770	10.3027
14	1.6187	.617782	9.7908351	18.2957	10.9205
15	1.6753	.596891	9.7758948	19.9710	11.5174
16	1.7340	.576706	9.7609544	21.7050	12.0941
17	1.7947	.557204	9.7460140	23.4997	12.6513
18	1.8575	.538361	9.7310737	25.3572	13.1897
19	1.9225	.520156	9.7161334	27.2797	13.7098
20	1.9898	.502566	9.7011930	29.2695	14.2124
21	2.0594	.485571	9.6862526	31.3289	14.6980
22	2.1315	.469151	9.6713123	33.4604	15.1671
23	2.2061	.453286	9.6563719	35.6665	15.6204
24	2.2833	.437957	9.6414316	37.9499	16.0584
25	2.3632	.423147	9.6264912	40.3131	16.4815
26	2.4460	.408838	9.6115509	42.7591	16.8904
27	2.5316	.395012	9.5966106	45.2906	17.2854
28	2.6202	.381654	9.5816702	47.9108	17.6670
29	2.7119	.368748	9.5667298	50.6227	18.0358
30	2.8068	.356278	9.5517895	53.4295	18.3920
31	2.9050	.344230	9.5368491	56.3345	18.7363
32	3.0067	.332590	9.5219088	59.3412	19.0689
33	3.1119	.321343	9.5069685	62.4532	19.3902
34	3.2209	.310476	9.4920281	65.6740	19.7007
35	3.3336	.299977	9.4770877	69.0076	20.0007
36	3.4503	.289833	9.4621474	72.4579	20.2905
37	3.5710	.280032	9.4472071	76.0289	20.5705
38	3.6960	.270562	9.4322667	79.7249	20.8411
39	3.8254	.261413	9.4173264	83.5503	21.1025
40	3.9593	.252572	9.4023860	87.5095	21.3551
41	4.0978	.244031	9.3874456	91.6074	21.5991
42	4.2413	.235779	9.3725053	95.8486	21.8349
43	4.3897	.227806	9.3575650	100.2383	22.0627
44	4.5433	.220102	9.3426246	104.7817	22.2828
45	4.7024	.212659	9.3276842	109.4840	22.4955
46	4.8669	.205468	9.3127439	114.3510	22.7009
47	5.0373	.198520	9.2978036	119.3883	22.8994
48	5.2136	.191806	9.2828632	124.6018	23.0912
49	5.3961	.185320	9.2679229	129.9979	23.2766
50	5.5849	.179053	9.2529825	135.5828	23.4556

TABLE No. IV.—*Concluded.*

INTEREST TABLES, THREE AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	5.7804	.172998	9.2380422	141.3632	23.6286
52	5.9827	.167148	9.2231018	147.3459	23.7958
53	6.1921	.161496	9.2081615	153.5381	23.9573
54	6.4088	.156035	9.1932211	159.9469	24.1133
55	6.6331	.150758	9.1782808	166.5800	24.2641
56	6.8653	.145660	9.1633404	173.4453	24.4097
57	7.1056	.140734	9.1484000	180.5509	24.5504
58	7.3543	.135975	9.1334597	187.9052	24.6864
59	7.6117	.131377	9.1185193	195.5169	24.8178
60	7.8781	.126934	9.1035791	203.3950	24.9447
61	8.1538	.122642	9.0886386	211.5488	25.0674
62	8.4392	.118495	9.0736983	219.9880	25.1859
63	8.7346	.114487	9.0587580	228.7226	25.3004
64	9.0403	.110616	9.0438175	237.7629	25.4110
65	9.3567	.106875	9.0288772	247.1196	25.5178
66	9.6842	.103261	9.0139369	256.8038	25.6211
67	10.0231	.099769	8.9989966	266.8209	25.7209
68	10.3739	.096395	8.9840562	277.2008	25.8173
69	10.7370	.093136	8.9691159	287.9379	25.9104
70	11.1128	.089986	8.9541755	299.0507	26.0004
71	11.5018	.086943	8.9392352	310.5525	26.0873
72	11.9043	.084003	8.9242948	322.4568	26.1713
73	12.3210	.081162	8.9093544	334.7778	26.2525
74	12.7522	.078418	8.8944141	347.5300	26.3309
75	13.1986	.075766	8.8794738	360.7286	26.4067
76	13.6605	.073204	8.8645334	374.3891	26.4799
77	14.1386	.070728	8.8495930	388.5277	26.5506
78	14.6335	.068337	8.8346527	403.1611	26.6190
79	15.1456	.066026	8.8197124	418.3068	26.6850
80	15.6757	.063793	8.8047720	433.9825	26.7488
81	16.2244	.061636	8.7898317	450.2069	26.8104
82	16.7922	.059551	8.7748914	466.9992	26.8700
83	17.3800	.057538	8.7599510	484.3791	26.9275
84	17.9883	.055592	8.7450107	502.3674	26.9831
85	18.6179	.053712	8.7300702	520.9853	27.0368
86	19.2695	.051896	8.7151300	540.2547	27.0887
87	19.9439	.050141	8.7001895	560.1987	27.1388
88	20.6420	.048445	8.6852493	580.8406	27.1873
89	21.3644	.046807	8.6703088	602.2050	27.2341
90	22.1122	.045224	8.6553685	624.3172	27.2793
91	22.8861	.043695	8.6404281	647.2033	27.3230
92	23.6871	.042217	8.6254878	670.8904	27.3652
93	24.5162	.040789	8.6105474	695.4066	27.4060
94	25.3742	.039410	8.5956071	720.7808	27.4454
95	26.2623	.038077	8.5806667	747.0431	27.4835
96	27.1815	.036790	8.5657264	774.2247	27.5203
97	28.1329	.035546	8.5507861	802.3575	27.5558
98	29.1175	.034344	8.5358457	831.4750	27.5902
99	30.1366	.033182	8.5209053	861.6117	27.6234
100	31.1914	.032060	8.5059650	892.8031	27.6554

TABLE No. V.
INTEREST TABLES, FOUR PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0400	.961538	9.9829667	1.0400	.9615
2	1.0816	.924556−	9.9659333	2.1216	1.8861
3	1.1249	.888996−	9.9489000	3.2465	2.7751
4	1.1699	.854804−	9.9318666	4.4163	3.6299
5	1.2167	.821927−	9.9148333	5.6330	4.4518
6	1.2653	.790315−	9.8978000	6.8983	5.2421
7	1.3159	.759918−	9.8807667	8.2142	6.0021
8	1.3686	.730690−	9.8637333	9.5828	6.7327
9	1.4233	.702587−	9.8467000	11.0061	7.4353
10	1.4802	.675564+	9.8296666	12.4864	8.1109
11	1.5395	.649581−	9.8126332	14.0258	8.7605
12	1.6010	.624597+	9.7955999	15.6268	9.3851
13	1.6651	.600574+	9.7785666	17.2919	9.9856
14	1.7317	.577475+	9.7615332	19.0236	10.5631
15	1.8009	.555265+	9.7444999	20.8245	11.1184
16	1.8730	.533908−	9.7274666	22.6975	11.6523
17	1.9479	.513373−	9.7104332	24.6454	12.1657
18	2.0258	.493628−	9.6933998	26.6712	12.6593
19	2.1068	.474642−	9.6763665	28.7781	13.1339
20	2.1911	.456387−	9.6593332	30.9692	13.5903
21	2.2788	.438834	9.6422999	33.2480	14.0292
22	2.3699	.421955	9.6252666	35.6179	14.4511
23	2.4647	.405726	9.6082332	38.0826	14.8568
24	2.5633	.390121	9.5911998	40.6459	15.2470
25	2.6658	.375117	9.5741665	43.3117	15.6221
26	2.7725	.360689	9.5571332	46.0842	15.9828
27	2.8834	.346817	9.5400998	48.9676	16.3296
28	2.9987	.333477	9.5230665	51.9663	16.6631
29	3.1187	.320651	9.5060331	55.0849	16.9837
30	3.2434	.308319	9.4889998	58.3283	17.2920
31	3.3731	.296460	9.4719665	61.7015	17.5885
32	3.5081	.285058	9.4549331	65.2095	17.8736
33	3.6484	.274094	9.4378998	68.8579	18.1476
34	3.7943	.263552	9.4208664	72.6522	18.4112
35	3.9461	.253415	9.4038331	76.5983	18.6646
36	4.1039	.243669	9.3867998	80.7022	18.9083
37	4.2681	.234297	9.3697665	84.9703	19.1426
38	4.4388	.225285	9.3527331	89.4091	19.3679
39	4.6164	.216621	9.3356998	94.0255	19.5845
40	4.8010	.208289	9.3186664	98.8265	19.7928
41	4.9931	.200278	9.3016331	103.8196	19.9931
42	5.1928	.192575	9.2845997	109.0124	20.1856
43	5.4005	.185168	9.2675664	114.4129	20.3708
44	5.6165	.178046	9.2505331	120.0294	20.5488
45	5.8412	.171198	9.2334997	125.8706	20.7200
46	6.0748	.164614	9.2164664	131.9454	20.8847
47	6.3178	.158283	9.1994331	138.2632	21.0429
48	6.5705	.152195	9.1823997	144.8337	21.1951
49	6.8333	.146341	9.1653664	151.6671	21.3415
50	7.1067	.140713	9.1483330	158.7738	21.4822

TABLE No. V.—*Concluded.*
INTEREST TABLES, FOUR PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	7.3910	.135301	9.1312997	166.1647	21.6175
52	7.6866	.130097	9.1142663	173.8513	21.7476
53	7.9941	.125093	9.0972330	181.8454	21.8727
54	8.3138	.120282	9.0801996	190.1592	21.9930
55	8 6464	.115656	9.0631663	198.8055	22.1086
56	8.9922	.111207	9.0461330	207.7978	22.2198
57	9.3519	.106930	9.0290997	217.1497	22.3267
58	9.7260	.102817	9.0120663	226.8757	22.4296
59	10.1150	.098863	8.9950330	236.9907	22.5284
60	10.5196	.095060	8.9779996	247.5103	22.6235
61	10.9404	.091404	8.9609663	258.4507	22.7149
62	11.3780	.087889	8.9439329	269.8288	22.8028
63	11.8332	.084508	8.9268996	281.6619	22 8873
64	12.3065	.081258	8.9098663	293.9684	22.9685
65	12.7987	.078133	8.8928329	306.7671	23.0467
66	13.3107	.075128	8.8757996	320 0778	23.1218
67	13 8431	.072238	8.8587662	333.9209	23.1940
68	14.3968	.069460	8.8417329	348.3177	23.2635
69	14.9727	.066788	8.8246996	363.2905	23.3303
70	15.5716	.064219	8.8076662	378.8621	23.3945
71	16.1945	.061749	8.7906329	395.0566	23.4563
72	16.8423	.059374	8.7735996	411.8988	23.5156
73	17.5160	.057091	8.7565662	429.4148	23.5727
74	18.2166	.054895	8.7395329	447.6314	23.6276
75	18.9453	.052784	8.7224996	466.5766	23.6804
76	19.7031	.050754	8.7054663	486.2797	23.7312
77	20.4912	.048801	8.6884329	506.7709	23.7800
78	21.3108	.046924	8.6713996	528 0817	23.8269
79	22.1633	.045120	8.6543662	550.2450	23.8720
80	23.0498	.043384	8.6373329	573 2948	23.9154
81	23.9718	.041716	8.6202996	597.2666	23.9571
82	24.9307	.040111	8.6032662	622.1972	23.9972
83	25.9279	.038569	8.5862329	648.1251	24.0358
84	26.9650	.037085	8.5691995	675.0901	24.0729
85	28.0436	.035659	8.5521662	703.1337	24.1085
86	29.1653	.034287	8.5351328	732.2991	24.1428
87	30.3320	.032969	8.5180995	762.6310	24.1758
88	31.5452	.031701	8.5010661	794.1763	24.2075
89	32.8071	.030481	8.4840328	826.9833	24.2380
90	34.1193	.029309	8.4669995	861.1027	24.2673
91	35.4841	.028182	8.4499661	896.5868	24.2955
92	36.9035	.027098	8.4329327	933.4902	24.3226
93	38.3796	.026056	8.4158994	971.8699	24.3486
94	39.9148	.025053	8.3988661	1011.7846	24 3737
95	41.5114	.024090	8.3818328	1053.2960	24.3978
96	43 1718	.023163	8.3647995	1096.4679	24.4209
97	44.8987	.022272	8.3477660	1141.3666	24.4432
98	46.6947	.021416	8.3307327	1188.0613	24.4646
99	48.5625	.020592	8.3136993	1236.6237	24.4852
100	50.5049	.019800	8.2966661	1287.1287	24.5050

TABLE No. VI.

INTEREST TABLE, FOUR AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence $= v^x$.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0450	.956938	9.9808837	1.0450	.9569
2	1.0920	.915730	9 9617674	2.1370	1.8727
3	1.1412	.876297	9.9426511	3.2782	2.7490
4	1.1925	.838561	9.9235348	4.4707	3.5875
5	1.2462	.802451	9.9044186	5.7169	4 3900
6	1.3023	.767896	9.8853023	7.0192	5.1579
7	1.3609	.734828	9.8661860	8.3800	5.8927
8	1.4221	.703185	9.8470697	9.8021	6.5959
9	1.4861	.672904	9.8279534	11.2882	7.2688
10	1.5530	.643928	9.8088371	12.8412	7.9127
11	1.6229	.616199	9.7897208	14.4640	8.5289
12	1.6959	.589664	9.7706045	16.1599	9.1186
13	1.7722	.564272	9.7514883	17.9321	9.6829
14	1.8519	.539973	9.7323719	19.7841	10.2228
15	1.9353	.516720	9.7132557	21.7193	10.7395
16	2.0224	.494469	9.6941394	23.7417	11.2340
17	2.1134	.473176	9.6750231	25.8551	11.7072
18	2.2085	.452800	9.6559068	28.0636	12.1600
19	2.3079	.433302	9.6367905	30.3714	12.5933
20	2.4117	.414643	9.6176742	32.7831	13.0079
21	2.5202	.396787	9.5985579	35.3034	13.4047
22	2.6337	.379701	9.5794416	37.9370	13.7844
23	2.7522	.363350	9.5603254	40.6892	14.1478
24	2.8760	.347703	9.5412090	43.5652	14.4955
25	3.0054	.332731	9.5220928	46.5706	14.8282
26	3.1407	.318402	9.5029765	49.7113	15.1466
27	3.2820	.304691	9.4838602	52.9933	15.4513
28	3.4297	.291571	9.4647438	56.4230	15.7429
29	3.5840	.279015	9.4456276	60.0071	16.0219
30	3.7453	.267000	9.4265113	63.7524	16.2889
31	3.9139	.255502	9.4073950	67.6662	16.5444
32	4.0900	.244500	9.3882787	71.7562	16.7889
33	4.2740	.233971	9.3691624	76.0303	17.0229
34	4.4664	.223896	9.3500461	80.4966	17.2468
35	4.6673	.214254	9.3309298	85.1640	17.4610
36	4.8774	.205028	9.3118135	90.0413	17.6660
37	5.0969	.196199	9.2926973	95.1382	17.8622
38	5.3262	.187750	9.2735810	100.4644	18.0500
39	5.5659	.179665	9.2544647	106.0303	18.2297
40	5.8164	.171929	9.2353484	111.8467	18.4016
41	6.0781	.164525	9.2162321	117.9248	18.5661
42	6.3516	.157440	9.1971158	124.2764	18.7236
43	6.6374	.150661	9.1779995	130.9138	18.8742
44	6.9361	.144173	9.1588832	137.8500	19.0184
45	7.2482	.137964	9.1397669	145.0982	19 1563
46	7.5744	.132023	9.1206507	152.6726	19.2884
47	7.9153	.126338	9.1015343	160.5879	19.4147
48	8.2715	.120898	9.0824181	168.8594	19.5356
49	8.6437	.115692	9.0633017	177.5030	19.6513
50	9.0326	.110710	9.0441855	186.5357	19.7620

TABLE No. VI.—*Concluded.*

INTEREST TABLE, FOUR AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	9.4391	.105942	9.0250692	195.9748	19.8680
52	9.8639	.101380	9.0059529	205.8386	19.9693
53	10.3077	.097014	8.9868366	216.1464	20.0663
54	10.7716	.092837	8.9677203	226.9180	20.1592
55	11.2563	.088839	8.9486040	238.1743	20.2480
56	11.7628	.085013	8.9294877	249.9371	20.3330
57	12.2922	.081353	8.9103714	262.2293	20.4144
58	12.8453	.077849	8.8912551	275.0746	20.4922
59	13.4234	.074497	8.8721389	288.4980	20.5667
60	14.0274	.071289	8.8530226	302.5254	20.6380
61	14.6586	.068219	8.8339063	317.1840	20.7062
62	15.3183	.065281	8.8147900	332.5023	20.7715
63	16.0076	.062470	8.7956737	348.5099	20.8340
64	16.7279	.059780	8.7765574	365.2378	20.8938
65	17.4807	.057206	8.7574411	382.7185	20.9510
66	18.2673	.054743	8.7383248	400.9859	21.0057
67	19.0894	.052385	8.7192085	420.0752	21.0581
68	19.9484	.050129	8.7000922	440.0236	21.1082
69	20.8461	.047971	8.6809760	460.8697	21.1562
70	21.7841	.045905	8.6618597	482.6538	21.2021
71	22.7644	.043928	8.6427434	505.4182	21.2460
72	23.7888	.042037	8.6236271	529.2071	21.2881
73	24.8593	.040226	8.6045108	554.0664	21.3283
74	25.9780	.038494	8.5853945	580.0444	21.3668
75	27.1470	.036836	8.5662783	607.1914	21.4036
76	28.3686	.035250	8.5471619	635.5600	21.4389
77	29.6452	.033732	8.5280457	665.2052	21.4726
78	30.9792	.032280	8.5089293	696.1844	21.5049
79	32.3733	.030890	8.4898130	728.5577	21.5358
80	33.8301	.029559	8.4706968	762.3878	21.5653
81	35.3525	.028287	8.4515804	797.7402	21.5936
82	36.9433	.027069	8.4324642	834.6836	21.6207
83	38.6058	.025903	8.4133479	873.2893	21.6466
84	40.3430	.024787	8.3942317	913.6323	21.6714
85	42.1585	.023720	8.3751152	955.7908	21.6951
86	44.0556	.022699	8.3559991	999.8464	21.7178
87	46.0381	.021721	8.3368828	1045.8845	21.7395
88	48.1098	.020786	8.3177665	1093.9943	21.7603
89	50.2747	.019891	8.2986501	1144.2690	21.7802
90	52.5371	.019034	8.2795339	1196.8061	21.7992
91	54.9013	.018215	8.2604175	1251.7074	21.8175
92	57.3718	.017430	8.2413014	1309.0792	21.8349
93	59.9536	.016680	8.2221851	1369.0328	21.8516
94	62.6515	.015961	8.2030688	1431.6843	21.8675
95	65.4708	.015274	8.1839525	1497.1551	21.8828
96	68.4170	.014616	8.1648362	1565.5720	21.8974
97	71.4957	.013987	8.1457200	1637.0678	21.9114
98	74 7130	.013385	8.1266035	1711.7808	21.9248
99	78.0751	.012808	8.1074871	1789.8560	21.9376
100	81.5885	.012257	8.0883711	1871.4445	21.9499

TABLE No. VII.

INTEREST TABLE, FIVE PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0500	.952381	9.9788107	1.0500	.9524
2	1.1025	.907029	9.9576215	2.1525	1.8594
3	1.1576	.863838	9.9364321	3.3101	2.7232
4	1.2155	.822702	9.9152428	4.5256	3.5460
5	1.2763	.783526	9.8940535	5.8019	4.3295
6	1.3401	.746215	9.8728642	7.1420	5.0757
7	1.4071	.710681	9.8516749	8.5491	5.7864
8	1.4775	.676839	9.8304856	10.0266	6.4632
9	1.5513	.644609	9.8092963	11.5779	7.1078
10	1.6289	.613913	9.7881070	13.2068	7.7217
11	1.7103	.584679	9.7669177	14.9171	8.3064
12	1.7959	.556837	9.7457284	16.7130	8.8633
13	1.8856	.530321	9.7245391	18.5986	9.3936
14	1.9799	.505068	9.7033498	20.5786	9.8986
15	2.0789	.481017	9.6821605	22.6575	10.3797
16	2.1829	.458112	9.6609712	24.8404	10.8378
17	2.2920	.436297	9.6397820	27.1324	11.2741
18	2.4066	.415521	9.6185926	29.5390	11.6896
19	2.5270	.395734	9.5974033	32.0660	12.0853
20	2.6533	.376889	9.5762140	34.7193	12.4622
21	2.7860	.358942	9.5550248	37.5052	12.8212
22	2.9253	.341850	9.5338354	40.4305	13.1630
23	3.0715	.325571	9 5126461	43.5020	13.4886
24	3.2251	.310068	9.4914568	46.7271	13 7986
25	3.3864	.295303	9.4702675	50.1135	14.0939
26	3.5557	.281241	9.4490782	53.6691	14.3752
27	3.7335	.267848	9.4278890	57.4026	14.6430
28	3.9201	.255094	9.4066996	61.3227	14.8981
29	4.1161	.242946	9.3855103	65.4388	15.1411
30	4.3219	.231377	9.3643210	69.7608	15.3725
31	4.5380	.220359	9.3431318	74.2988	15.5928
32	4.7649	.209866	9.3219425	79.0638	15.8027
33	5.0032	.199873	9.3007531	84.0670	16.0025
34	5.2533	.190355	9.2795638	89.3203	16.1929
35	5.5160	.181290	9.2583745	94.8363	16 3742
36	5.7918	.172657	9.2371852	100.6281	16.5469
37	6.0814	.164436	9.2159959	106.7095	16.7113
38	6.3855	.156605	9.1948066	113.0950	16.8679
39	6.7048	.149148	9.1736173	119 7998	17.0170
40	7.0400	.142046	9.1524280	126.8398	17.1591
41	7.3920	.135282	9.1312387	134.2318	17.2944
42	7.7616	.128840	9.1100494	141.9933	17.4232
43	8.1497	.122704	9.0888601	150.1430	17.5459
44	8.5572	.116861	9.0676708	158.7002	17.6628
45	8.9850	.111297	9.0464816	167.6852	17.7741
46	9.4343	.105997	9.0252923	177.1194	17.8801
47	9.9060	.100949	9.0041029	187.0254	17.9810
48	10.4013	.096142	8.9829137	197.4267	18.0772
49	10.9213	.091564	8.9617244	208.3480	18.1687
50	11.4674	.087204	8.9405351	219.8154	18.2559

TABLE NO. VII.—*Concluded.*
INTEREST TABLES, FIVE PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	12.0408	.083051	8.9193458	231.8562	18.3390
52	12.6428	.079096	8.8981564	244.4990	18.4181
53	13.2749	.075330	8.8769672	257.7739	18.4934
54	13.9387	.071743	8.8557778	271.7126	18.5651
55	14.6356	.068326	8.8345886	286.3462	18.6335
56	15.3674	.065073	8.8133992	301.7157	18.6985
57	16.1358	.061974	8.7922099	317.8514	18.7605
58	16.9426	.059023	8.7710206	334.7940	18.8195
59	17.7897	.056212	8.7498313	352.5837	18.8758
60	18.6792	.053536	8.7286420	371.2629	18.9293
61	19.6131	.050986	8.7074527	390.8760	18.9803
62	20.5938	.048558	8.6862635	411.4699	19.0288
63	21.6235	.046246	8.6650742	433.0933	19.0751
64	22.7047	.044044	8.6438849	455.7980	19.1191
65	23.8399	.041946	8.6226955	479.6379	19.1611
66	25.0319	.039949	8.6015062	504.6698	19.2010
67	26.2835	.038047	8.5803170	530.9533	19.2391
68	27.5977	.036235	8.5591277	558.5510	19.2753
69	28.9775	.034509	8.5379384	587.5285	19.3098
70	30.4264	.032866	8.5167491	617.9549	19.3427
71	31.9477	.031301	8.4955597	649.9027	19.3740
72	33.5451	.029811	8.4743704	683.4478	19.4038
73	35.2224	.028391	8.4531812	718.6702	19.4322
74	36.9835	.027039	8.4319919	755.6537	19.4592
75	38.8327	.025752	8.4108026	794.4864	19.4850
76	40.7743	.024525	8.3896132	835.2607	19.5095
77	42.8130	.023357	8.3684240	878.0738	19.5329
78	44.9537	.022245	8.3472347	923.0274	19.5551
79	47.2014	.021186	8.3260453	970.2288	19.5763
80	49.5614	.020177	8.3048562	1019.7903	19.5965
81	52.0395	.019216	8.2836668	1071.8298	19.6157
82	54.6415	.018301	8.2624774	1126.4713	19.6340
83	57.3736	.017430	8.2412882	1183.8448	19.6514
84	60.2422	.016600	8.2200989	1244.0871	19.6680
85	63.2544	.015809	8.1989096	1307.3414	19.6838
86	66.4171	.015056	8.1777203	1373.7585	19.6989
87	69.7379	.014339	8.1565310	1443.4964	19.7132
88	73.2248	.013657	8.1353416	1516.7212	19.7269
89	76.8861	.013006	8.1141524	1593.6073	19.7399
90	80.7304	.012387	8.0929630	1674.3377	19.7523
91	84.7669	.011797	8.0717738	1759.1045	19.7641
92	89.0052	.011235	8.0505847	1848.1098	19.7753
93	93.4555	.010700	8.0293952	1941.5653	19.7860
94	98.1283	.010191	8.0082057	2039.6935	19.7962
95	103.0347	.009705	7.9870166	2142.7282	19.8059
96	108.1864	.009243	7.9658275	2250.9146	19.8151
97	113.5957	.008803	7.9446381	2364.5103	19.8239
98	119.2755	.008384	7.9234487	2483.7859	19.8323
99	125.2393	.007985	7.9022591	2609.0252	19.8403
100	131.5013	.007604	7.8810702	2740.5264	19.8479

TABLE No. VIII.
INTEREST TABLES, SIX PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0600	.943396	9.9746942	1.0600	.9434
2	1.1236	.889996	9.9493883	2.1836	1.8334
3	1.1910	.839619	9.9240824	3.3746	2.6730
4	1.2625	.792094	9.8987765	4.6371	3.4651
5	1.3382	.747258	9.8734706	5.9753	4.2124
6	1.4185	.704961	9.8481648	7.3938	4.9173
7	1.5036	.665057	9.8228589	8.8975	5.5824
8	1.5938	.627412	9.7975531	10.4913	6.2098
9	1.6895	.591898	9.7722472	12.1808	6.8017
10	1.7908	.558395	9.7469413	13.9716	7.3601
11	1.8983	.526788	9.7216355	15.8699	7.8869
12	2.0122	.496969	9.6963296	17.8821	8.3838
13	2.1329	.468839	9.6710238	20.0151	8.8527
14	2.2609	.442301	9.6457179	22.2760	9.2950
15	2.3966	.417265	9.6204121	24.6725	9.7122
16	2.5404	.393646	9.5951062	27.2129	10.1059
17	2.6928	.371364	9.5698003	29.9057	10.4773
18	2.8543	.350344	9.5444944	32.7600	10.8276
19	3.0256	.330513	9.5191885	35.7856	11.1581
20	3.2071	.311805	9.4938827	38.9927	11.4699
21	3.3996	.294155	9.4685768	42.3923	11.7641
22	3.6035	.277505	9.4432710	45.9958	12.0416
23	3.8197	.261797	9.4179651	49.8156	12.3034
24	4.0489	.246979	9.3926592	53.8645	12.5504
25	4.2919	.232999	9.3673534	58.1564	12.7834
26	4.5494	.219810	9.3420475	62.7058	13.0032
27	4.8223	.207368	9.3167416	67.5281	13.2105
28	5.1117	.195630	9.2914358	72.6398	13.4062
29	5.4184	.184557	9.2661299	78.0582	13.5907
30	5.7435	.174110	9.2408240	83.8017	13.7648
31	6.0881	.164255	9.2155182	89.8898	13.9291
32	6.4534	.154957	9.1902123	96.3432	14.0840
33	6.8406	.146186	9.1649065	103.1838	14.2302
34	7.2510	.137912	9.1396006	110.4348	14.3681
35	7.6861	.130105	9.1142947	118.1209	14.4982
36	8.1473	.122741	9.0889889	126.2681	14.6210
37	8.6361	.115793	9.0636830	134.9042	14.7368
38	9.1543	.109239	9.0383771	144.0585	14.8460
39	9.7035	.103056	9.0130713	153.7620	14.9491
40	10.2857	.097222	8.9877654	164.0477	15.0463
41	10.9029	.091719	8.9624595	174.9505	15.1380
42	11.5570	.086527	8.9371536	186.5076	15.2245
43	12.2505	.081630	8.9118478	198.7580	15.3062
44	12.9855	.077009	8.8865419	211.7435	15.3832
45	13.7646	.072650	8.8612360	225.5081	15.4558
46	14.5905	.068538	8.8359302	240.0986	15.5244
47	15.4659	.064658	8.8106243	255.5645	15.5890
48	16.3939	.060998	8.7853184	271.9584	15.6500
49	17.3775	.057546	8.7600126	289.3359	15.7076
50	18.4202	.054288	8.7347067	307.7561	15.7619

TABLE No. VIII.—*Concluded.*

INTEREST TABLES, SIX PER CENT.

Years.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence $= v^x$.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	19.5254	.051215	8.7094009	327.2814	15.8131
52	20.6969	.048316	8.6840951	347.9783	15.8614
53	21.9387	.045582	8.6587892	369.9170	15.9070
54	23.2550	.043001	8.6334833	393.1720	15.9500
55	24.6503	.040567	8.6081774	417.8223	15.9905
56	26.1293	.038271	8.5828715	443.9517	16.0288
57	27.6971	.036105	8.5575656	471.6488	16.0649
58	29.3589	.034061	8.5322598	501.0077	16.0990
59	31.1205	.032133	8.5069540	532.1282	16.1311
60	32.9877	.030314	8.4816481	565.1159	16.1614
61	34.9670	.028598	8.4563422	600.0828	16.1900
62	37.0650	.026980	8.4310363	637.1478	16.2170
63	39.2889	.025453	8.4057305	676.4367	16.2425
64	41.6462	.024012	8.3804245	718.0829	16.2665
65	44.1450	.022653	8.3551188	762.2278	16.2891
66	46.7937	.021370	8.3298128	809.0215	16.3105
67	49.6013	.020161	8.3045071	858.6228	16.3307
68	52.5774	.019020	8.2792012	911.2002	16.3497
69	55.7320	.017943	8.2538953	966.9322	16.3676
70	59.0759	.016927	8.2285895	1026.0081	16.3845
71	62.6205	.015969	8.2032835	1088.6286	16.4005
72	66.3777	.015065	8.1779778	1155.0063	16.4156
73	70.3604	.014213	8.1526717	1225.3667	16.4298
74	74.5820	.013408	8.1273660	1299.9487	16.4432
75	79.0569	.012649	8.1020601	1379.0056	16.4558
76	83.8003	.011933	8.0767544	1462.8059	16.4678
77	88.8284	.011258	8.0514485	1551.6343	16.4790
78	94.1581	.010620	8.0261425	1645.7924	16.4897
79	99.8075	.010019	8.0008365	1745.5999	16.4997
80	105.7960	.009452	7.9755306	1851.3959	16.5091
81	112.1438	.008917	7.9502251	1963.5396	16.5180
82	118.8724	.008412	7.9249189	2082.4120	16.5265
83	126.0047	.007936	7.8996132	2208.4167	16.5344
84	133.5650	.007487	7.8743072	2341.9817	16.5419
85	141.5789	.007063	7.8490015	2483.5606	16.5489
86	150.0736	.006663	7.8236959	2633.6343	16.5556
87	159.0781	.006286	7.7983896	2792.7123	16.5619
88	168.6227	.005930	7.7730840	2961.3351	16.5678
89	178.7401	.005595	7.7477784	3140.0752	16.5734
90	189.4645	.005278	7.7224719	3329.5397	16.5787
91	200.8324	.004979	7.6971666	3530.3721	16.5837
92	212.8823	.004697	7.6718603	3743.2544	16.5884
93	225.6553	.004432	7.6465547	3968.9097	16.5928
94	239.1946	.004181	7.6212490	4208.1042	16.5970
95	253.5463	.003944	7.5959424	4461.6505	16.6009
96	268.7590	.003721	7.5706375	4730.4095	16.6047
97	284.8846	.003510	7.5453307	5015.2941	16.6082
98	301.9776	.003312	7.5200248	5317.2718	16.6115
99	320.0963	.003124	7.4947193	5637.3681	16.6146
100	339.3021	.002947	7.4694140	5976.6701	16.6175

TABLE NO. IX.
INTEREST TABLES, SEVEN PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0700	.934579	9.9706162	1.0700	.9346
2	1.1449	.873439	9.9412324	2.2149	1.8080
3	1.2250	.816298	9.9118487	3.4399	2.6243
4	1.3108	.762895	9.8824649	4.7507	3.3872
5	1.4026	.712986	9.8530811	6.1533	4.1002
6	1.5007	.666342	9.8236973	7.6540	4.7665
7	1.6058	.622750	9.7943136	9.2598	5.3893
8	1.7182	.582009	9.7649298	10.9780	5.9713
9	1.8385	.543934	9.7355460	12.8164	6.5152
10	1.9672	.508349	9.7061622	14.7836	7.0236
11	2.1049	.475093	9.6767784	16.8885	7.4987
12	2.2522	.444012	9.6473946	19.1406	7.9427
13	2.4098	.414964	9.6180109	21.5505	8.3577
14	2.5785	.387817	9.5886271	24.1290	8.7455
15	2 7590	.362446	9.5592433	26.8881	9.1079
16	2.9522	.338734	9.5298595	29.8402	9.4466
17	3.1588	.316574	9.5004758	32.9990	9.7632
18	3.3799	.295864	9 4710920	36.3790	10.0591
19	3.6165	.276508	9.4417082	39.9955	10.3356
20	3.8697	.258419	9.4123244	43.8652	10.5940
21	4.1406	.241513	9.3829407	48.0057	10.8355
22	4.4304	.225713	9.3535569	52.4361	11.0612
23	4.7405	.210947	9.3241731	57.1767	11.2722
24	5.0724	.197147	9.2947893	62.2490	11.4693
25	5.4274	.184249	9.2654056	67.6765	11.6536
26	5.8074	.172195	9.2360218	73.4838	11.8258
27	6.2139	.160930	9.2066380	79.6977	11.9867
28	6.6488	.150402	9.1772542	86.3465	12.1371
29	7.1143	.140563	9.1478704	93.4608	12.2777
30	7.6123	.131367	9.1184867	101.0730	12.4090
31	8.1451	.122773	9.0891029	109.2182	12.5318
32	8.7153	.114741	9.0597191	117.9334	12.6466
33	9.3253	.107234	9.0303353	127.2588	12.7538
34	9.9781	.100219	9.0009515	137.2369	12.8540
35	10.6766	.093663	8.9715678	147.9135	12.9477
36	11.4239	.087535	8.9421840	159.3374	13.0352
37	12.2236	.081809	8.9128002	171.5610	13.1170
38	13.0793	.076457	8.8834164	184.6403	13.1935
39	13.9948	.071455	8.8540327	198.6351	13.2649
40	14.9745	.066780	8.8246489	213.6096	13.3317
41	16.0227	.062412	8.7952651	229.6322	13.3941
42	17.1443	.058329	8.7658813	246.7765	13.4524
43	18.3444	.054513	8.7364976	265.1209	13.5070
44	19.6285	.050946	8.7071138	284.7493	13.5579
45	21.0025	.047613	8 6777300	305.7518	13.6055
46	22.4726	.044499	8.6483462	328.2244	13.6500
47	24.0457	.041587	8.6189625	352.2701	13.6916
48	25.7289	.038867	8.5895787	377.9990	13.7305
49	27.5299	.036324	8.5601949	405.5289	13.7668
50	29.4570	.033948	8.5308111	434.9860	13.8007

TABLE NO. IX.—*Concluded.*

INTEREST TABLES, SEVEN PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence $= v^x$.	Logarithm v^x.	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	31.5190	.031727	8.5014274	466.5050	13.8325
52	33.7253	.029651	8.4720435	500.2303	13.8621
53	36.0861	.027711	8.4426598	536.3164	13.8898
54	38.6122	.025899	8.4132760	574.9286	13.9157
55	41.3150	.024204	8.3838922	616.2436	13.9399
56	44.2071	.022621	8.3545085	660.4506	13.9626
57	47.3015	.021141	8.3251247	707.7522	13.9837
58	50.6127	.019758	8.2957409	758.3648	14.0035
59	54.1555	.018465	8.2663571	812.5204	14.0219
60	57.9464	.017257	8.2369733	870.4668	14.0392
61	62.0027	.016128	8.2075896	932.4695	14.0553
62	66.3429	.015073	8.1782058	998.8124	14.0704
63	70.9869	.014087	8.1488220	1069.7992	14.0845
64	75.9559	.013166	8.1194381	1145.7552	14.0976
65	81.2729	.012304	8.0900544	1227.0280	14.1099
66	86.9620	.011499	8.0606707	1313.9900	14.1214
67	93.0493	.010747	8.0312869	1407.0393	14.1322
68	99.5627	.010044	8.0019031	1506.6020	14.1422
69	106.5321	.009387	7.9725193	1613.1342	14.1516
70	113.9894	.008773	7.9431356	1727.1236	14.1604
71	121.9686	.008199	7.9137518	1849.0922	14.1686
72	130.5065	.007662	7.8843680	1979.5987	14.1763
73	139.6419	.007161	7.8549842	2119.2406	14.1834
74	149.4168	.006693	7.8256005	2268.6574	14.1901
75	159.8760	.006254	7.7962167	2428.5334	14.1964
76	171.0673	.005846	7.7668329	2599.6008	14.2022
77	183.0421	.005463	7.7374491	2782.6428	14.2077
78	195.8550	.005106	7.7080653	2978.4978	14.2128
79	209.5648	.004772	7.6786816	3188.0627	14.2175
80	224.2344	.004460	7.6492978	3412.2971	14.2220
81	239.9308	.004168	7.6199140	3652.2279	14.2262
82	256.7260	.003895	7.5905302	3908.9538	14.2301
83	274.6968	.003640	7.5611464	4183.6506	14.2337
84	293.9255	.003402	7.5317627	4477.5761	14.2371
85	314.5003	.003180	7.5023789	4792.0764	14.2403
86	336.5154	.002972	7.4729951	5128.5918	14.2433
87	360.0714	.002777	7.4436114	5488.6632	14.2460
88	385.2764	.002596	7.4142275	5873.9397	14.2486
89	412.2458	.002426	7.3848438	6286.1854	14.2511
90	441.1030	.002267	7.3554600	6727.2884	14.2533
91	471.9802	.002119	7.3260762	7199.2686	14.2554
92	505.0188	.001980	7.2966924	7704.2874	14.2574
93	540.3701	.001851	7.2673087	8244.6575	14.2593
94	578.1960	.001730	7.2379249	8822.8535	14.2610
95	618.6697	.001616	7.2085411	9441.5233	14.2626
96	661.9766	.001511	7.1791573	10103.4999	14.2641
97	708.3150	.001412	7.1497736	10811.8149	14.2655
98	757.8970	.001319	7.1203898	11569.7120	14.2669
99	810.9498	.001233	7.0910060	12380.6618	14.2681
100	867.7163	.001152	7.0616222	13248.3781	14.2693

ACTUARIES'

OR

Combined Experience Table of Mortality

WITH

NET PREMIUMS, NET VALUES AND COST OF INSURANCE

COMPUTED THEREFROM
ON THE BASIS OF

FOUR PER CENT INTEREST.

TABLE No. X.

ACTUARIES, OR COMBINED EXPERIENCE TABLE OF MORTALITY.

AGE.	Number Living.	Number Dying.	Logarithm, Number Living.	Logarithm, Number Dying.	Logarithm, Probability of Dying.	Yearly Probability of Dying.	Expectation of Life.
10	100,000	676	5.0000000	2.8299467	7.8299467	.006760	48.36
11	99,324	674	4.9970542	2.8286590	7.8316057	.006786	47.68
12	98,650	672	4.9940971	2.8273693	7.8332722	.006812	47.01
13	97,978	671	4.9911286	2.8267225	7.8355939	.006848	46.33
14	97,307	671	4.9881441	2.8267225	7.8385784	.006896	45.64
15	96.636	671	4.9851389	2.8267225	7.8415836	.006943	44.96
16	95,965	672	4.9821129	2.8273693	7.8452564	.007003	44.27
17	95.293	673	4.9790610	2.8280151	7.8489541	.007062	43.58
18	94,620	675	4.9759829	2.8293038	7.8533209	.007134	42.88
19	93.945	677	4.9728737	2.8305887	7.8577150	.007206	42.19
20	93,268	680	4.9697327	2.8325089	7.8627762	.007291	41.49
21	92,588	683	4.9665547	2.8344207	7.8678660	.007377	40.79
22	91,905	686	4.9633391	2.8363241	7.8729850	.007464	40.09
23	91,219	690	4.9600853	2.8388491	7.8787638	.007564	39.39
24	90.529	694	4.9567877	2.8413595	7.8845718	.007666	38.68
25	89 835	698	4.9534456	2.8438554	7.8904098	.007770	37.98
26	89,137	703	4.9500580	2.8469553	7.8968973	.007887	37.27
27	88,434	708	4.9466193	2.8500333	7.9034140	.008006	36.56
28	87,726	714	4.9431283	2.8536982	7.9105699	.008139	35.86
29	87,012	720	4.9395792	2.8573325	7.9177533	.008275	35.15
30	86,292	727	4.9359705	2.8615344	7.9255639	.008425	34.43
31	85,565	734	4.9322962	2.8656961	7.9333999	.008578	33.72
32	84,831	742	4.9285546	2.8704039	7.9418493	.008747	33.01
33	84,089	750	4.9247392	2.8750613	7.9503221	.008919	32.30
34	83,339	758	4.9208483	2.8796692	7.9588209	.009095	31.58
35	82,581	767	4.9168801	2.8847954	7.9679153	.009288	30.87
36	81,814	776	4.9128276	2.8898617	7.9770341	.009485	30.15
37	81,038	785	4.9086887	2.8948697	7.9861810	.009687	29.44
38	80,253	795	4.9044613	2.9003671	7.9959058	.009906	28.72
39	79,458	805	4.9001376	2.9057959	8.0056583	.010131	28.00
40	78,653	815	4.8957153	2.9111576	8.0154423	.010362	27.28
41	77.838	826	4.8911917	2.9169800	8.0257883	.010612	26.56
42	77,012	839	4.8865584	2.9237620	8.0372036	.010894	25.84
43	76,173	857	4.8818011	2.9329808	8.0511797	.011251	25.12
44	75,316	881	4.8768872	2.9449759	8.0680887	.011697	24.40
45	74.435	909	4.8717772	2.9585639	8.0867867	.012212	23.69
46	73,526	944	4.8664409	2.9749720	8.1085311	.012839	22.97
47	72,582	981	4.8608289	2.9916690	8.1308401	.013516	22.27
48	71,601	1,021	4.8549191	3.0090257	8.1541066	.014260	21.56
49	70,580	1,063	4.8486817	3.0265333	8.1778516	.015061	20.87
50	69,517	1,108	4.8420910	3.0445398	8.2024488	.015939	20.18
51	68,409	1,156	4.8351132	3.0629578	8.2278446	.016898	19.50
52	67,253	1,207	4.8277117	3.0817073	8.2539956	.017947	18.82
53	66,046	1,261	4.8198465	3.1007151	8.2808686	.019093	18.16
54	64,785	1,316	4.8114745	3.1192559	8.3077814	.020313	17.50

TABLE No. X.—*Concluded.*

ACTUARIES, OR COMBINED EXPERIENCE TABLE OF MORTALITY.

AGE.	Number Living.	Number Dying.	Logarithm, Number Living.	Logarithm, Number Dying.	Logarithm, Probability of Dying.	Yearly Probability of Dying	Expectation of Life.
55	63,469	1,375	4.8025617	3.1383027	8.3357410	.021664	16.86
56	62,094	1,436	4.7930496	3.1571544	8.3641048	.023126	16.22
57	60,658	1,497	4.7828881	3.1752218	8.3923337	.024679	15.59
58	59,161	1,561	4.7720355	3.1934029	8.4213674	.026386	14.97
59	57,600	1,627	4.7604225	3.2113876	8.4509651	.028246	14.37
60	55,973	1,698	4.7479786	3.2299377	8.4819591	.030336	13.77
61	54,275	1,770	4.7345998	3.2479733	8.5133735	.032612	13.18
62	52,505	1,844	4.7202007	3.2657609	8.5455602	.035120	12.61
63	50,661	1,917	4.7046738	3.2826221	8.5779483	.037840	12.05
64	48,744	1,990	4.6879212	3.2988531	8.6109319	.040826	11.51
65	46,754	2,061	4.6698188	3.3140780	8.6442592	.044082	10.97
66	44,693	2,128	4.6502395	3.3279716	8.6777321	.047614	10.46
67	42,565	2,191	4.6290526	3.3406424	8.7115898	.051474	9.96
68	40,374	2,246	4.6061018	3.3514098	8.7453080	.055630	9.47
69	38,128	2,291	4.5812440	3.3600251	8.7787811	.060087	9.00
70	35,837	2,327	4.5543316	3.3667964	8.8124648	.064933	8.54
71	33,510	2,351	4.5251744	3.3712526	8.8460782	.070158	8.10
72	31,159	2 362	4.4935835	3.3732799	8.8796964	.075805	7.67
73	28,797	2,358	4.4593472	3.3725438	8.9131966	.081883	7.26
74	26,439	2,339	4.4222450	3.3690302	8.9467852	.088468	6.86
75	24,100	2,303	4.3820170	3.3622939	8.9802769	.095560	6.48
76	21,797	2,249	4.3383967	3.3519895	9.0135928	.103179	6.11
77	19 548	2,179	4.2911023	3.3382572	9.0471549	.111469	5.76
78	17,369	2,092	4.2397748	3.3205617	9.0807869	.120444	5 42
79	15,277	1,987	4.1840381	3.2981979	9.1141598	.130065	5.09
80	13,290	1,866	4.1235250	3.2709116	9.1473866	.140406	4.78
81	11,424	1,730	4.0578182	3.2380461	9.1802279	.151436	4.48
82	9,694	1,582	3.9865030	3.1992065	9.2127035	.163194	4.18
83	8,112	1,427	3.9091279	3.1544240	9.2452961	.175912	3.90
84	6,685	1,268	3.8251014	3.1031193	9.2780179	.189678	3.63
85	5,417	1,111	3.7337588	3.0457141	9.3119553	.205095	3.36
86	4,306	958	3.6340740	2.9813655	9.3472915	.222480	3.10
87	3,348	811	3.5247854	2.9090209	9.3842355	.242234	2.84
88	2,537	673	3.4043205	2.8280151	9.4236946	.265274	2.59
89	1,864	545	3.2704459	2.7363965	9.4659506	.292382	2.35
90	1,319	427	3.1202448	2.6304279	9.5101831	.323730	2.11
91	892	322	2 9503649	2.5078559	9.5574910	.360987	1.89
92	570	231	2.7558749	2.3636120	9 6077371	.405263	1.67
93	339	155	2.5301997	2.1903317	9.6601320	.457227	1.47
94	184	95	2.2648178	1.9777236	9.7129058	.516304	1.28
95	89	52	1.9493900	1.7160033	9.7666133	.584270	1.12
96	37	24	1.5682017	1.3802112	9.8120095	.648649	.99
97	13	9	1.1139434	0.9542425	9.8402991	.692308	.89
98	4	3	0.6020600	0.4771213	9.8750613	.750000	.75
99	1	1	0.0000000	0.0000000	0.0000000	1.000000	.50

TABLE No. XI.

COMMUTATION COLUMNS—COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	D_x.			N_x.		
10	67 556.41688	25798	85652	1 381 771.33882	72428	98766
11	64 518.97644	65900	43870	1 314 214.92194	46630	13114
12	61 616.49894	10734	62644	1 249 695.94549	80729	69214
13	58 843 04781	13035	17904	1 188 079.44655	69995	06600
14	56 192.36788	41414	89148	1 129 236.39874	56959	88696
15	53 658.54048	42000	55034	1 073 044.03086	15544	99548
16	51 236.49807	96917	76369	1 019 385.49037	73544	44514
17	48 920.87671	69527	79715	968 148.99229	76626	68145
18	46 707.09281	00909	01993	919 228.11558	07098	88430
19	44 590.28252	73156	36919	872 521.02277	06189	86437
20	42 566.29769	83021	45118	827 930.74024	33033	49518
21	40 630.72555	27742	94467	785 364.44254	50012	04400
22	38 779.80981	01236	90362	744 733.71699	22269	09933
23	37 009.95039	89244	00522	705 953.90718	21032	19571
24	35 317.30695	08990	94222	668 943.95678	31788	19049
25	33 698.61793	04848	77874	633 626.64983	22797	24827
26	32 150.75615	62611	64261	599 928.03190	17948	46953
27	30 670.37656	29873	09511	567 777.27574	55336	82692
28	29 254.64464	55138	28590	537 106.89918	25463	73181
29	27 900.52089	52114	14970	507 852.25453	70325	44591
30	26 605.43449	67624	20707	479 951.73364	18211	29621
31	25 366.62194	72555	22928	453 346.29914	50587	08914
32	24 181.75011	35847	38385	427 979.67719	78031	85986
33	23 048.30492	50549	17628	403 797.92708	42184	47601
34	21 964.16759	15393	64659	380 749.62215	91635	29973
35	20 927.30298	81304	10281	358 785.45456	76241	65314
36	19 935.51280	96947	86689	337 858.15157	94937	55033
37	18 986.94796	30160	87661	317 922.63876	97989	68344
38	18 079.83167	05639	76670	298 935.69080	67828	80683
39	17 212.24014	72611	19142	280 855.85913	62189	04013
40	16 382.55822	98743	31333	263 643.61898	89577	84871
41	15 589.23332	54558	01997	247 261.06075	90834	53538
42	14 830.58053	58565	49987	231 671.82743	36276	51541
43	14 104.81747	04766	41280	216 841 24689	77711	01554
44	13 409.73877	03297	19024	202 736.42942	72944	60274
45	12 743.15378	60161	06439	189 326.69065	69647	41250
46	12 103.39849	00432	00341	176 583.53687	09486	34811
47	11 488.46443	12675	83617	164 480.13838	09054	34470
48	10 897.29735	04660	80997	152 991.67394	96378	50853
49	10 328.75624	58288	61393	142 094.37659	91717	69856
50	9 781.91888	01208	25216	131 765.62035	33429	08463
51	9 255.77817	53188	41934	121 983.70147	32220	83247
52	8 749.39489	55310	37816	112 727.92329	79032	41313
53	8 261.89245	30424	56837	103 978.52840	23722	03497
54	7 792.45209	29811	67644	95 716.63594	93297	46660

TABLE No. XI.—*Continued.*

COMMUTATION COLUMNS—COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	M_x.			R_x.		
10	14 411.36538	92243	89546	427 355.11784	16804	70573
11	13 972.24867	94876	20289	412 943.75245	24560	81027
12	13 551.27026	80706	56135	398 971.50377	29684	60738
13	13 147.68448	21881	52266	385 420.23350	48978	04603
14	12 760.19870	16147	20352	372 272.54902	27096	52337
15	12 387.61622	02941	12743	359 512.35032	10949	31985
16	12 029.36383	44089	13119	347 124.73410	08008	19242
17	11 684.37701	31965	23248	335 095.37026	63919	06123
18	11 352.16528	77559	06285	323 410.99325	31953	82875
19	11 031.78165	15225	98978	312 058.82796	54394	76590
20	10 722.80768	89443	23983	301 027.04631	39168	77612
21	10 424.40083	95050	17375	290 304.23862	49725	53629
22	10 136.20531	04226	55365	279 879.83778	54675	36254
23	9 857.87704	57665	84385	269 743.63247	50448	80889
24	9 588.69322	84691	39643	259 885.75542	92782	96504
25	9 328.36216	77048	88458	250 297.06220	08091	56861
26	9 076.60108	31152	08610	240 968.70003	31042	68403
27	8 832.78903	43129	37101	231 892.09894	99890	59793
28	8 596.68698	46466	60391	223 059.30991	56761	22692
29	8 367.74187	45563	17102	214 462.62293	10294	62301
30	8 145.75243	36154	54184	206 094.88105	64731	45199
31	7 930.22582	62917	26431	197 949.12862	28576	91015
32	7 720.99329	82846	15847	190 018.90279	65659	64584
33	7 517.61542	18157	46567	182 297.90949	82813	48737
34	7 319.95135	46484	59661	174 780.29407	64656	02170
35	7 127.86242	78371	73155	167 460.34272	18171	42509
36	6 940.96851	81757	96112	160 332.48029	39799	69354
37	6 759.15416	41776	65802	153 391.51177	58041	73242
38	6 582.30510	10723	27414	146 632.35761	16265	07440
39	6 410.09171	89450	07450	140 050.05251	05541	80026
40	6 242.41903	79913	39609	133 639.96079	16091	72576
41	6 079.19252	70295	15325	127 397.54175	36178	32967
42	5 920.12563	45631	78776	121 318.34922	65883	17642
43	5 764.76951	28700	60453	115 398.22359	20251	38866
44	5 612.18379	23568	55169	109 633.45407	91550	78413
45	5 461.35799	15174	62548	104 021.27028	67982	23244
46	5 311.72399	50067	14389	98 559.91229	52807	60696
47	5 162.30526	27712	20755	93 248.18830	02740	46307
48	5 013.00219	85569	32889	88 085.88303	75028	25552
49	4 863.58791	50914	85631	83 072.88083	89458	92663
50	4 714.01040	49922	51815	78 209.29292	38544	07032
51	4 564.09734	94256	84889	73 495.28251	88621	55217
52	4 413.70553	79193	74691	68 931.18516	94364	70328
53	4 262.71828	37204	49012	64 517.47963	15170	95637
54	4 111.04301	80069	46621	60 254.76134	77966	46625

TABLE No. XI—*Continued.*

COMMUTATION COLUMNS—COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	D_x.	N_x.
55	7 340.53974 22453 81606	87 924.18385 63485 79016
56	6 905.30135 78249 69752	80 583.64411 41031 97410
57	6 486.16133 11292 77560	73 678.34275 62782 27658
58	6 082.77604 49972 22602	67 192.18142 51489 50098
59	5 694.49826 27562 60002	61 109.40538 01517 27496
60	5 320.81582 63430 84620	55 414.90711 73954 67494
61	4 960.96467 82784 50835	50 094.09129 10523 82874
62	4 614.59537 31532 80323	45 133.12661 27739 32039
63	4 281.27753 76579 21488	40 518.53123 96206 51716
64	3 960.84137 50145 71310	36 237.25370 19627 30228
65	3 653.01720 85761 89003	32 276.41232 69481 58918
66	3 357.67853 06501 05114	28 623.39511 83719 69915
67	3 074.81438 87857 52979	25 265.71658 77218 64801
68	2 804.36608 56435 85619	22 190.90219 89361 11822
69	2 546.49960 64065 08580	19 386.53611 32925 26203
70	2 301.43066 66105 98308	16 840.03650 68860 17623
71	2 069.22319 32113 87385	14 538.60584 02754 19315
72	1 850.04836 32117 16925	12 469.38264 70640 31930
73	1 644.04415 55164 89010	10 619.33428 38523 15005
74	1 451.36924 74543 43966	8 975.29012 83358 25995
75	1 272.08635 78443 88155	7 523.92088 08814 82029
76	1 106.27459 07251 08866	6 251.83452 30370 93874
77	953.97106 95673 72897	5 145.55993 23119 85008
78	815.03141 71091 52414	4 191.58886 27446 12111
79	689.29364 42455 23713	3 376.55744 56354 59697
80	576.57769 42225 24695	2 687.26380 13899 35984
81	476.56013 62214 30378	2 110.68610 71674 11289
82	388.83844 07093 82582	1 634.12597 09459 80911
83	312.86773 64899 09649	1 245.28753 02365 98329
84	247.91391 88897 55681	932.41979 37466 88680
85	193.16346 85325 65233	684.50587 48569 32999
86	147.64095 50242 87125	491.34240 63243 67766
87	110.37861 24507 20215	343.70145 13000 80641
88	80.42417 39578 95984	233.32283 88493 60426
89	56.81705 38558 25367	152.89866 48914 64442
90	38.65843 41138 95706	96.08161 10356 39075
91	25.13801 48346 61289	57.42317 69217 43369
92	15.44570 15951 15702	32.28516 20870 82080
93	8.83281 51834 41672	16.83946 04919 66378
94	4.60981 95874 55377	8.00664 53085 24706
95	2.14399 00882 29142	3.39682 57210 69329
96	.85704 01173 77682	1.25283 56328 40187
97	.28954 05801 95163	.39579 55154 62505
98	.08566 28935 48865	.10625 49352 67342
99	.02059 20417 18477	.02059 20417 18477

TABLE No. XI.—*Concluded.*

COMMUTATION COLUMNS—COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	M_x.			R_x.		
55	3 958.84036	31550	51646	56 143.71832	97897	00004
56	3 805.93043	03594	62162	52 184.87796	66346	48358
57	3 652.37891	74262	68806	48 378.94753	62751	86196
58	3 498.46137	47991	86062	44 726.56861	88489	17390
59	3 344.13651	73658	08946	41 228.10724	40497	31328
60	3 189.47324	49047	97411	37 883.97072	66839	22382
61	3 034.26885	93918	20727	34 694.49748	17791	24971
62	2 878.70588	80465	90631	31 660.22862	23873	04244
63	2 722.87248	99802	04116	28 781.52273	43407	13613
64	2 567.10084	80160	04764	26 058.65024	43605	09497
65	2 411.61673	44627	98277	23 491.54939	63445	04733
66	2 256.77871	84050	29350	21 079.93266	18817	06456
67	2 103.05605	84887	58180	18 823.15394	34766	77106
68	1 950.86984	72229	65935	16 720.09788	49879	18926
69	1 800.86360	20491	03727	14 769.22803	77649	52991
70	1 653.73695	48072	89939	12 968.36443	57158	49264
71	1 510.04604	55084	86643	11 314.62748	09085	59325
72	1 370.45672	29400	23390	9 804.58143	54000	72682
73	1 235.60822	15221	69202	8 434.12471	24600	49292
74	1 106.16578	09798	89121	7 198.51649	09378	80090
75	982.70478	55027	92694	6 092.35070	99579	90969
76	865.81941	67621	43718	5 109.64592	44551	98275
77	756.06491	83246	04244	4 243.82650	76930	54557
78	653.81646	08497	44257	3 487.76158	93684	50313
79	559.42605	01826	21418	2 833.94512	85187	06056
80	473.22139	41690	65619	2 274.51907	83360	84638
81	395.37990	13303	76098	1 801.29768	41670	19019
82	325.98744	18268	44855	1 405.91778	28366	42921
83	264.97206	22500	40483	1 079.93034	10097	98066
84	212.05161	91302	67655	814.95827	87597	57583
85	166.83631	94996	06271	602.90665	96294	89928
86	128.74317	01656	57596	436.07034	01298	83657
87	97.15932	58622	55575	307.32716	99642	26061
88	71.45021	86175	35968	210.16784	41019	70486
89	50.93633	59753	84427	138.71762	54844	34518
90	34.96298	75356	01895	87.78128	95090	50091
91	22.92943	11069	01928	52.81830	19734	48196
92	14.20396	45917	66391	29.88887	08665	46268
93	8.18514	36260	58349	15.68490	62747	79877
94	4.30187	16909	73657	7.49976	26487	21528
95	2.01334	29451	11090	3.19789	09577	47871
96	.80885	41314	99213	1.18454	80126	36781
97	.27431	76757	54297	.37569	38811	37568
98	.08157	61652	69351	.10137	62053	83271
99	.01980	00401	13920	.01980	00401	13920

TABLE No. XII.
LOGARITHMS OF COMMUTATION COLUMNS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	λD_x.		λN_x.		λM_x.	
10	4.82966	66070	6.14043	61799	4.15870	51293
11	4.80968	74690	6.11866	63938	4.14526	63065
12	4.78969	70180	6.09680	43606	4.13198	00068
13	4.76969	51592	6.07484	54827	4.11884	92731
14	4.74967	73332	6.05278	48680	4.10585	74371
15	4.72963	88556	6.03061	75426	4.09298	77417
16	4.70957	94389	6.00833	84473	4.08024	26602
17	4.68949	42315	5.98594	21978	4.06760	55613
18	4.66938	28364	5.96342	32993	4.05507	87056
19	4.64924	02240	5.94077	58998	4.04264	56571
20	4.62906	58780	5.91799	40078	4.03030	85168
21	4.60885	45777	5.89507	12346	4.01805	11021
22	4.58860	56748	5.87200	10165	4.00587	53983
23	4.56831	85030	5.84877	63462	3.99378	33970
24	4.54798	75799	5.82538	97347	3.98175	94244
25	4.52761	20896	5.80183	34350	3.96980	53990
26	4.50719	11915	5.77809	91550	3.95792	32486
27	4.48671	91081	5.75417	80067	3.94609	78577
28	4.46619	48271	5.73006	07310	3.93433	11139
29	4.44561	23114	5.70573	73847	3.92260	82748
30	4.42497	03558	5.68119	75647	3.91093	12069
31	4.40426	26363	5.65643	00747	3.89928	55547
32	4.38348	77289	5.63142	31468	3.88767	31755
33	4.36263	89909	5.60616	40851	3.87608	01047
34	4.34171	47487	5.58063	94811	3.86450	81949
35	4.32071	32620	5.55483	48281	3.85295	93090
36	4.29962	74116	5.52873	44017	3.84142	00746
37	4.27845	51601	5.50232	14545	3.82989	23520
38	4.25719	43826	5.47557	77698	3.81837	80088
39	4.23583	73966	5.44848	34883	3.80686	42436
40	4.21438	17201	5.42101	72645	3.79535	29184
41	4.19282	47570	5.39315	57281	3.78384	58976
42	4.17115	81514	5.36487	32243	3.77233	09233
43	4.14936	74702	5.33614	18959	3.76078	19480
44	4.12742	03174	5.30693	17933	3.74913	18852
45	4.10527	69241	5.27721	18437	3.73730	06454
46	4.08290	73318	5.24695	02112	3.72523	55004
47	4.06026	19836	5.21611	34627	3.71284	36822
48	4.03731	88011	5.18466	77962	3.70009	78951
49	4.01404	80280	5.15257	68908	3.68695	67707
50	3.99042	40569	5.11980	21109	3.67339	05368
51	3.96641	29377	5.08630	18072	3.65935	48990
52	3.94197	80185	5.05203	15061	3.64480	33557
53	3.91707	95374	5.01694	36664	3.62968	66318
54	3.89167	41409	4.98098	74265	3.61395	20213

TABLE NO. XII—*Concluded.*

LOGARITHMS OF COMMUTATION COLUMNS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	$\lambda\, D_x$.		$\lambda\, N_x$.		$\lambda\, M_x$.	
55	3.86572	79943	4.94410	83458	3.59756	79895
56	3.83918	26366	4.90624	69029	3.58046	08454
57	3.81198	77467	4.86733	98488	3.56257	58272
58	3.78410	18270	4.82731	87410	3.54387	70833
59	3.75545	54648	4.78610	80579	3.52428	39982
60	3.72597	82265	4.74362	66097	3.50371	89634
61	3.69556	61348	4.69978	65028	3.48205	40599
62	3.66413	36262	4.65449	54204	3.45919	72961
63	3.63157	33823	4.60765	36941	3.43502	73041
64	3.59778	74499	4.55915	52765	3.40944	29302
65	3.56265	17181	4.50888	52549	3.38230	82887
66	3.52603	91138	4.45672	11456	3.35348	89775
67	3.48781	89047	4.40253	16202	3.32285	08491
68	3.44783	47063	4.34617	49593	3.29022	82961
69	3.40594	36133	4.28750	02183	3.25548	08203
70	3.36199	78958	4.22634	30287	3.21846	64312
71	3.31580	73375	4.16252	27622	3.17899	01903
72	3.26718	30815	4.09584	49521	3.13686	53255
73	3.21591	34775	4.02609	72915	3.09188	07894
74	3.16177	79164	3.95304	84961	3.04382	02191
75	3.10451	65950	3.87644	42200	2.99242	30710
76	3.04386	29373	3.79600	74743	2.93742	73211
77	2.97953	52043	3.71143	26409	2.87855	90871
78	2.91117	43498	3.62237	86778	2.81545	58504
79	2.83840	42740	3.52847	41428	2.74774	26858
80	2.76085	78370	3.42931	03019	2.67506	43707
81	2.67811	77112	3.32442	36514	2.59701	45887
82	2.58976	91929	3.21328	55321	2.51320	08697
83	2.49536	07802	3.09526	96391	2.42320	00858
84	2.39430	09105	2.96961	14843	2.32644	15928
85	2.28592	49950	2.83537	71799	2.22229	06003
86	2.16920	68456	2.69138	42484	2.10972	41988
87	2.04288	49303	2.53618	13659	1.98748	44928
88	1.90538	66089	2.36795	72517	1.85400	35619
89	1.75447	87105	2.18440	36931	1.70702	77015
90	1.58724	42586	1.98264	02765	1.54360	85354
91	1.40033	09781	1.75908	72160	1.36039	32797
92	1.18880	76401	1.50900	29711	1.15240	95809
93	0.94609	91434	1.22632	81731	0.91302	63[illegible]45
94	0.66368	39289	0.90345	05899	0.63365	74528
95	0.33122	27732	0.53107	32653	0.30391	77571
96	9.93300	11514	0.09789	40967	9.90787	02081
97	9.46170	94404	9.59747	08692	9.43825	37924
98	8.93279	27400	9.02634	91107	8.91156	32862
99	8.31369	94095	8.31369	94095	8.29666	60701

TABLE NO. XIII.

Due

LIFE ANNUITIES—FIRST PAYMENT ~~IMMEDIATE.~~

SHOWING THE VALUES OF ANNUITIES OF ONE DOLLAR ON SINGLE LIVES, ACCORDING TO COMBINED EXPERIENCE RATE OF MORTALITY, WITH INTEREST AS NAMED.

AGE.	3 Per Cent.	4 Per Cent.	5 Per Cent.	6 Per Cent.	7 Per Cent.	8 Per Cent.
10	24.356	20.454	17.556	15.347	13.625	12.251
11	24.220	20.369	17.502	15.312	13.601	12.234
12	24.080	20.282	17.445	15.274	13.575	12.216
13	23.936	20.191	17.386	15.234	13.547	12.196
14	23.787	20.096	17.324	15.193	13.518	12.175
15	23.633	19.998	17.259	15.149	13.487	12.153
16	23.475	19.896	17.192	15.102	13.454	12.129
17	23.313	19.790	17.121	15.054	13.420	12.104
18	23.146	19.681	17.048	15.003	13.384	12.078
19	22.974	19.568	16.971	14.950	13.346	12.050
20	22.797	19.450	16.891	14.894	13.306	12.021
21	22.616	19.329	16.808	14.836	13.264	11.990
22	22.430	19.204	16.722	14.775	13.220	11.957
23	22.239	19.075	16.632	14.712	13.174	11.923
24	22.043	18.941	16.539	14.645	13.125	11.887
25	21.842	18.803	16.442	14.576	13.074	11.849
26	21.635	18.660	16.341	14.503	13.020	11.809
27	21.423	18.512	16.236	14.427	12.964	11.767
28	21.205	18.360	16.127	14.347	12.905	11.722
29	20.982	18.202	16.014	14.264	12.843	11.675
30	20.754	18.040	15.896	14.177	12.778	11.625
31	20.519	17.872	15.774	14.087	12.710	11.573
32	20.279	17.698	15.647	13.992	12.638	11.518
33	20.032	17.520	15.515	13.893	12.563	11.460
34	19.780	17.335	15.378	13.789	12.484	11.398
35	19.521	17.144	15.235	13.681	12.401	11.333
36	19.255	16.948	15.087	13.568	12.313	11.264
37	18.983	16.744	14.933	13.450	12.221	11.191
38	18.703	16.534	14.773	13.326	12.124	11.114
39	18.417	16.317	14.606	13.196	12.022	11.032
40	18.123	16.093	14.433	13.060	11.914	10.945
41	17.821	15.861	14.252	12.918	11.800	10.853
42	17.512	15.621	14.064	12.768	11.680	10.755
43	17.195	15.374	13.868	12.612	11.553	10.652
44	16.870	15.119	13.666	12.448	11.420	10.543
45	16.540	14.857	13.456	12.279	11.281	10.428
46	16.204	14.590	13.241	12.104	11.137	10.308
47	15.864	14.317	13.020	11.923	10.988	10.182
48	15.519	14.039	12.794	11.737	10.833	10.053
49	15.171	13.757	12.563	11.546	10.674	9.918
50	14.820	13.470	12.326	11.349	10.509	9.779
51	14.465	13.179	12.085	11.148	10.338	9.635
52	14.107	12.884	11.840	10.942	10.164	9.486
53	13.747	12.585	11.590	10.731	9.985	9.332
54	13.385	12.283	11.336	10.515	9.801	9.174

TABLE NO. XIII.—*Concluded.* due

LIFE ANNUITIES.—FIRST PAYMENT IMMEDIATE.

SHOWING THE VALUE OF ANNUITIES OF ONE DOLLAR ON SINGLE LIVES, ACCORDING TO COMBINED EXPERIENCE RATE OF MORTALITY, WITH INTEREST AS NAMED.

AGE.	3 Per Cent.	4 Per Cent.	5 Per Cent.	6 Per Cent.	7 Per Cent.	8 Per Cent.
55	13.021	11.978	11.077	10.295	9.612	9.011
56	12.656	11.670	10.816	10.071	9.419	8.844
57	12.290	11.359	10.550	9.843	9.221	8.672
58	11.923	11.046	10.282	9.611	9.019	8.495
59	11.555	10.731	10.010	9.375	8.813	8.314
60	11.188	10.415	9.735	9.136	8.603	8.129
61	10.822	10.098	9.459	8.893	8.390	7.940
62	10.457	9.781	9.182	8.649	8.174	7.748
63	10.096	9.464	8.903	8.403	7.955	7.553
64	9.737	9.149	8.625	8.156	7.735	7.355
65	9.382	8.836	8.347	7.908	7.513	7.156
66	9.032	8.525	8.070	7.660	7.291	6.955
67	8.686	8.217	7.795	7.413	7.067	6.753
68	8.347	7.913	7.521	7.167	6.844	6.551
69	8.013	7.613	7.251	6.922	6.622	6.348
70	7.685	7.317	6.983	6.678	6.400	6.145
71	7.364	7.026	6.718	6.437	6.179	5.942
72	7.049	6.740	6.457	6.198	5.960	5.740
73	6.742	6.459	6.200	5.962	5.742	5.540
74	6.441	6.184	5.947	5.729	5.527	5.340
75	6.148	5.915	5.699	5.499	5.314	5.142
76	5.863	5.651	5.455	5.273	5.104	4.946
77	5.585	5.394	5.216	5.050	4.896	4.752
78	5.315	5.143	4.982	4.832	4.692	4.561
79	5.053	4.899	4.754	4.618	4.491	4.372
80	4.799	4.661	4.531	4.409	4.294	4.187
81	4.553	4.429	4.313	4.204	4.101	4.004
82	4.312	4.203	4.099	4.002	3.910	3.823
83	4.077	3.980	3.889	3.803	3.721	3.643
84	3.846	3.761	3.681	3.605	3.533	3.464
85	3.617	3.544	3.474	3.408	3.344	3.284
86	3.391	3.328	3.268	3.210	3.156	3.103
87	3.167	3.114	3.063	3.013	2.967	2.922
88	2.946	2.901	2.858	2.817	2.777	2.739
89	2.728	2.691	2.655	2.621	2.588	2.556
90	2.516	2.485	2.456	2.428	2.401	2.375
91	2.309	2.284	2.261	2.238	2.216	2.195
92	2.109	2.090	2.072	2.054	2.037	2.020
93	1.921	1.906	1.892	1.879	1.865	1.852
94	1.748	1.737	1.726	1.716	1.706	1.696
95	1.592	1.584	1.576	1.569	1.561	1.554
96	1.468	1.462	1.456	1.450	1.445	1.439
97	1.371	1.367	1.363	1.359	1.355	1.351
98	1.243	1.240	1.238	1.236	1.234	1.232
99	1.000	1.000	1.000	1.000	1.000	1.000

TABLE NO. XIV.

NET SINGLE PREMIUMS FOR WHOLE LIFE INSURANCE.
COMBINED EXPERIENCE RATE OF MORTALITY,
WITH RATES OF INTEREST AS NAMED.

AGE.	3 Per Cent.	Per Cent. See p. 92	5 Per Cent.	6 Per Cent.	7 Per Cent.	8 Per Cent.
20	336.00	251.88	195.68	156.95	129.52	109 50
21	341.28	256.57	199.63	160.22	132.26	111.79
22	346.69	261.38	203.73	163.68	135.14	114.22
23	352.26	266.34	208.01	167.24	138.15	116.75
24	357.97	271.49	212.44	171.04	141.35	119.45
25	363.83	276.80	217.07	174.94	144.69	122.24
26	369.85	282.29	221.87	179.07	148.22	125.23
27	376.03	287.98	226.87	183.38	151.89	128.37
28	382.36	293.84	232.06	187.91	155.74	131.68
29	388.86	299.91	237.43	192.60	159.80	135.19
30	395.52	306.14	243.06	197.52	164.06	138.90
31	402.35	312.61	248.86	202.62	168.50	142.80
32	409.36	319.31	254.91	208.01	173.60	146.90
33	416.54	326 15	261.18	213.61	177.90	151.22
34	423.89	333.27	267.72	219.50	183.29	155 80
35	431.44	340.61	274.52	225.60	188.72	160.63
36	439.17	348.16	281 56	232.00	194.47	165.73
37	447.10	356.00	288.91	238.68	200.49	171.13
38	455.24	364.08	296.53	245.70	206.84	176.85
39	463.58	372.42	304.47	253.06	213.51	182.86
40	472.14	381.04	312.71	260.75	220.58	189.32
41	480.93	389.96	321.34	268.79	228.04	196.13
42	489.95	399.18	330.28	277.28	235.89	203.38
43	599.19	408.69	339.62	286.11	244.19	211.04
44	508.63	418.49	349.23	295.40	252.90	219.13
45	518.26	428.57	359.25	304.97	261.99	227.65
46	528.04	438.84	369.48	314.87	271.41	236.51
47	537.95	449.34	380.00	325.12	281.16	245.75
48	547.98	460.04	390.77	335.65	291.30	255.37
49	558.12	470.88	401.76	346.46	301.70	265.29
50	568.36	481.92	413.06	357 62	312.36	275.65
51	578.70	493.11	424.52	368.99	330.33	286.31
52	589.12	504.46	436 20	380.65	335.07	297.31
53	599.60	515.97	448.10	392.58	346.87	308.73
54	610.15	527.59	460.20	404.81	358.81	320 43
55	620.75	539.32	472.53	417.27	371.18	332.50
56	631.39	551.15	484 96	429 94	383.81	334.90
57	642.05	563.12	497.62	442.85	396.75	357.65
58	652.74	575.15	510.39	455.97	409.98	370.73
59	663.44	587.27	523.33	469.34	423.44	384.13
60	674.14	599.43	536.43	482.86	437.18	397.86
61	684.80	611.62	549.59	496.63	451.12	411.85
62	695.41	623.85	562.77	510.45	465.25	426.08
63	705.95	636.00	576 06	524.36	479.58	440.52
64	716.40	648.11	589.29	538.34	493.97	455.13
65	726.73	660.19	602.54	552.38	508.49	469.92
66	736.94	672.11	615.72	566.41	523.01	484.79
67	747.00	683.96	628.82	580.39	537.68	499.77
68	756 89	695.66	641.86	594.32	552.26	514.75
69	766.62	707.20	654.72	608.20	566.79	529.80
70	776.17	718.58	667.49	622.01	581.31	544.91

TABLE No. XV.

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, COMBINED EXPERIENCE, FOUR PER CENT, PAYABLE AS STATED.

AGE.	In 1 Year.	In 2 Years.	In 3 Years.	In 4 Years.	In 5 Years.	In 6 Years.	In 7 Years.	In 8 Years.
20	961.54	924.83	889.79	856.34	824.43	793.98	764.93	737.22
21	961.54	924.83	889.79	856.36	824.46	794.03	765.00	737.30
22	961.54	924.83	889.80	856.38	824.50	794.08	765.06	737.39
23	961.54	924.84	889.82	856.40	824.53	794.13	765.13	737.48
24	961.54	924.84	889.83	856.43	824.57	794.18	765.21	737.58
25	961.54	924.84	889.84	856.45	824.60	794.24	765.29	737.69
26	961.54	924.85	889.85	856.47	824.65	794.30	765.37	737.80
27	961.54	924.85	889.86	856.50	824.69	794.36	765.46	737.92
28	961.54	924.86	889.88	856.53	824.74	794.43	765.56	738.04
29	961.54	924.86	889.89	856.56	824.79	794.51	765.66	738.18
30	961.54	924.87	889.91	856.59	824.84	794.59	765.77	738.32
31	961.54	924.87	889.93	856.62	824.89	794.67	765.88	738.46
32	961.54	924.88	889.94	856.66	824.95	794.75	766.00	738.62
33	961.54	924.89	889.96	856.70	825.01	794.84	766.12	738.78
34	961.54	924.89	889.98	856.73	825.08	794.93	766.25	738.95
35	961.54	924.90	890.00	856.78	825.14	795.03	766.38	739.13
36	961.54	924.91	890.03	856.82	825.21	795.13	766.52	739.31
37	961.54	924.91	890.05	856.86	825.28	795.24	766.67	739.51
38	961.54	924.92	890.07	856.91	825.36	795.35	766.83	739.72
39	961.54	924.93	890.10	856.96	825.44	795.47	767.00	739.95
40	961.54	924.94	890.12	857.01	825.52	795.61	767.19	740.22
41	961.54	924.95	890.15	857.06	825.63	795.76	767.42	740.53
42	961.54	924.96	890.18	857.13	825.74	795.95	767.69	740.90
43	961.54	924.97	890.22	857.22	825.89	796.18	768.01	741.34
44	961.54	924.99	890.27	857.32	826.07	796.44	768.39	741.84
45	961.54	925.01	890.33	857.44	826.27	796.74	768.81	742.40
46	961.54	925.03	890.40	857.58	826.50	797.08	769.28	743.03
47	961.54	925.06	890.48	857.73	826.74	797.45	769.79	743.70
48	961.54	925.08	890.56	857.89	827.01	797.85	770.35	744.44
49	961.54	925.11	890.65	858.07	827.30	798.28	770.95	745.24
50	961.54	925.15	890.74	858.26	827.62	798.76	771.61	746.10
51	961.54	925.18	890.85	858.47	827.97	799.27	772.32	747.04
52	961.54	925.22	890.96	858.70	828.34	799.83	773.09	748.06
53	961.54	925.26	891.09	858.94	828.75	800.43	773.92	749.15
54	961.54	925.31	891.22	859.21	829.19	801.08	774.82	750.33
55	961.54	925.36	891.37	859.50	829.66	801.78	775.79	751.61
56	961.54	925.41	891.53	859.81	830.18	802.55	776.84	753.00
57	961.54	925.47	891.70	860.15	830.73	803.37	777.98	754.50
58	961.54	925.53	891.89	860.52	831.34	804.27	779.23	756.13
59	961.54	925.60	892.09	860.93	832.01	805.26	780.58	757.91
60	961.54	925.68	892.32	861.37	832.74	806.34	782.07	759.84
61	961.54	925.76	892.57	861.86	833.54	807.51	783.67	761.93
62	961.54	925.85	892.84	862.39	834.41	808.78	785.41	764.18
63	961.54	925.96	893.14	862.97	835.35	810.16	787.28	766.60
64	961.54	926.07	893.46	863.60	836.37	811.64	789.30	769.20
65	961.54	926.19	893.81	864.29	837.47	813.24	791.46	771.98
66	961.54	926.32	894.19	865.02	838.66	814.96	793.77	774.93
67	961.54	926.46	894.61	865.82	839.94	816.79	796.23	778.08
68	961.54	926.61	895.05	866.67	841.29	818.75	798.84	781.39
69	961.54	926.78	895.53	867.58	842.75	820.83	801.62	784.91
70	961.54	926.96	896.04	868.56	844.31	823.05	804.56	788.62
71		927.15			845.97			
72		927.36						
73		927.58						
74		927.83						

TABLE No. XV.—*Continued.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, COMBINED EXPERIENCE, FOUR PER CENT, PAYABLE AS STATED.

AGE.	In 0 Years.	In 10 Years.	In 11 Years.	In 12 Years.	In 13 Years.	In 14 Years.	In 15 Years.	In 16 Years.
20	710.79	685.58	661.54	638.62	616.77	595.94	576.09	557.19
21	710.89	685.71	661.69	638.80	616.99	596.19	576.38	557.51
22	711.00	685.85	661.86	639.00	617.22	596.46	576.69	557.86
23	711.12	685.99	662.04	639.21	617.47	596.75	577.02	558.23
24	711.25	686.15	662.23	639.44	617.73	597.05	577.36	558.62
25	711.38	686.31	662.43	639.67	618.00	597.37	577.72	559.03
26	711.52	686.49	662.64	639.93	618.30	597.71	578.11	559.46
27	711.67	686.67	662.86	640.19	618.61	598.06	578.51	559.92
28	711.83	686.87	663.10	640.47	618.93	598.44	578.94	560.40
29	712.00	687.08	663.35	640.77	619.28	598.83	579.39	560.90
30	712.18	687.30	663.62	641.08	619.64	599.25	579.86	561.44
31	712.37	687.53	663.89	641.40	620.02	599.69	580.36	562.01
32	712.56	687.77	664.18	641.75	620.42	600.15	580.90	562.63
33	712.77	688.02	664.48	642.10	620.84	600.64	581.47	563.29
34	712.98	688.28	664.80	642.48	621.29	601.17	582.09	564.00
35	713.20	688.56	665.14	642.89	621.78	601.75	582.77	564.79
36	713.44	688.85	665.50	643.34	622.31	602.39	583.51	565.66
37	713.69	689.17	665.90	643.83	622.90	603.09	584.34	566.62
38	713.97	689.53	666.35	644.38	623.57	603.88	585.26	567.69
39	714.28	689.93	666.85	644.99	624.31	604.76	586.30	568.89
40	714.64	690.39	667.42	645.69	625.15	605.76	587.46	570.23
41	715.05	690.92	668.08	646.49	626.11	606.89	588.78	571.74
42	715.54	691.53	668.84	647.41	627.21	608.17	590.26	573.44
43	716.10	692.24	669.71	648.46	628.45	609.62	591.93	575.34
44	716.74	693.05	670.70	649.64	629.84	611.23	593.79	577.46
45	717.46	693.95	671.79	650.95	631.37	613.01	595.83	579.77
46	718.26	694.94	672.99	652.38	633.05	614.96	598.05	582.28
47	719.13	696.01	674.30	653.93	634.87	617.05	600.45	585.00
48	720.07	697.17	675.71	655.61	636.83	619.32	603.03	587.92
49	721.08	698.43	677.23	657.41	638.94	621.76	605.82	591.07
50	722.19	699.80	678.88	659.37	641.23	624.39	608.82	594.45
51	723.38	701.27	680.65	661.48	643.69	627.23	612.05	598.10
52	724.67	702.86	682.57	663.75	646.34	630.28	615.52	602.01
53	726.06	704.58	684.64	666.21	649.20	633.57	619.26	606.20
54	727.56	706.42	686.88	668.85	652.27	637.10	623.25	610.69
55	729.18	708.43	689.29	671.69	655.58	640.89	627.55	615.49
56	730.94	710.59	691.89	674.76	659.14	644.96	632.14	620.61
57	732.83	712.92	694.69	678.06	662.96	649.31	637.04	626.07
58	734.90	715.46	697.72	681.62	667.07	653.99	642.29	631.89
59	737.14	718.20	701.00	685.45	671.48	658.98	647.88	638.07
60	739.57	721.16	704.52	689.57	676.19	664.31	653.82	644.62
61	742.19	724.34	708.30	693.96	681.21	669.96	660.10	651.52
62	745.00	727.76	712.33	698.63	686.54	675.93	666.71	658.76
63	748.02	731.39	716.63	703.59	692.16	682.22	673.65	666.33
64	751.24	735.27	721.18	708.83	698.09	688.82	680.91	674.21
65	754.67	739.39	725.99	714.35	704.30	695.72	688.46	
66	758.31	743.74	731.07	720.14	710.80	702.91		
67	762.16	748.33	736.39	726.20	717.58			
68	766.22	753.14	741.96	732.51				
69	770.50	758.19	747.78					
70	775.00	763.48						

TABLE NO. XV.—*Continued.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, COMBINED EXPERIENCE, FOUR PER CENT, PAYABLE AS STATED.

AGE.	In 17 Years.	In 18 Years.	In 19 Years.	In 20 Years.	In 21 Years.	In 22 Years.	In 23 Years.	In 24 Years.
20	539.17	522.02	505.68	490.13	475.33	461.24	447.84	435.09
21	539.54	522.43	506.13	490.62	475.87	461.83	448.48	435.78
22	539.93	522.86	506.61	491.15	476.44	462.45	449.15	436.51
23	540.34	523.32	507.12	491.70	477.05	463.11	449.87	437.29
24	540.78	523.80	507.65	492.29	477.68	463.81	450.62	438.11
25	541.23	524.31	508.21	492.90	478.36	464.54	451.43	438.99
26	541.72	524.84	508.80	493.56	479.08	465.34	452.30	439.94
27	542.23	525.41	509.43	494.25	479.85	466.18	453.23	440.96
28	542.77	526.01	510.10	495.00	480.67	467.09	454.23	442.06
29	543.34	526.65	510.82	495.79	481.56	468.07	455.31	443.25
30	543.95	527.34	511.58	496.65	482.51	469.13	456.48	444.54
31	544.59	528.07	512.41	497.58	483.55	470.28	457.75	445.94
32	545.29	528.87	513.31	498.59	484.67	471.53	459.13	447.46
33	546.05	529.73	514.28	499.68	485.89	472.89	460.64	449.12
34	546.87	530.67	515.34	500.88	487.23	474.38	462.29	450.93
35	547.78	531.70	516.51	502.19	488.70	476.01	464.09	452.91
36	548.78	532.84	517.80	503.64	490.32	477.80	466.07	455.08
37	549.88	534.10	519.23	505.24	492.10	479.78	468.24	457.46
38	551.11	535.50	520.81	507.01	494.07	481.95	470.63	460.08
39	552.48	537.05	522.56	508.97	496.24	484.35	473.27	462.96
40	554.02	538.79	524.51	511.14	498.65	487.00	476.17	466.11
41	555.74	540.73	526.68	513.55	501.31	489.93	479.36	469.59
42	557.66	542.90	529.10	516.23	504.26	493.16	482.89	473.42
43	559.82	545.31	531.78	519.20	507.52	496.72	486.76	477.60
44	562.19	547.97	534.73	522.45	511.09	500.61	490.98	482.16
45	564.79	550.87	537.94	525.99	514.96	504.83	495.55	487.08
46	567.62	554.01	541.43	529.82	519.15	509.38	500.47	492.38
47	570.66	557.40	545.17	533.93	523.64	514.25	505.72	498.02
48	573.94	561.05	549.20	538.34	528.45	519.46	511.34	504.03
49	577.46	564.96	553.51	543.07	533.59	525.02	517.31	510.42
50	581.25	569.16	558.14	548.12	539.07	530.94	523.66	517.20
51	585.32	573.67	563.08	553.52	544.92	537.24	530.40	524.37
52	589.68	578.49	568.37	559.27	551.14	543.91	537.53	531.94
53	594.34	583.63	574.00	565.38	557.73	550.98	545.05	539.90
54	599.33	589.11	579.98	571.87	564.70	558.42	552.96	548.26
55	604.65	594.95	586.34	578.73	572.07	566.27	561.27	557.00
56	610.31	601.15	593.07	585.98	579.82	574.51	569.97	566.13
57	616.32	607.72	600.17	593.61	587.96	583.13	579.04	
58	622.72	614.67	607.68	601.65	596.49	592.13		
59	629.48	622.01	615.57	610.06	605.41			
60	636.63	629.73	623.84	618.86				
61	644.13	637.81	632.46					
62	651.97	646.22						
63	660.14							

TABLE No. XV.—*Continued.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, COMBINED EXPERIENCE, FOUR PER CENT, PAYABLE AS STATED.

AGE.	In 25 Years.	In 26 Years.	In 27 Years.	In 28 Years.	In 29 Years.	In 30 Years.	In 31 Years.	In 32 Years.
20	422.98	411.46	400.53	390.15	380.30	370.97	362.13	353.77
21	423.72	412.26	401.39	391.07	381.29	372.04	363.27	354.99
22	424.51	413.11	402.31	392.06	382.36	373.18	364.50	356.31
23	425.35	414.02	403.29	393.13	383.51	374.41	365.83	357.73
24	426.25	415.00	404.34	394.26	384.74	375.74	367.25	359.26
25	427.21	416.04	405.48	395.49	386.06	377.17	368.79	360.91
26	428.24	417.17	406.70	396.82	387.50	378.71	370.45	362.69
27	429.35	418.38	408.02	398.25	389.04	380.39	372.25	364.62
28	430.56	419.70	409.45	399.80	390.72	382.20	374.20	366.71
29	431.86	421.12	411.00	401.48	392.54	384.15	376.30	368.97
30	433.27	422.66	412.68	403.30	394.51	386.28	378.59	371.41
31	434.81	424.34	414.50	405.28	396.65	388.58	381.06	374.06
32	436.48	426.16	416.49	407.43	398.97	391.08	383.74	376.93
33	438.29	428.14	418.64	409.76	401.48	393.78	386.64	380.03
34	440.28	430.30	420.99	412.30	404.22	396.72	389.79	383.39
35	442.45	432.67	423.55	415.07	407.20	399.92	393.21	387.04
36	444.82	435.25	426.34	418.08	410.44	403.39	396.92	390.98
37	447.42	438.07	429.39	421.37	413.97	407.17	400.94	395.26
38	450.26	441.16	432.73	424.96	417.82	411.28	405.31	399.89
39	453.39	444.54	436.37	428.87	422.00	415.73	410.04	404.90
40	456.82	448.24	440.36	433.14	426.55	420.58	415.17	410.31
41	460.58	452.30	444.71	437.79	431.51	425.83	420.73	416.16
42	464.71	456.73	449.46	442.86	436.89	431.52	426.72	422.46
43	469.22	461.57	454.63	448.35	442.71	437.67	433.18	429.23
44	474.12	466.82	460.21	454.28	448.97	444.26	440.10	436.45
45	479.40	472.45	466.21	460.62	455.66	451.28	447.44	444.10
46	485.06	478.49	472.61	467.38	462.77	458.73	455.21	452.18
47	491.09	484.90	479.39	474.54	470.28	466.57	463.38	460.65
48	497.50	491.70	486.58	482.09	478.18	474.82	471.94	469.51
49	504.30	498.90	494.16	490.04	486.49	483.45	480.88	
50	511.49	506.49	502.14	498.39	495.19	492.48		
51	519.09	514.49	510.53	507.14	504.27			
52	527.08	522.88	519.30	516.27				
53	535.46	531.67	528.46					
54	544.23	540.83						
55	553.39							

TABLE NO. XV.—*Continued.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, COMBINED EXPERIENCE, FOUR PER CENT, PAYABLE AS STATED.

AGE.	In 33 Years.	In 34 Years.	In 35 Years.	In 36 Years.	In 37 Years.	In 38 Years.	In 39 Years.	In 40 Years.
20	345.86	338.39	331.35	324.72	318.48	312.62	307.12	301.98
21	347.17	339.79	332.85	326.31	320.17	314.41	309.02	303.98
22	348.58	341.30	334.45	328.02	321 99	316.34	311.06	306.14
23	350.10	342.93	336.18	329.86	323.95	318.42	313.26	308.46
24	351.74	344.68	338.05	331.85	326.05	320.65	315.63	310.96
25	353.51	346.56	340.06	333.99	328.33	323.06	318.18	313.66
26	355.42	348.61	342.24	336.31	330.79	325.66	320.93	316.56
27	357.48	350.81	344.59	338.80	333.43	328.47	323.89	319.67
28	359.72	353.19	347.13	341.50	336.29	331.49	327.07	323.03
29	362.13	355.77	349.87	344.41	339.37	334.74	330.50	326.64
30	364.74	358.55	352.83	347.55	342.69	338.25	334.19	330.51
31	367.57	361.56	356.02	350.93	346.27	342.02	338.16	334.67
32	370.63	364.82	359.48	354.58	350.12	346.07	342.41	339.12
33	373.93	368.33	363.20	358.52	354.27	350.43	346.98	343.89
34	377.51	372.13	367.22	362.76	358.73	355.10	351.86	348.98
35	381.38	376.23	371.55	367.32	363.52	360.12	357.10	354.43
36	385.57	380.66	376.22	372.23	368.66	365.49	362.69	360.23
37	390.10	385.44	381.25	377.50	374.17	371.23	368.65	366.41
38	395.00	390.60	386.66	383.16	380.07	377.37	375.01	372.99
39	400.28	396.14	392.47	389.23	386.39	383.91	381.78	379.96
40	405.97	402.11	398.70	395.72	393.12	390.88	388.97	387.35
41	412.10	408.52	405.38	402.66	400.30	398.29	396.59	
42	418.70	415.40	412.53	410.05	407.94	406.15		
43	425.76	422.74	420.14	417.92	416.04			
44	433.27	430.54	428.20	426.22				
45	441.22	438.76	436.68					
46	449.59	447.40						
47	458.34							

TABLE No. XV.—*Concluded.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, COMBINED EXPERIENCE, FOUR PER CENT, PAYABLE AS STATED.

AGE.	In 41 Years.	In 42 Years.	In 43 Years.	In 44 Years.	In 45 Years.	In 46 Years.	In 47 Years.	In 48 Years.
20	297.17	292.69	288.52	284.65	281.07	277.77	274.74	271.96
21	299.29	294.92	290.87	287.12	283.66	280.48	277.57	274.92
22	301.56	297.32	293.39	289.77	286.44	283.39	280.61	278.08
23	304.02	299.90	296.10	292.61	289.42	286.50	283.86	281.47
24	306.65	302.67	299 02	295.67	292.61	289.84	287.33	285.08
25	309.49	305.65	302.14	298.94	296.04	293.41	291.05	288.94
26	312.54	308.86	305.51	302.46	299.71	297.23	295.02	293.05
27	315.82	312.30	309.11	306.22	303.63	301.31	299.25	297.43
28	319.34	316.00	312.97	310.25	307.82	305.66	303.75	302.08
29	323.13	319.96	317.10	314.55	312.29	310.29	308.53	307.01
30	327.19	324.19	321.52	319.14	317.05	315.21	313.61	312.23
31	331.53	328.73	326.23	324.03	322.10	320.43	318.98	317.75
32	336.18	333.57	331.26	329.23	327.47	325.96	324.66	323.56
33	341.14	338.72	336.60	334.75	333.16	331.80	330.65	
34	346.44	344.22	342.28	340 61	339.18	337.97		
35	352.09	350.06	348.31	346.81	345.54			
36	358.10	356.26	354.69	353.36				
37	364.48	362.83	361.43					
38	371.25	369.79						
39	378.42							

TABLE NO. XVI.

NET ANNUAL PREMIUMS PER $1000 TEMPORARY INSURANCE, IN TERMS AS STATED, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1 Year.	3 Years.	5 Years.	7 Years.	10 Years.	15 Years.	20 Years.	25 Years.
20	7.01	7.09	7.18	7.27	7.41	7.66	7.94	8.24
21	7.09	7.18	7.27	7.36	7.51	7.78	8.08	8.40
22	7.18	7.28	7.36	7.46	7.63	7.91	8.22	8.57
23	7.27	7.37	7.47	7.58	7.74	8.05	8.37	8.76
24	7.37	7.46	7.59	7.69	7.87	8.19	8.53	8.97
25	7.47	7.58	7.69	7.81	8.01	8.34	8.70	9.19
26	7.58	7.70	7.82	7.95	8.15	8.50	8.89	9.44
27	7.70	7.83	7.95	8.09	8.30	8.67	9.10	9.71
28	7.83	7.95	8.09	8.24	8.46	8.84	9.33	10.01
29	7.96	8.10	8.24	8.39	8.62	9.03	9.58	10.33
30	8.10	8.24	8.40	8.56	8.80	9.24	9.86	10.68
31	8.25	8.41	8.57	8.73	8.98	9.46	10.16	11.06
32	8.41	8.57	8.74	8.91	9.17	9.71	10.49	11.48
33	8.58	8.75	8.92	9.10	9.38	9.99	10.86	11.94
34	8.75	8.93	9.11	9.30	9.59	10.29	11.26	12.44
35	8.93	9.12	9.31	9.50	9.83	10.63	11.70	12.98
36	9.12	9.31	9.51	9.71	10.10	11.01	12.19	13.57
37	9.31	9.52	9.73	9.96	10.41	11.43	12.72	14.22
38	9.53	9.73	9.96	10.23	10.75	11.90	13.31	14.94
39	9.74	9.96	10.21	10.53	11.15	12.42	13.95	15.71
40	9.96	10.20	10.51	10.89	11.59	12.99	14.66	16.56
41	10.20	10.49	10.86	11.31	12.09	13.64	15.44	17.48
42	10.48	10.83	11.28	11.79	12.67	14.35	16.31	18.49
43	10.82	11.25	11.77	12.35	13.31	15.14	17.25	19.60
44	11.25	11.76	12.34	12.97	14.03	16.01	18.29	20.78
45	11.74	12.34	12.98	13.68	14.82	16.97	19.42	22.08
46	12.35	12.99	13.69	14.45	15.69	18.01	20.65	23.46
47	13.00	13.70	14.47	15.29	16.63	19.13	21.98	24.94
48	13.71	14.46	15.31	16.20	17.65	20.36	23.41	26.53
49	14.48	15.29	16.23	17.19	18.76	21.69	24.96	28.23
50	15.33	16.24	17.22	18.28	19.97	23.14	26.63	30.03
51	16.25	17.27	18.32	19.43	21.28	24.71	28.42	31.96
52	17.26	18.32	19.49	20.74	22.71	26.42	30.35	33.99
53	18.36	19.53	20.73	22.10	24.26	28.27	32.42	36.17
54	19.53	20.81	22.20	23.60	25.96	30.27	34.64	38.46
55	20.83	22.14	23.67	25.24	27.80	32.43	37.02	40.89
56	22.24	23.78	25.31	27.03	29.81	34.76	39.55	43.46
57	23.73	25.35	27.10	28.99	32.00	37.28	42.26	46.17
58	25.37	27.24	29.13	31.17	34.39	40.00	45.18	49.05
59	27.16	29.04	31.18	33.42	36.99	42.93	48.23	52.02
60	29.17	31.33	33.62	36.03	39.81	46.08	51.52	55.23
61	31.36	33.71	36.21	38.83	42.87	49.46	55.00	58.57
62	33.77	36.33	39.04	41.86	46.18	53.08	58.68	62.10
63	36.38	39.18	42.12	45.15	49.74	56.96	62.58	65.81
64	39.26	42.29	45.47	48.71	53.59	61.10	66.71	69.73
65	42.39	45.68	49.09	52.56	57.73	65.51	71.06	73.85
66	45.78	49.36	53.02	56.72	62.18	70.21	75.64	78.20
67	49.49	53.33	57.25	61.20	66.94	75.19	80.49	82.78
68	53.49	57.61	61.81	66.00	72.06	80.49	85.59	87.61
69	57.78	62.22	66.72	71.19	77.53	86.10	90.98	92.71
70	62.44	67.22	72.03	76.75	83.41	92.04	96.68	98.10

TABLE No. XVII.

NET ANNUAL PREMIUMS PER $1000, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	Single Life.	Whole Life.	5 Payment Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment 10 Years.
20	251.91	12.95	55.18	30.81	22.86	19.00	83.86
21	256.56	13.27	56.21	31.40	23.29	19.37	83.91
22	261.38	13.61	57.28	32.00	23.75	19.76	83.97
23	266.36	13.96	58.38	32.63	24.22	20.15	84.03
24	271.50	14.33	59.52	33.27	24.71	20.57	84.09
25	276.82	14.72	60.70	33.94	25.21	21.00	84.15
26	282.31	15.13	61.92	34.64	25.74	21.44	84.22
27	287.99	15.56	63.18	35.35	26.28	21.90	84.29
28	293.86	16.01	64.49	36.09	26.84	22.38	84.37
29	299.91	16.48	65.83	36.86	27.43	22.88	84.45
30	306.17	16.97	67.23	37.66	28.03	23.39	84.54
31	312.62	17.49	68.67	38.48	28.65	23.93	84.63
32	319.29	18.04	70.15	39.33	29.30	24.49	84.72
33	326.17	18.62	71.69	40.21	29.97	25.07	84.82
34	333.27	19.23	73.28	41.12	30.67	25.68	84.92
35	340.60	19.87	74.92	42.06	31.40	26.32	85.03
36	348.17	20.54	76.61	43.04	32.15	26.98	85.15
37	355.99	21.26	78.37	44.05	32.94	27.67	85.28
38	364.07	22.02	80.18	45.10	33.76	28.40	85.42
39	372.41	22.82	82.05	46.20	34.62	29.17	85.58
40	381.04	23.68	84.00	47.33	35.53	29.98	85.76
41	389.96	24.59	86.01	48.53	36.47	30.83	85.98
42	399.18	25.55	88.11	49.77	37.47	31.74	86.22
43	408.71	26.58	90.29	51.08	38.52	32.69	86.51
44	418.52	27.68	92.55	52.44	39.63	33.71	86.84
45	428.57	28.85	94.88	53.86	40.78	34.77	87.21
46	438.86	30.08	97.29	55.33	41.99	35.90	87.62
47	449.35	31.39	99.75	56.85	43.25	37.08	88.06
48	460.02	32.77	102.28	58.43	44.57	38.32	88.55
49	470.88	34.23	104.87	60.05	45.95	39.63	89.08
50	481.91	35.78	107.52	61.74	47.38	41.02	89.66
51	493.11	37.42	110.25	63.49	48.89	42.48	90.29
52	504.46	39.15	113.03	65.30	50.46	44.02	90.98
53	515.95	41.00	115.88	67.17	52.12	45.66	91.73
54	527.57	42.95	118.78	69.12	53.86	47.39	92.55
55	539.31	45.03	121.77	71.14	55.69	49.24	93.45
56	551.16	47.23	124.83	73.25	57.63	51.20	94.43
57	563.10	49.57	127.95	75.44	59.67	53.29	95.52
58	575.14	52.07	131.17	77.75	61.84	55.53	96.71
59	587.26	54.72	134.45	80.15	64.15	57.92	98.02
60	599.43	57.56	137.84	82.68	66.60	60.49	99.47
61	611.63	60.57	141.32	85.34	69.21	63.24	101.07
62	623.83	63.78	144.90	88.13	71.99	66.18	102.81
63	636.00	67.20	148.57	91.07	74.96	69.33	104.73
64	648.12	70.84	152.34	94.16	78.12	72.71	106.83
65	660.17	74.72	156.23	97.43	81.50	76.34	109.12
66	672.12	78.85	160.23	100.88	85.12	80.22	
67	683.97	83.24	164.35	104.53	88.99	84.38	
68	695.65	87.91	168.59	108.39	93.14	88.85	
69	707.19	92.89	172.97	112.48	97.59	93.63	
70	718.57	98.20	177.51	116.85	102.36	98.77	

TABLE NO. XVII.—*Continued.*

NET ANNUAL PREMIUMS PER $1000, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	Endowment 15 Years.	Endowment 20 Years.	Endowment 25 Years.	Endowment 30 Years.	Endowment 35 Years.	Endowment 40 Years.
20	52.27	36.97	28.19	22.68	19.06	16.64
21	52.33	37.05	28.28	22.79	19.19	16.80
22	52.40	37.12	28.37	22.90	19.33	16.97
23	52.47	37.21	28.47	23.02	19.48	17.16
24	52.54	37.29	28.57	23.15	19.64	17.36
25	52.62	37.39	28.69	23.29	19.82	17.58
26	52.70	37.48	28.81	23.45	20.01	17.81
27	52.79	37.59	28.94	23.61	20.22	18.07
28	52.88	37.70	29.08	23.79	20.45	18.35
29	52.98	37.82	29.24	23.99	20.70	18.66
30	53.08	37.95	29.41	24.21	20.97	18.99
31	53.19	38.09	29.59	24.44	21.26	19.35
32	53.31	38.25	29.79	24.70	21.59	19.74
33	53.44	38.41	30.01	24.98	21.94	20.16
34	53.57	38.60	30.25	25.29	22.32	20.62
35	53.72	38.80	30.52	25.63	22.74	21.12
36	53.89	39.03	30.82	26.01	23.20	21.66
37	54.07	39.28	31.14	26.42	23.70	22.24
38	54.28	39.56	31.50	26.87	24.25	22.88
39	54.51	39.87	31.90	27.37	24.85	23.57
40	54.77	40.21	32.35	27.92	25.50	24.32
41	55.07	40.61	32.84	28.53	26.22	25.13
42	55.41	41.04	33.39	29.20	27.01	26.01
43	55.79	41.53	34.00	29.94	27.87	26.96
44	56.22	42.08	34.68	30.75	28.80	27.99
45	56.70	42.68	35.42	31.63	29.82	29.09
46	57.23	43.34	36.23		30.91	
47	57.80	44.06	37.12		32.09	
48	58.43	44.85	38.08		33.35	
49	59.11	45.71	39.13		34.71	
50	59.86	46.65	40.27		36.16	
51	60.68	47.68				
52	61.58	48.81				
53	62.56	50.03				
54	63.63	51.37				
55	64.80	52.84				
56	66.09					
57	67.51	56.18				
58	69.06					
59	70.77					
60	72.64					

TABLE No. XVII.—*Continued.*

NET ANNUAL PREMIUMS PER $1000, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	Endowment in 15 Years by 10 Payments.	Endowment in 20 Years by 10 Payments.	Endowment in 25 Years by 10 Payments.	Endowment in 30 Years by 10 Payments.	Endowment in 35 Years by 10 Payments.	Endowment, Death or 35.
20	70.47	59.95	51.74	45.38	40.53	52.27
21	70.54	60.04	51.85	45.53	40.73	56.79
22	70.61	60.13	51.97	45.69	40.94	62.02
23	70.67	60.23	52.10	45.86	41.18	68.14
24	70.75	60.33	52.23	46.04	41.43	75.41
25	70.84	60.44	52.38	46.25	41.70	84.15
26	70.92	60.55	52.54	46.46	41.99	94.87
27	71.02	60.67	52.71	46.69	42.30	108.29
28	71.11	60.80	52.89	46.94	42.64	125.59
29	71.21	60.94	53.08	47.22	43.00	148.71
30	71.32	61.09	53.29	47.51	43.40	181.11
31	71.44	61.25	53.52	47.83	43.82	229.80
32	71.56	61.42	53.77	48.17	44.28	311.02
33	71.68	61.60	54.03	48.55	44.78	473.58
34	71.82	61.80	54.32	48.95	45.31	961.54
35	71.97	62.02	54.64	49.39	45.89	
36	72.13	62.26	54.98	49.86		
37	72.31	62.52	55.37	50.39		
38	72.50	62.81	55.78	50.95		
39	72.73	63.13	56.24	51.57		
40	72.98	63.50	56.75	52.24		
41	73.27	63.90	57.31			
42	73.60	64.37	57.94			
43	73.97	64.88	38.63			
44	74.40	65.46	59.41			
45	74.87	66.10	60.24			
46	75.40	66.79				
47	75.97	67.55				
48	76.59	68.38				
49	77.26	69.26				
50	78.00	70.23				
51	78.80					
52	79.67					
53	80.62					

TABLE No. XVII.—*Continued.*

NET ANNUAL PREMIUMS PER $1000, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	Endowment, Death or 40.	Endowment, Death or 45.	Endowment, Death or 50.	Endowment, Death or 55.	Endowment, Death or 60.	Endowment, Death or 65.	Endowment, Death or 70.
20	36.97	28.19	22.68	19.06	16.64	15.04	14.02
21	39.42	29.71	23.70	19.80	17.20	15.49	14.41
22	42.15	31.36	24.80	20.58	17.80	15.97	14.82
23	45.21	33.18	26.00	21.42	18.43	16.48	15.25
24	48.68	35.18	27.28	22.32	19.10	17.01	15.70
25	52.62	37.39	28.69	23.29	19.82	17.58	16.17
26	57.15	39 84	30.21	24.33	20.58	18.18	16.68
27	62.38	42.58	31.88	25.46	21 40	18.81	17.21
28	68.52	45.66	33.71	26.67	22.27	19.49	17.77
29	75.79	49.13	35.72	27.98	23.21	20.21	18.36
30	84.54	53.08	37.95	29.41	24.21	20.97	18.99
31	95.26	57.62	40.42	30 96	25.29	21.78	19.65
32	108.69	62.86	43.17	32.65	26.44	22.65	20.36
33	125.99	69.00	46.26	34.51	27.70	23.58	21.10
34	149.10	76.28	49.75	36.55	29.05	24.57	21.89
35	181.50	85.03	53.72	38.80	30.52	25.63	22.74
36	230.16	95.76	58.27	41.30	32.12	26.78	23.64
37	311.34	109.19	63.53	44.09	33.87	28.01	24.60
38	473.83	126.49	69.69	47.22	35.78	29.34	25.63
39	961.54	149.59	76.99	50.75	37.89	30.78	26.73
40		181.98	85.76	54.77	40.21	32.35	27.92
41		230.62	96.52	59.38	42.80	34.05	29.19
42		311.77	109.98	64.71	45.68	35.92	30.57
43		474.17	127.33	70.95	48.92	37.96	32.06
44		961.54	150.49	78.34	52 56	40.21	33.67
45			182.92	87.21	56.70	42.68	35.42
46			231.60	98.05	61.43	45.41	37.31
47			312.71	111.61	66.87	48.44	39.35
48			474.93	129.02	73.22	51.81	41.58
49			961.54	152.21	80.70	55.59	44.00
50				184.66	89.66	59.86	46.65
51				233.29	100.59	64.72	49.57
52				314.27	114.19	70.29	52.78
53				476.16	131.66	76.76	56.35
54				961.54	154.89	84.37	60.33
55					187.34	93.45	64.80
56					235.90	104.48	69 87
57					316.68	118.20	75.65
58					478.02	135.75	82.34
59					961.54	159.04	90.17
60						191.49	99.47
61						239.97	110.72
62						320.46	124.64
63						480.98	142.35
64						961.54	165.73
65							198.19
66							246.49
67							326.47
68							485.63
69							961.54

TABLE NO. XVII.—*Concluded.*

NET ANNUAL PREMIUMS PER $1000, COMBINED EXPERIENCE, FOUR PER CENT, AS STATED BELOW.

AGE.	Endowment, Death or 35 by 10 Payments.	Endowment, Death or 40, by 10 Payments.	Endowment, Death or 45 by 10 Payments.	Endowment, Death or 50 by 10 Payments.	Endowment, Death or 55 by 10 Payments.	Endowment, Death or 60 by 10 Payments.	Endowment, Death or 65 by 10 Pay. ments.	Endowment, Death or 70 by 10 Payments.
20	70.47	59.96	51.74	45.38	40.53	36.94	34.38	32.68
21	72.96	61.94	53.33	46.66	41.58	37.82	35.14	33.35
22	75.57	64.01	54.99	48.00	42.68	38.73	35.92	34.04
23	78.30	66.18	56.72	49.40	43.82	39.68	36.73	34.77
24	81.15	68.46	58.54	50.86	45.00	40.67	37.58	35.52
25	84.15	70.84	60.44	52.38	46.25	41.70	38.46	36.30
26		73.33	62.42	53.97	47.54	42.77	39.37	37.11
27		75.94	64.50	55.64	48.89	43.88	40.32	37.95
28		78.67	66.67	57.37	50.29	45.04	41.31	38.81
29		81.53	68.94	59.19	51.76	46.25	42.33	39.72
30		84.54	71.32	61.09	53.29	47.51	43.40	40.65
31			73.81	63.07	54.89	48.82	44.50	41.62
32			76.43	65.15	56.56	50.19	45.66	42.63
33			79.16	67.32	58.30	51.61	46.85	43.68
34			82.03	69.59	60.12	53.09	48.09	44.76
35			85.03	71.97	62.02	54.64	49.39	45.89
36				74.46	64.01	56.25	50.74	47.06
37				77.08	66.09	57.94	52.14	48.27
38				79.83	68.27	59.71	53.61	49.54
39				82.72	70.57	61.56	55.14	50.86
40				85.76	72.98	63.50	56.75	52.25
41					75.52	65.54	58.44	53.70
42					78.20	67.69	60.21	55.22
43					81.04	69.96	62.08	56.82
44					84.04	72.36	64.04	58.49
45					87.21	74.87	66.10	60.24
46						77.53	68.26	62.08
47						80.33	70.52	63.99
48						83.27	72.90	65.98
49						86.37	75.38	68.05
50						89.66	78.00	70.23
51							80.76	72.50
52							83.66	74.87
53							86.73	77.38
54							89.99	80.01
55							93.45	82.78
56								85.71
57								88.82
58								92.13
59								95.68
60								99.47

Table No. XVIII.

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH. COMBINED EXPERIENCE, FOUR PER CENT.

Age.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	6.22	12.66	19.31	26.19	33.30	40.64	48.23	56.07
21	6.47	13.17	20.09	27.24	34.64	42.27	50.16	58.31
22	6.74	13.71	20.90	28.34	36.03	43.97	52.17	60.64
23	7.01	14.26	21.75	29.49	37.48	45.74	54.26	63.07
24	7.30	14.84	22.64	30.69	39.00	47.59	56.45	65.60
25	7.60	15.45	23.56	31.94	40.58	49.51	58.73	68.24
26	7.91	16.08	24.52	33.24	42.23	51.52	61.11	71.00
27	8.24	16.75	25.53	34.60	43.96	53.62	63.59	73.89
28	8.58	17.43	26.58	36.02	45.76	55.81	66.20	76.92
29	8.93	18.16	27.68	37.50	47.64	58.12	68.93	80.09
30	9.31	18.91	28.83	39.06	49.63	60.54	71.80	83.45
31	9.70	19.70	30.03	40.70	51.71	63.08	74.84	86.98
32	10.10	20.54	31.31	42.43	53.91	65.78	78.04	90.72
33	10.54	21.42	32.65	44.25	56.25	68.63	81.43	94.67
34	11.00	22.35	34.07	46.20	58.71	71.65	85.03	98.86
35	11.48	23.34	35.59	48.25	61.34	74.86	88.84	103.29
36	11.99	24.39	37.19	50.43	64.11	78.26	92.87	107.92
37	12.55	25.51	38.90	52.75	67.08	81.87	97.09	112.71
38	13.12	26.69	40.72	55.22	70.20	85.62	101.43	117.61
39	13.74	27.96	42.65	57.83	73.46	89.48	105.88	122.59
40	14.41	29.31	44.70	60.55	76.79	93.42	110.36	127.60
41	15.12	30.73	46.81	63.29	80.16	97.35	114.85	132.64
42	15.85	32.18	48.91	66.04	83.49	101.26	119.32	137.69
43	16.58	33.59	51.00	68.73	86.78	105.13	123.80	142.74
44	17.30	34.99	53.02	71.38	90.04	109.02	128.28	147.80
45	18.01	36.36	55.04	74.03	93.34	112.94	132.80	152.91
46	18.69	37.71	57.05	76.72	96.67	116.90	137.38	158.08
47	19.39	39.10	59.14	79.47	100.09	120.95	142.05	163.37
48	20.10	40.54	61.28	82.30	103.57	125.09	146.83	168.78
49	20.86	42.02	63.47	85.19	107.14	129.34	151.73	174.30
50	21.62	43.52	65.70	88.13	110.79	133.66	156.72	179.95
51	22.39	45.06	67.98	91.14	114.52	138.09	161.84	185.74
52	23.19	46.63	70.33	94.24	118.34	142.64	167.09	191.66
53	24.00	48.26	72.74	97.42	122.29	147.32	172.47	197.66
54	24.85	49.94	75.22	100.70	126.35	152.12	177.93	203.75
55	25.72	51.65	77.78	104.08	130.51	156.98	183.46	209.87
56	26.61	53.43	80.42	107.55	134.72	161.90	189.01	216.02
57	27.56	55.29	83.15	111.07	138.99	166.84	194.59	222.18
58	28.52	57.18	85.88	114.59	143.23	171.77	200.14	228.28
59	29.50	59.05	88.60	118.08	147.46	176.66	205.63	234.30
60	30.45	60.90	91.28	121.54	151.63	181.49	211.02	240.21
61	31.41	62.74	93.96	124.99	155.78	186.25	216.35	246.06
62	32.35	64.58	96.62	128.41	159.86	190.94	221.61	251.86
63	33.31	66.41	99.27	131.77	163.89	195.59	226.85	257.60
64	34.25	68.23	101.86	135.09	167.87	200.21	232.02	263.29
65	35.19	70.01	104.41	138.37	171.84	204.79	237.17	268.95

TABLE NO. XVIII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH. COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	64.17	72.53	81.16	90.07	99.26	108.75	118.56	128.68
21	66.72	75.41	84.37	93.62	103.17	113.04	123.22	133.73
22	69.38	78.41	87.72	97.33	107.26	117.51	128.09	139.03
23	72.15	81.53	91.20	101.20	111.52	122.17	133.19	144.56
24	75.04	84.78	94.85	105.24	115.97	127.07	138.52	150.36
25	78.06	88.20	98.67	109.47	120.65	132.19	144.12	156.45
26	81.22	91.76	102.65	113.92	125.54	137.56	149.99	162.84
27	84.52	95.50	106.85	118.57	130.69	143.22	156.17	169.55
28	87.98	99.43	111.25	123.46	136.10	149.16	162.65	176.53
29	91.64	103.56	115.88	128.62	141.80	155.40	169.41	183.78
30	95.48	107.91	120.77	134.06	147.79	161.93	176.42	191.25
31	99.53	112.51	125.93	139.79	154.05	168.68	183.65	198.90
32	103.82	117.37	131.36	145.77	160.54	175.66	191.06	206.74
33	108.36	122.50	137.05	151.97	167.24	182.80	198.65	214.75
34	113.15	127.86	142.94	158.38	174.10	190.11	206.39	222.94
35	118.16	133.41	149.02	164.92	181.11	197.57	214.30	231.28
36	123.35	139.13	155.22	171.60	188.25	205.18	222.36	239.77
37	128.69	144.97	161.54	178.39	195.53	212.92	230.54	248.38
38	134.10	150.89	167.95	185.32	202.92	220.76	238.83	257.10
39	139.60	156.89	174.47	192.32	210.40	228.71	247.22	265.93
40	145.14	162.97	181.06	199.40	217.96	236.73	255.70	274.85
41	150.73	169.09	187.69	206.53	225.57	244.82	264.25	283.82
42	156.33	175.22	194.35	213.68	233.23	252.95	272.83	292.87
43	161.94	181.37	201.02	220.87	240.92	261.11	281.47	301.96
44	167.56	187.54	207.73	228.11	248.65	269.36	290.19	311.13
45	173.24	193.79	214.53	235.43	256.50	277.70	299.01	320.35
46	179.02	200.13	221.41	242.86	264.45	286.15	307.89	329.62
47	184.90	206.59	228.45	250.45	272.56	294.71	316.86	338.96
48	190.90	213.19	235.63	258.18	280.76	303.35	325.89	348.34
49	197.06	219.95	242.96	266.01	289.07	312.06	334.98	357.75
50	203.34	226.84	250.38	273.92	297.41	320.81	344.07	367.16
51	209.76	233.82	257.88	281.89	305.81	329.58	353.18	376.52
52	216.27	240.88	265.44	289.91	314.23	338.36	362.24	385.83
53	222.86	248.00	273.05	297.95	322.65	347.10	371.25	395.09
54	229.51	255.18	280.68	306.00	331.04	355.79	380.21	404.29
55	236.19	262.35	288.31	313.99	339.37	364.42	389.11	413.41
56	242.87	269.52	295.88	321.93	347.63	372.98	397.92	422.44
57	249.55	276.63	303.39	329.80	355.84	381.47	406.65	431.37
58	256.13	283.65	310.81	337.59	363.94	389.84	415.26	440.17
59	262.63	290.58	318.14	345.27	371.93	398.09	423.74	448.84
60	269.02	297.42	325.37	352.84	379.80	406.22	432.09	457.38
61	275.36	304.18	332.51	360.32	387.58	414.26	440.34	465.83
62	281.62	310.87	339.58	367.72	395.26	422.19	448.51	474.18
63	287.83	317.50	346.58	375.05	402.87	430.07	456.60	482.40
64	293.98	324.07	353.51	382.30	410.44	437.87	464.57	490.57
65	300.10	330.59	360.40	389.53	417.94	445.58	472.50	498.73

TABLE No. XVIII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH. COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	139.12	149.93	161.08	172.61	184.54	196.87	209.60	222.71
21	144.62	155.83	167.43	179.43	191.84	204.65	217.84	231.37
22	150.33	162.01	174.08	186.57	199.47	212.74	226.36	240.29
23	156.32	168.48	181.05	194.03	207.40	221.11	235.13	249.43
24	162.61	175.27	188.34	201.80	215.61	229.73	244.13	258.78
25	169.20	182.38	195.94	209.84	224.07	238.57	253.33	268.34
26	176.12	189.78	203.79	218.13	232.74	247.61	262.73	278.11
27	183.32	197.44	211.89	226.62	241.61	256.86	272.36	288.08
28	190.78	205.35	220.20	235.31	250.68	266.31	282.17	298.24
29	198.47	213.45	228.70	244.20	259.96	275.96	292.17	308.58
30	206.36	221.75	237.39	253.29	269.43	285.79	302.35	319.10
31	214.44	230.22	246.28	262.57	279.08	295.80	312.70	329.78
32	222.69	238.90	255.35	272.02	288.90	305.97	323.22	340.63
33	231.13	247.75	264.59	281.64	298.89	316.31	333.90	351.62
34	239.74	256.76	273.99	291.42	309.03	326.81	344.72	362.78
35	248.50	265.92	283.54	301.35	319.32	337.43	355.69	374.06
36	257.40	275.22	293.23	311.42	329.74	348.21	366.79	385.47
37	266.42	284.66	303.06	321.60	340.30	359.11	378.01	396.95
38	275.56	294.20	312.98	331.91	350.96	370.11	389.29	408.47
39	284.82	303.84	323.03	342.33	361.73	381.17	400.60	419.99
40	294.14	313.59	333.17	352.84	372.54	392.25	411.91	431.50
41	303.56	323.42	343.37	363.37	383.36	403.31	423.19	442.94
42	313.03	333.30	353.59	373.90	394.15	414.33	434.39	454.29
43	322.55	343.18	363.81	384.39	404.89	425.28	445.50	465.51
44	332.10	353.08	374.01	394.86	415.57	436.15	456.50	476.61
45	341.69	362.99	384.21	405.30	426.23	446.93	467.39	487.59
46	351.31	372.92	394.39	415.71	436.79	457.63	478.19	498.46
47	360.98	382.86	404.58	426.07	447.30	468.25	488.91	509.25
48	370.66	392.81	414.72	436.37	457.74	478.81	499.54	519.92
49	380.36	402.72	424.81	446.62	468.12	489.28	510.07	530.48
50	389.99	412.56	434.83	456.79	478.40	499.64	520.48	540.92
51	399.58	422.34	444.79	466.88	488.58	509.89	530.77	551.21
52	409.11	432.07	454.66	476.87	498.66	520.02	540.93	561.38
53	418.59	441.72	464.45	486.76	508.63	530.04	550.96	571.42
54	427.99	451.28	474.14	496.55	518.48	539.92	560.88	581.31
55	437.30	460.74	483.72	506.21	528.20	549.69	570.64	591.04
56	446.50	470.08	493.17	515.79	537.80	559.30	580.24	600.62
57	455.60	479.31	502.50	525.16	547.26	568.76	589.70	610.10
58	464.56	488.40	511.71	534.43	556.54	578.07	599.05	619.55
59	473.39	497.37	520.76	543.52	565.69	587.28	608.38	629.10
60	482.10	506.20	529.65	552.49	574.74	596.48	617.84	638.87
61	490.69	514.88	538.44	561.38	583.81	605.83	627.53	649.06
62	499.15	523.47	547.16	570.31	593.05	615.45	637.68	659.74
63	507.54	532.02	555.95	579.44	602.60	625.57	648.36	670.99
64	515.90	540.65	564.95	588.90	612.67	636.25	659.65	682.90
65	524.36	549.52	574.33	598.93	623.35	647.58	671.65	695.43

TABLE NO. XVIII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH. COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	236.15	249.91	263.92	278.19	292.70	307.45	322.42	337.59
21	245.21	259.31	273.67	288.27	303.11	318.18	333.44	348.90
22	254.49	268.94	283.63	298.57	313.73	329.10	344.66	360.39
23	263.98	278.77	293.81	309.08	324.55	340.21	356.05	372.05
24	273.68	288.83	304.20	319.78	335.55	351.50	367.62	383.88
25	283.60	299.08	314.78	330.67	346.73	362.97	379.35	395.87
26	293.72	309.53	325.54	341.73	358.09	374.60	391.24	408.02
27	304.03	320.16	336.48	352.97	369.62	386.39	403.30	420.31
28	314.51	330.97	347.59	364.38	381.29	398.34	415.50	432.74
29	325.18	341.95	358.88	375.94	393.13	410.44	427.83	445.25
30	336.02	353.10	370.32	387.66	405.13	422.68	440.25	457.83
31	347.02	364.40	381.91	399.54	417.25	434.99	452.74	470.44
32	358.17	375.86	393.66	411.55	429.46	447.38	465.26	483.07
33	369.49	387.47	405.54	423.64	441.74	459.80	477.79	495.68
34	380.95	399.21	417.50	435.79	454.05	472.23	490.31	508.24
35	392.53	411.02	429.52	447.98	466.36	484.64	502.78	520.72
36	404.18	422.89	441.57	460.16	478.65	497.00	515.15	533.09
37	415.89	434.79	453.61	472.33	490.90	509.27	527.42	545.34
38	427.60	446.67	465.62	484.43	503.03	521.42	539.56	557.45
39	439.31	458.51	477.57	496.42	515.05	533.44	551.56	569.40
40	450.97	470.29	489.40	508.29	526.94	545.32	563.40	581.18
41	462.54	481.94	501.10	520.02	538.67	557.02	575.06	592.76
42	473.98	493.45	512.65	531.59	550.22	568.53	586.51	604.13
43	485.29	504.80	524.04	542.97	561.58	579.85	597.75	615.27
44	496.45	516.01	535.27	554.19	572.76	590.97	608.78	626.21
45	507.49	527.09	546.35	565.24	583.77	601.90	619.63	636.95
46	518.41	538.02	557.27	576.13	594.60	612.65	630.30	647.50
47	529.23	548.84	568.06	586.88	605.28	623.26	640.79	657.85
48	539.92	559.52	578.71	597.47	615.81	633.69	651.08	668.03
49	550.49	570.07	589.22	607.93	626.17	643.93	661.22	678.06
50	560.91	580.47	599.58	618.21	636.34	654.00	671.20	688.01
51	571.20	590.73	609.78	628.31	646.36	663.94	681.12	697.99
52	581.36	600.84	619.79	638.26	656.24	673.82	691.07	708.08
53	591.36	610.77	629.67	648.08	666.07	683.74	701.15	718.43
54	601.20	620.56	639.43	657.86	675.96	693.81	711.51	729.07
55	610.89	630.24	649.14	667.70	686.00	704.15	722.16	740.04
56	620.47	639.88	658.93	677.71	696.34	714.83	733.17	751.40
57	630.03	649.61	668.90	688.04	707.03	725.88	744.60	763.10
58	639.68	659.52	679.20	698.73	718.11	737.37	756.39	775.01
59	649.52	669.78	689.89	709.84	729.66	749.24	768.40	787.12
60	659.75	680.46	701.02	721.43	741.62	761.36	780.66	799.30
61	670.42	691.63	712.69	733.50	753.87	773.76	793.00	811.20
62	681.63	703.38	724.86	745.89	766.42	786.29	805.07	822.42
63	693.46	715.66	737.40	758.63	779.14	798.56	816.48	832.59
64	705.86	728.35	750.29	771.53	791.62	810.16	826.83	840.22
65	718.71	741.44	763.43	784.23	803.42	820.68	834.55	845.29

TABLE No. XVIII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH. COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	352.95	368.48	384.18	400.02	415.98	432.08	448.27	464.55
21	364.53	380.32	396.26	412.33	428.52	444.83	461.19	477.60
22	376.28	392.33	408.50	424.80	441.20	457.68	474.19	490.71
23	388.20	404.48	420.89	437.41	454.00	470.63	487.25	503.84
24	400.28	416.80	433.43	450.15	466.89	483.63	500.34	516.98
25	412.52	429.27	446.11	462.97	479.84	496.66	513.43	530.09
26	424.90	441.86	458.86	475.85	492.81	509.70	526.49	543.16
27	437.41	454.54	471.67	488.77	505.79	522.72	539.52	556.13
28	450.01	467.28	484.52	501.69	518.75	535.69	552.44	569.00
29	462.67	480.06	497.38	514.59	531.67	548.57	565.27	581.75
30	475.37	492.83	510.21	527.45	544.50	561.36	577.98	594.38
31	488.08	505.61	523.01	540.23	557.23	574.02	590.57	606.86
32	500.77	518.35	535.72	552.90	569.85	586.56	603.01	619.17
33	513.42	530.98	548.34	565.46	582.34	598.96	615.29	631.31
34	525.99	543.53	560.83	577.90	594.69	611.19	627.39	643.26
35	538.45	555.95	573.20	590.18	606.87	623.24	639.30	655.01
36	550.79	568.24	585.42	602.30	618.87	635.11	651.00	666.54
37	563.00	580.39	597.47	614.24	630.68	646.78	662.50	677.87
38	575.05	592.36	609.34	625.99	642.28	658.21	673.78	688.96
39	586.94	604.14	621.01	637.52	653.66	669.44	684.82	699.79
40	598.63	615.73	632.47	648.84	664.83	680.43	695.61	710.39
41	610.11	627.10	643.71	659.93	675.76	691.16	706.15	720.76
42	621.37	638.23	654.71	670.78	686.42	701.64	716.48	730.97
43	632.40	649.15	665.47	681.36	696.84	711.91	726.64	741.10
44	643.23	659.83	675.99	691.72	707.05	722.03	736.73	751.23
45	653.85	670.29	686.30	701.90	717.13	732.10	746.85	761.48
46	664.24	680.54	696.43	711.95	727.19	742.21	757.11	771.90
47	674.46	690.65	706.46	721.99	737.30	752.49	767.55	782.51
48	684.53	700.66	716.50	732.11	747.59	762.96	778.22	793.36
49	694.52	710.68	726.61	742.42	758.10	773.66	789.12	804.39
50	704.52	720.79	736.93	752.94	768.84	784.63	800.23	815.50
51	714.62	731.12	747.48	763.73	779.87	795.81	811.42	826.67
52	724.96	741.70	758.32	774.83	791.14	807.10	822.69	837.76
53	735.57	752.58	769.48	786.18	802.52	818.48	833.91	848.52
54	746.50	763.82	780.92	797.67	814.02	829.83	844.79	858.60
55	757.80	775.34	792.51	809.28	825.49	840.83	854.99	867.73
56	769.40	787.03	804.24	820.89	836.63	851.17	864.23	874.74
57	781.21	798.89	815.99	832.17	847.10	860.53	871.31	879.66
58	793.19	810.77	827.41	842.77	856.57	867.66	876.25	887.71
59	805.22	822.34	838.15	852.36	863.78	872.62	884.41	906.81
60	816.94	833.23	847.87	859.64	868.75	880.90	903.98	1000.00
61	827.99	843.10	855.23	864.63	877.16	900.97	1000.00	
62	838.01	850.54	860.23	873.22	897.76	1000.00		
63	845.54	855.56	868.98	894.34	1000.00			
64	850.59	864.47	890.70	1000.00				
65	859.61	886.82	1000.00					

TABLE No. XVIII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH. COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	41st Year.	42d Year.	43d Year.	44th Year.	45th Year.	46th Year.	47th Year.	48th Year.
20	480.85	497.15	513.42	529.63	545.74	561.72	577.54	593.17
21	494.01	510.37	526.68	542.89	558.98	574.89	590.62	606.14
22	507.18	523.60	539.91	556.11	572.12	587.95	603.57	618.98
23	520.37	536.79	553.09	569.22	585.16	600.88	616.39	631.65
24	533.52	549.94	566.18	582.24	598.07	613.68	629.05	644.16
25	546.63	562.99	579.16	595.11	610.84	626.32	641.54	656.47
26	559.64	575.93	592.01	607.86	623.46	638.79	653.84	668.59
27	572.55	588.76	604.74	620.46	635.91	651.08	665.94	680.50
28	585.34	601.45	617.31	632.89	648.18	663.17	677.85	692.19
29	598.00	614.00	629.71	645.14	660.26	675.06	689.53	703.67
30	610.52	626.38	641.94	657.20	672.13	686.74	701.01	714.91
31	622.87	638.58	653.98	669.05	683.79	698.19	712.24	725.90
32	635.04	650.59	665.81	680.69	695.24	709.42	723.22	736.66
33	647.02	662.40	677.43	692.13	706.45	720.39	733.97	747.20
34	658.80	674.00	688.85	703.33	717.42	731.14	744.51	757.57
35	670.37	685.39	700.03	714.27	728.15	741.67	754.87	767.84
36	681.73	696.54	710.96	724.99	738.66	752.02	765.14	778.08
37	692.86	707.45	721.65	735.49	749.01	762 29	775.38	788.37
38	703.73	718.12	732.13	745.82	759.27	772.53	785.68	798.72
39	714.37	728.57	742.45	756.07	769.50	782.83	796.05	809.17
40	724.79	738.86	752.67	766.29	779.80	793.20	806.51	819.73
41	735.04	749.06	762.87	776.58	790.18	803.68	817.09	830.34
42	745.20	759.23	773.15	786.96	800.67	814.28	827.73	840.90
43	755.36	769.50	783.53	797.46	811.29	824.96	838.34	851.40
44	765.61	779.88	794.04	808.11	822.01	835.61	848.89	861.74
45	776.00	790.42	804.73	818.87	832.72	846.24	859.31	871.68
46	786.57	801.15	815.55	829.65	843.42	856.73	869.33	880 95
47	797.36	812.04	826.41	840.43	854.00	866.84	878.68	889.34
48	808.32	822.98	837.28	851.12	864.21	876.29	887.15	895.88
49	819.34	833.94	848.06	861 42	873.75	884.83	893.74	900.64
50	830.41	844.83	858.47	871.06	882.38	891.48	898.52	907.92
51	841.40	855.34	868.21	879.78	889.08	896.28	905 88	924.12
52	852.03	865.19	877.03	886.54	893.90	903.73	922.38	1000.00
53	861 99	874.11	883.85	891.38	901.44	920.54	1000.00	
54	871.01	880.99	888.71	899.02	918.59	1000.00		
55	877.96	885.88	896.44	916.51	1000.00			
56	882.86	893.71	914.31	1000.00				
57	890.80	911.97	1000.00					
58	909.47	1000 00						
59	1000.00							

Table No. XIX.
TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY FIVE EQUAL ANNUAL PREMIUMS, COMBINED EXPERIENCE, FOUR PER CENT.

Age.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	50.47	103.27	158.51	216.32	276.82
21	51.46	105.32	161.65	220.61	282.31
22	52.50	107.42	164.89	225.03	287.99
23	53.56	109.59	168.23	229.61	293.86
24	54.66	111.85	171.69	234.33	299.91
25	55.80	114.17	175.26	239.21	306.17
26	56.96	116.56	178.94	244.25	312.62
27	58.17	119.04	182.74	249.44	319.29
28	59.41	121.58	186.66	254.80	326.17
29	60.70	124.21	190.71	260.33	333.27
30	62.01	126.92	194.88	266.04	340.60
31	63.38	129.72	199.18	271.93	348.17
32	64.78	132.60	203.62	278.02	355.99
33	66.23	135.57	208.20	284.30	364.07
34	67.73	138.65	212.94	290.79	372.41
35	69.27	141.82	217.82	297.50	381.04
36	70.86	145.09	222.88	304.43	389.96
37	72.52	148.48	228.10	311.59	399.18
38	74.22	151.98	233.50	319.00	408.71
39	75.98	155.61	239.09	326.66	418.52
40	77.80	159.35	244.85	334.52	428.57
41	79.69	163.21	250.76	342.56	438.86
42	81.63	167.05	256.78	350.75	449.35
43	83.59	171.14	262.88	359.06	460.02
44	85.55	175.15	269.02	367.48	470.88
45	87.53	179.17	275.21	376.00	481.91
46	89.49	183.20	281.46	384.62	493.11
47	91.46	187.28	287.77	393.36	504.46
48	93.44	191.37	294.15	402.18	515.95
49	95.43	195.50	300.56	411.08	527.57
50	97.44	199.64	307.01	420.04	539.31
51	99.44	203.78	313.48	429.07	551.16
52	101.42	207.90	319.95	438.13	563.10
53	103.39	212.03	326.44	447.23	575.14
54	105.36	216.13	332.92	456.36	587.26
55	107.30	220.22	339.37	465.48	599.43
56	109.22	224.28	345.80	474.61	611.63
57	111.13	228.31	352.18	483.68	623.83
58	113.01	232.22	358.45	492.66	636.00
59	114.83	236.07	364.63	501.54	648.12
60	116.56	239.78	370.63	510.28	660.17

TABLE No. XX.
TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TEN EQUAL ANNUAL PREMIUMS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	24.94	50.98	78.19	106.61	136.30
21	25.46	52.06	79.84	108.85	139.17
22	26.01	53.17	81.54	111.17	142.13
23	26.57	54.31	83.29	113.56	145.19
24	27.14	55.49	85.10	116.03	148.34
25	27.74	56.71	86.97	118.57	151.59
26	28.35	57.96	88.89	121.19	154.94
27	28.99	59.26	90.87	123.90	158.40
28	29.64	60.59	92.91	126.68	161.95
29	30.31	61.96	95.01	129.54	165.61
30	31.00	63.37	97.17	132.49	169.40
31	31.71	64.82	99.40	135.53	173.30
32	32.44	66.32	101.70	138.68	177.32
33	33.20	67.87	104.08	141.92	181.48
34	33.98	69.46	106.53	145.27	185.79
35	34.78	71.11	109 06	148 74	190.23
36	35.61	72.81	111.69	152.33	194.84
37	36.48	74.58	114.41	156.05	199.61
38	37.37	76.42	117.23	159.91	204.55
39	38.30	78.32	120.16	163.90	209 61
40	39.27	80.31	123.20	167.99	214.76
41	40.28	82.36	126.28	172.12	219.96
42	41.32	84.42	129.39	176.27	225.14
43	42.34	86.47	132.46	180.36	230.29
44	43.35	88.49	135.47	184.40	235.41
45	44.34	90.45	138.44	188.41	240.52
46	45.29	92.37	141.37	192.40	245.62
47	46.25	94.31	144.31	196.41	250.73
48	47.18	96.22	147.24	200.35	255.80
49	48.13	98.14	150.16	204.34	260.86
50	49.06	100.02	153.03	208.25	265.87
51	49.97	101.88	155.86	212.12	270.83
52	50.87	103.70	158.67	215.94	275.74
53	51.75	105.51	161.42	219.70	280.59
54	52.63	107.28	164.13	223.41	285.37
55	53.49	109.01	166.79	227.05	290.07
56	54.31	110.70	169.40	230.62	294.62
57	55.14	112.39	171.96	234.06	299.02
58	55.92	113.98	174.35	237.30	303.18
59	56.71	115.51	176.63	240.38	307.13
60	57.39	116.88	178.70	243.20	310.78

TABLE NO. XX.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TEN EQUAL ANNUAL PREMIUMS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	167.33	199.75	233.65	269.10	306.17
21	170.85	203.96	238.58	274.77	312.62
22	174.49	208.30	243.66	280.62	319.29
23	178.24	212.78	248.90	286.66	326.17
24	182.11	217.40	254.31	292.90	333.27
25	186.10	222.17	259.88	299.33	340.60
26	190.21	227.08	265.63	305.97	348.17
27	194.45	232.15	271.57	312.82	355.99
28	198.82	237.37	277.70	319.90	364.07
29	203.33	242.77	284.02	327.20	372.41
30	207.98	248.33	290.56	334.76	381.04
31	212.78	254.08	297.31	342.56	389.96
32	217.74	260.03	304.28	350.63	399.18
33	222.87	266.17	311.50	358.97	408.71
34	228.16	272.52	318.96	367.59	418.52
35	233.64	279.08	326.66	376.45	428.57
36	239.32	285.87	334.57	385.53	438.86
37	245.18	292.85	342.69	394.81	449.35
38	251.21	299.98	350.95	404.25	460.02
39	257.35	307.23	359.33	413.83	470.88
40	263.59	314.56	367.82	423.54	481.91
41	269.85	321.94	376.40	433.38	493.11
42	276.12	329.37	385.04	443.34	504.46
43	282.39	336.81	393.75	453.38	515.95
44	288.65	344.29	402.50	463.51	527.57
45	294.92	351.78	411.29	473.71	539.31
46	301.18	359.28	420.12	483.98	551.16
47	307.45	366.78	428.98	494.31	563.10
48	313.70	374.29	437.85	504.68	575.14
49	319.94	381.79	446.73	515.09	587.26
50	326.12	389.25	455.60	525.52	599.43
51	332.26	396.68	464.45	535.95	611.63
52	338.34	404.08	473.26	546.33	623.83
53	344.37	411.38	481.97	556.65	636.00
54	350.32	418.57	490.58	566.88	648.12
55	356.12	425.62	499.04	576.98	660.17
56	361.77	432.49	507.32	586.92	672.12
57	367.22	439.14	515.39	596.68	683.97
58	372.41	445.53	523.18	606.22	695.65
59	377.35	451.63	530.72	615.50	707.19
60	381.96	457.40	537.89	624.51	718.57

TABLE No. XXI.

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY FIFTEEN EQUAL ANNUAL PREMIUMS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	16.60	33.91	51.96	70.78	90.41	110.89	132.23	154.54
21	16.97	34.68	53.12	72.37	92.43	113.37	135.21	157.98
22	17.37	35.46	54.32	74.01	94.52	115.92	138.24	161.54
23	17.76	36.26	55.56	75.69	96.67	118.56	141.39	165.19
24	18.17	37.11	56.85	77.43	98.89	121.27	144.61	168.96
25	18.60	37.99	58.17	79.22	101.18	124.08	147.94	172.85
26	19.03	38.86	59.52	81.08	103.53	126.95	151.38	176.87
27	19.48	39.77	60.93	82.97	105.95	129.90	154.90	180.97
28	19.94	40.73	62.37	84.92	108.45	132.97	158.54	185.22
29	20.42	41.68	63.84	86.93	111.00	136.11	162.29	189.61
30	20.90	42 68	65.35	89.00	113.64	139.34	166.16	194.15
31	21.41	43.70	66.93	91.14	116.37	142.70	170.16	198.83
32	21.92	44.75	68.54	93.33	119.19	146.16	174.30	203.67
33	22.45	45.85	70.21	95.62	122.11	149.75	178.58	208.70
34	23.01	46.97	71.95	97.99	125.14	153.47	183.04	213.93
35	23.58	48.15	73.76	100.45	128.30	157.35	187.67	219 33
36	24.18	49 37	75.64	103 01	131.58	161.38	192.47	224.89
37	24.81	50.66	77.60	105.69	135.00	165.56	197.41	230.57
38	25.46	51.99	79.64	108.48	138.55	169.86	202.44	236.32
39	26.14	53.39	81.78	111.38	142.19	174.24	207.54	242.12
40	26.86	54.85	84.02	114.35	145.89	178.64	212.62	247.90
41	27.61	56.37	86.28	117.34	149.57	183.00	217.68	253.67
42	28.38	57.88	88.51	120.28	153.19	187.30	222.68	259.40
43	29.14	59.37	90.70	123.14	156.73	191.52	227.62	265.08
44	29.86	60.82	92.81	125.92	160.19	195.68	232.49	270.67
45	30.58	62.18	94.85	128.63	163.60	199.79	237.31	276.23
46	31.24	63.50	96.83	131.31	166.95	203.85	242.07	281.71
47	31.90	64.82	98.83	133.96	170.28	207.87	246.79	287.17
48	32.56	66.15	100 82	136.61	173.60	211.85	251.48	292.57
49	33.22	67.47	102.79	139.23	176.88	215.80	256.10	297.89
50	33.88	68.78	104.73	141.82	180.11	219.69	260.67	303.16
51	34.53	70.06	106.65	144.38	183.30	223.52	265.18	308.36
52	35.17	71.33	108.55	146.90	186.44	227.33	269.62	313.49
53	35.79	72 60	110.43	149.39	189.57	231.06	274.00	318.48
54	36.44	73.85	112.28	151.86	192.64	234.75	278.26	323.33
55	37.06	75.08	114.13	154.31	195.68	238.33	282.37	327.98
56	37.68	76.32	115.98	156 73	198.62	241.77	286.31	332.42
57	38.32	77.58	117.82	159.07	201.46	245.07	290.06	336.64
58	38.96	78.81	119.56	161.30	204.13	248.16	293.55	340.52
59	39.58	79.97	121.21	163.39	206.61	251.02	296.77	344.13
60	40.14	81.04	122.74	165.32	208.91	253.63	299.69	347.34

TABLE NO. XXI.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY FIFTEEN EQUAL ANNUAL PREMIUMS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	177.80	202.07	227.42	253.89	281.53	310.41	340.60
21	181.76	206.57	232.48	259.53	287.78	317.30	348.17
22	185.84	211.21	237.68	265.33	294.23	324.42	355.99
23	190.04	215.98	243.05	271.34	300.88	331.77	364.07
24	194.37	220.89	248.59	277.53	307.75	339.36	372.41
25	198.84	225.97	254.31	283.91	314.84	347.20	381.04
26	203.46	231.22	260.22	290.51	322.20	355.31	389.96
27	208.19	236.61	266.29	297.31	329.75	363.69	399.18
28	213.09	242.19	272.58	304.36	337.58	372.34	408.71
29	218.14	247.94	279.07	311.62	345.66	381.28	418.52
30	223.36	253.89	285.79	319.15	354.03	390.49	428.57
31	228.77	260.05	292.75	326.92	362.63	399.92	438.86
32	234.36	266.43	299.93	334.92	371.44	409.56	449.35
33	240.16	273.01	307.32	343.10	380.43	419.37	460.02
34	246.17	279.81	314.89	351.47	389.59	429.35	470.88
35	252.35	286.75	322.60	359.94	398.86	439.48	481.91
36	258.65	293.82	330.41	368.53	408.27	449.75	493.11
37	265.07	300.95	338.32	377.22	417.80	460.16	504.46
38	271.54	308.16	346.29	386.00	427.43	470.70	515.95
39	278.05	315.42	354.31	394.86	437.14	481.33	527.57
40	284.56	322.69	362.38	403.75	446.91	492.04	539.31
41	291.07	329.97	370.46	412.67	456.74	502.84	551.16
42	297.54	337.21	378.51	421.58	466.58	513.69	563.10
43	303.98	344.44	386.56	430.52	476.46	524.58	575.14
44	310.33	351.57	394.55	439.39	486.30	535.52	587.26
45	316.64	358.70	402.51	448.26	496.18	546.48	599.43
46	322.90	365.74	410.41	457.11	506.03	557.44	611.63
47	329.10	372.74	418.28	465.91	515.86	568.37	623.83
48	335.25	379.70	426.09	474.65	525.60	579.26	636.00
49	341.34	386.58	433.84	483.30	535.26	590.06	648.12
50	347.34	393.38	441.45	491.81	544.77	600.73	660.17
51	353.28	400.05	448.92	500.16	554.14	611.28	672.12
52	359.07	406.56	456.21	508.34	563.33	621.66	683.96
53	364.71	412.88	463.29	516.27	572.27	631.85	695.65
54	370.16	418.98	470.14	523.96	580.99	641.79	707.19
55	375.38	424.84	476.68	531.36	589.40	651.50	718.57
56	380.36	430.40	482.92	538.41	597.49	660.95	729.76
57	385.05	435.64	488.81	545.12	605.25	670.10	740.77
58	389.40	440.48	494.28	551.42	612.63	678.93	751.57
59	393.37	444.94	499.36	557.31	619.63	687.43	762.15
60	396.95	448.98	504.00	562.74	626.17	695.56	772.51

TABLE NO. XXII.

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	12.56	25.64	39.26	53.44	68.19	83.56	99.56
21	12.86	26.27	40.20	54.71	69.82	85.54	101.93
22	13.18	26.89	41.17	56.03	71.50	87.59	104.35
23	13.50	27.54	42.16	57.37	73.21	89.69	106.85
24	13.83	28.23	43.20	58.79	74.99	91.87	109.44
25	14.18	28.92	44.26	60.21	76.82	94.09	112.08
26	14.53	29.63	45.35	61.70	78.71	96.40	114.81
27	14.90	30.38	46.48	63.22	80.65	98.76	117.62
28	15.26	31.13	47.64	64.79	82.63	101.20	120.52
29	15.65	31.91	48.82	66.40	84.68	103.71	123.52
30	16.04	32.71	50.05	68.06	86.82	106.32	126.61
31	16.45	33.55	51.32	69.80	89.03	109.02	129.84
32	16.87	34.40	52.64	71.58	91.30	111.82	133.18
33	17.31	35.30	54.01	73.45	93.69	114.75	136.67
34	17.77	36.24	55.44	75.41	96.19	117.80	140.32
35	18.25	37.22	56.93	77.44	98.79	120.98	144.11
36	18.75	38.24	58.50	79.58	101.51	124.34	148.08
37	19.28	39.31	60.15	81.82	104.37	127.82	152.17
38	19.83	40.44	61.88	84.18	107.36	131.42	156.35
39	20.41	41.64	63.71	86.64	110.43	135.07	160.56
40	21.03	42.90	65.61	89.17	113.53	138.74	164.74
41	21.68	44.20	67.55	91.69	116.63	142.36	168.88
42	22.35	45.51	69.45	94.18	119.65	145.89	172.94
43	23.01	46.79	71.32	96.58	122.57	149.35	176.94
44	23.63	48.01	73.09	98.88	125.43	152.74	180.84
45	24.25	49.17	74.80	101.14	128.23	156.06	184.70
46	24.80	50.31	76.48	103.37	130.99	159.37	188.51
47	25.40	51.44	78.18	105.62	133.78	162.66	192.32
48	25.97	52.60	79.90	107.88	136.56	165.95	196.12
49	26.56	53.76	81.61	110.12	139.32	169.23	199.90
50	27.15	54.92	83.33	112.38	142.10	172.52	203.66
51	27.75	56.09	85.05	114.64	144.88	175.79	207.44
52	28.34	57.26	86.79	116.92	147.67	179.11	211.23
53	28.95	58.47	88.55	119.20	150.51	182.43	215.04
54	29.59	59.68	90.32	121.54	153.36	185.79	218.80
55	30.20	60.90	92.14	123.92	156.25	189.11	222.53
56	30.84	62.18	94.01	126.34	159.13	192.41	226.18
57	31.52	63.51	95.92	128.76	162.02	195.67	229.77
58	32.22	64.84	97.81	131.15	164.82	198.84	233.24
59	32.93	66.16	99.68	133.47	167.56	201.93	236.59
60	33.59	67.43	101.48	135.75	170.21	204.87	239.78

Table No. XXII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS, COMBINED EXPERIENCE, FOUR PER CENT.

Age.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	116.23	133.59	151.68	170.52	190.16	210.62	231.96
21	118.98	136.74	155.24	174.52	194.60	215.53	237.36
22	121.80	139.97	158.90	178.62	199.17	220.60	242.93
23	124.72	143.31	162.69	182.87	203.90	225.83	248.69
24	127.72	146.75	166.58	187.24	208.77	231.22	254.63
25	130.79	150.28	170.58	191.74	213.78	236.77	260.76
26	133.97	153.93	174.72	196.39	218.97	242.52	267.09
27	137.25	157.71	179.00	201.20	224.33	248.47	273.66
28	140.63	161.59	183.41	206.16	229.88	254.62	280.44
29	144.12	165.60	187.97	211.29	235.62	260.99	287.46
30	147.75	169.77	192.71	216.63	241.57	267.59	294.69
31	151.51	174.10	197.63	222.18	247.75	274.39	302.09
32	155.43	178.60	202.76	227.92	254.12	281.35	309.65
33	159.50	183.29	208.08	233.85	260.63	288.44	317.30
34	163.76	188.17	213.56	239.92	267.28	295.63	325.04
35	168.19	193.21	219.18	246.10	273.99	302.91	332.88
36	172.76	198.35	224.87	252.34	280.76	310.21	340.76
37	177.42	203.57	230.62	258.60	287.57	317.57	348.68
38	182.16	208.82	236.40	264.90	294.41	324.97	356.64
39	186.89	214.07	242.16	271.21	301.25	332.36	364.59
40	191.59	219.29	247.91	277.49	308.08	339.72	372.51
41	196.25	224.49	253.63	283.74	314.86	347.05	380.41
42	200.83	229.60	259.27	289.90	321.56	354.31	388.23
43	205.34	234.63	264.82	295.97	328.16	361.45	395.95
44	209.78	239.58	270.29	301.98	334.69	368.53	403.61
45	214.16	244.45	275.68	307.89	341.13	375.54	411.18
46	218.46	249.28	281.01	313.72	347.51	382.44	418.65
47	222.79	254.11	286.33	319.56	353.85	389.33	426.04
48	227.07	258.87	291.61	325.32	360.12	396.06	433.29
49	231.34	263.64	296.86	331.05	366.30	402.69	440.35
50	235.61	268.37	302.05	336.68	372.33	409.14	447.25
51	239.86	273.09	307.18	342.19	378.22	415.40	453.91
52	244.12	277.76	312.23	347.58	383.96	421.48	460.33
53	248.31	282.32	317.12	352.80	389.46	427.29	466.47
54	252.46	286.80	321.90	357.85	394.78	432.86	472.31
55	256.52	291.16	326.53	362.71	399.85	438.13	477.82
56	260.50	295.40	330.98	367.35	404.64	443.10	483.01
57	264.37	299.49	335.24	371.74	409.17	447.77	487.86
58	268.06	303.37	339.24	375.85	413.39	452.09	492.31
59	271.61	307.04	343.02	379.71	417.30	456.07	496.38
60	274.97	310.52	346.59	383.32	420.94	459.73	500.09

TABLE No. XXII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS. COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	254.21	277.43	301.66	326.99	353.41	381.04
21	260.13	283.89	308.70	334.60	361.66	389.96
22	266.25	290.57	315.96	342.48	370.20	399.18
23	272.55	297.46	323.45	350.63	379.03	408.71
24	279.07	304.58	331.21	359.06	388.14	418.52
25	285.79	311.92	339.23	367.75	397.51	428.57
26	292.75	319.54	347.50	376.69	407.13	438.86
27	299.95	327.40	356.03	385.86	416.96	449.35
28	307.40	335.48	364.75	395.23	426.97	460.02
29	315.05	343.77	373.67	404.76	437.15	470.88
30	322.89	352.23	382.72	414.44	447.48	481.91
31	330.90	360.82	391.92	424.27	457.98	493.11
32	339.01	369.52	401.24	434.23	468.61	504.46
33	347.24	378.34	410.68	444.32	479.39	515.95
34	355.56	387.27	420.22	454.52	490.27	527.57
35	363.98	396.29	429.87	464.83	501.25	539.31
36	372.44	405.35	439.56	475.18	512.34	551.16
37	380.95	414.45	449.29	485.60	523.49	563.10
38	389.48	423.60	459.09	496.08	534.70	575.14
39	398.02	432.75	468.89	506.57	545.98	587.26
40	406.54	441.88	478.68	517.09	557.28	599.43
41	415.03	450.99	488.47	527.61	568.60	611.63
42	423.43	460.05	498.22	538.10	579.89	623.83
43	431.76	469.03	507.89	548.51	591.13	636.00
44	440.03	477.94	517.49	558.85	602.29	648.12
45	448.21	486.73	526.94	569.04	613.35	660.17
46	456.25	495.37	536.24	579.10	624.27	672.12
47	464.19	503.89	545.41	589.01	635.04	683.96
48	471.92	512.21	554.36	598.70	645.64	695.65
49	479.50	520.31	563.09	608.18	656.02	707.19
50	486.84	528.17	571.56	617.39	666.17	718.57
51	493.93	535.76	579.74	626.32	676.09	729.76
52	500.76	543.06	587.62	634.98	685.75	740.77
53	507.25	549.99	595.16	643.30	695.10	751.57
54	513.42	556.61	602.35	651.26	704.18	762.15
55	519.25	562.85	609.14	658.86	712.91	772.51
56	524.72	568.70	615.56	666.08	721.31	782.65
57	529.81	574.14	621.54	672.89	729.35	792.54
58	534.46	579.14	627.06	679.25	737.01	802.20
59	538.70	583.66	632.08	685.12	744.27	811.59
60	542.53	587.74	636.68	690.55	751.11	820.74

TABLE NO. XXIII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF TEN YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT. 10 Year Endowment.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	80.51	164.79	253.02	345.41	442.17
21	80.49	164.74	252.95	345.32	442.07
22	80.46	164.69	252.88	345.23	441.96
23	80.43	164.63	252.79	345.13	441.85
24	80.40	164.58	252.71	345.03	441.73
25	80 37	164.51	252.62	344.91	441.60
26	80.33	164.45	252.53	344.79	441.46
27	80.30	164.37	252.43	344.66	441.33
28	80.26	164.30	252.31	344.53	441.16
29	80.22	164.21	252.20	344.38	441.00
30	80.17	164.12	252.06	344.21	440.82
31	80.12	164.03	251.92	344.05	440.63
32	80.06	163.92	251.78	343.87	440.43
33	80.01	163.83	251.63	343.69	440.22
34	79.95	163.70	251.47	343.49	440.00
35	79.89	163.59	251.31	343.29	439.79
36	79.83	163.48	251.15	343.10	439.58
37	79.78	163.37	251.00	342.93	439.38
38	79.72	163.27	250.88	342.77	439.21
39	79.68	163.20	250 78	342.65	439.06
40	79.66	163.16	250.71	342.54	438.87
41	79.65	163.13	250.64	342.40	438.65
42	79.65	163.09	250.52	342.17	438.33
43	79.62	162.98	250.32	341.85	437.90
44	79.55	162.82	250.02	341.43	437.37
45	79.45	162.58	249.63	340.91	436.76
46	79.30	162.27	249.18	340.33	436.08
47	79.14	161.94	248.68	339.69	435.32
48	78.96	161.58	248.15	338.99	434.49
49	78.77	161.17	247.54	338.21	433.58
50	78.56	160.76	246.92	337.39	432.59
51	78.33	160.29	246.21	336.47	431.52
52	78.07	159.77	245.44	335.49	430.35
53	77.79	159.22	244 62	334.42	429.10
54	77.51	158.64	243.74	333.30	427.78
55	77.20	158.00	242.82	332.10	426 36
56	76.86	157.35	241.86	330.84	424.84
57	76.55	156 69	240.85	329.48	423.19
58	76 20	155.99	239.74	327.98	421.36
59	75.84	155.19	238.50	326.33	419.36
60	75.40	154.29	237.12	324.50	417.13

TABLE No. XXIII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF TEN YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	543.52	649.72	761.01	877.68	1,000.00
21	543.42	649.62	760.93	877.62	1,000.00
22	543.31	649.51	760.84	877.57	1,000.00
23	543.19	649.40	760.75	877.51	1,000.00
24	543.06	649.28	760.65	877.45	1,000.00
25	542.93	649.16	760.54	877.39	1,000.00
26	542.79	649.02	760.43	877.32	1,000.00
27	542.64	648.88	760.31	877.25	1,000.00
28	542.47	648.72	760.18	877.17	1,000.00
29	542.30	648.56	760.05	877.09	1,000.00
30	542.12	648.38	759.91	877.00	1,000.00
31	541.92	648.20	759.76	876.91	1,000.00
32	541.71	648.01	759.60	876.82	1,000.00
33	541.50	647.81	759.44	876.72	1,000.00
34	541.28	647.60	759.26	876.61	1,000.00
35	541.06	647.40	759.10	876.51	1,000.00
36	540.84	647.19	758.92	876.39	1,000.00
37	540.64	646.98	758.73	876.26	1,000.00
38	540.45	646.78	758.53	876.12	1,000.00
39	540.24	646.54	758.30	875.96	1,000.00
40	540.00	646.26	758.03	875.77	1,000.00
41	539.70	645.92	757.71	875.56	1,000.00
42	539.30	645.50	757.33	875.31	1,000 00
43	538.81	644.99	756.89	875.03	1,000.00
44	538.23	644.41	756.38	874.70	1,000.00
45	537.56	643.74	755.80	874.33	1,000.00
46	536.81	643.00	755.17	873.92	1,000.00
47	535.98	642.17	754.45	873.48	1,000.00
48	535.09	641.28	753.69	872.99	1,000.00
49	534.06	640.29	752.85	872.46	1,000.00
50	533.02	639.25	751.94	871.88	1,000.00
51	531.85	638.10	750.95	871 25	1,000.00
52	530.59	636.87	749.87	870.56	1,000 00
53	529 24	635.52	748.71	869.81	1,000.00
54	527.80	634.06	747.44	868.99	1,000.00
55	526.23	632.48	746.05	868.09	1,000.00
56	524.54	630.76	744.54	867 10	1,000.00
57	522.68	628.88	742.87	866.02	1,000.00
58	520.65	626.82	741.05	864.83	1,000.00
59	518.41	624.53	739.04	863.52	1,000.00
60	515.93	622.03	736.81	862.07	1,000.00

TABLE NO. XXIV.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF FIFTEEN YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	47.42	97.01	148.90	203.19	260.01	319.48	381.74	446.95
21	47.40	96.98	148.85	203.12	259.92	319.37	381.62	446.81
22	47.38	96.94	148.79	203.04	259.82	319.25	381.48	446.66
23	47.36	96.90	148.73	202.96	259.72	319.13	381.34	446.50
24	47.34	96.86	148.66	202.87	259.60	318.99	381.19	446.33
25	47.32	96.82	148.60	202.78	259.49	318.85	381.02	446.14
26	47.30	96.78	148.52	202.68	259.35	318.69	380.84	445.94
27	47.28	96.71	148.43	202.56	259.21	318.52	380.64	445.73
28	47.25	96.66	148.35	202.45	259.06	318.34	380.44	445.50
29	47.22	96.59	148.25	202.30	258.89	318.14	380.21	445.26
30	47.18	96.53	148.14	202.16	258.71	317.93	379.97	445.01
31	47.15	96.45	148.03	202.02	258.53	317.72	379.74	444.76
32	47.11	96.37	147.92	201.87	258.35	317.52	379.51	444.51
33	47.07	96.31	147.82	201.74	258.19	317.33	379.31	444.29
34	47.05	96.24	147.72	201.62	258.04	317.17	379.13	444.11
35	47.02	96.20	147.66	201.53	257.94	317.05	379.01	443.98
36	47.00	96.17	147.61	201.47	257.88	316.99	378.94	443.89
37	47.00	96.16	147.60	201.46	257.88	316.99	378.91	443.79
38	47.01	96.18	147.64	201.51	257.94	317.02	378.88	443.69
39	47.03	96.23	147.72	201.63	258.03	317.06	378.84	443.54
40	47.09	96.34	147.87	201.77	258.12	317.07	378.73	443.32
41	47.16	96.47	148.02	201.87	258.16	316.99	378.54	443.01
42	47.24	96.59	148.11	201.91	258.09	316.80	378.23	442.59
43	47.30	96.65	148.14	201.84	257.92	316.50	377.81	442.05
44	47.33	96.66	148.05	201.65	257.60	316.07	377.26	441.39
45	47.33	96.60	147.91	201.41	257.25	315.59	376.65	440.65
46	47.28	96.48	147.70	201.09	256.80	315.02	375.93	439.78
47	47.23	96.35	147.47	200.75	256.32	314.38	375.14	438.85
48	47.18	96.22	147.24	200.38	255.81	313.70	374.29	437.85
49	47.12	96.08	146.98	199.98	255.24	312.96	373.38	436.76
50	47.07	95.92	146.70	199.54	254.63	312.17	372.40	435.63
51	47.00	95.76	146.40	199.09	254.00	311.34	371.38	434.42
52	46.93	95.58	146.09	198.62	253.33	310.48	370.33	433.16
53	46.86	95.41	145.78	198.13	252.67	309.61	369.24	431.83
54	46.81	95.26	145.48	197.67	252.01	308.74	368.09	430.41
55	46.75	95.08	145.19	197.20	251.35	307.80	366.86	428.86
56	46.69	94.96	144.93	196.78	250.65	306.81	365.53	427.22
57	46.68	94.87	144.71	196.32	249.93	305.74	364.12	425.43
58	46.67	94.79	144.45	195.82	249.11	304.58	362.55	423.47
59	46.67	94.67	144.14	195.24	248.20	303.28	360.83	421.31
60	46.63	94.51	143.77	194.59	247.18	301.84	358.94	418.92

TABLE NO. XXIV.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF FIFTEEN YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	515.24	586.79	661.77	740.38	822.80	909.27	1,000.00
21	515.09	586.64	661.63	740.25	822.70	909.21	1,000.00
22	514.93	586.48	661.47	740.10	822.59	909.14	1,000.00
23	514.76	586.30	661.30	739.95	822.47	909.07	1,000.00
24	514.58	586.11	661.12	739.79	822.34	909.00	1,000.00
25	514.38	585.92	660.93	739.62	822.21	908.92	1,000.00
26	514.17	585.70	660.72	739.44	822.07	908.84	1,000.00
27	513.94	585.48	660.51	739.25	821.91	908.75	1,000.00
28	513.71	585.23	660.28	739.04	821.76	908.66	1,000.00
29	513.45	584.98	660.04	738.83	821.59	908.56	1,000.00
30	513.19	584.72	659.79	738.61	821.42	908.45	1,000.00
31	512.93	584.46	659.55	738.40	821.25	908.35	1,000.00
32	512.68	584.22	659.32	738.19	821.06	908.23	1,000.00
33	512.46	584.00	659.10	737.97	820.88	908.10	1,000.00
34	512.28	583.80	658.88	737.75	820.67	907.97	1,000.00
35	512.13	583.61	658.66	737.50	820.44	907.82	1,000.00
36	511.98	583.41	658.40	737.23	820.19	907.65	1,000.00
37	511.82	583.17	658.11	736.92	819.91	907.47	1,000.00
38	511.62	582.89	657.77	736.57	819.60	907.26	1,000.00
39	511.36	582.55	657.38	736.16	819.24	907.03	1,000.00
40	511.04	582.15	656.93	735.70	818.84	906.77	1,000.00
41	510.63	581.66	656.38	735.16	818.37	906.47	1,000.00
42	510.11	581.05	655.74	734.53	817.83	906.13	1,000.00
43	509.47	580.34	654.99	733.80	817.22	905.75	1,000.00
44	508.70	579.49	654.12	732.98	816.52	905.32	1,000.00
45	507.84	578.56	653.15	732.05	815.75	904.84	1,000.00
46	506.87	577.51	652.07	731.03	814.91	904.31	1,000.00
47	505.81	576.36	650.91	729.93	813.99	903.74	1,000.00
48	504.67	575.14	649.66	728.75	812.99	903.11	1,000.00
49	503.46	573.83	648.32	727.46	811.90	902.43	1,000.00
50	502.17	572.43	646.87	726.07	810.72	901.68	1,000.00
51	500.81	570.93	645.30	724.55	809.42	900.86	1,000.00
52	499.34	569.31	643.60	722.90	808.02	899.96	1,000.00
53	497.78	567.56	641.77	721.11	806.48	898.98	1,000.00
54	496.10	565.68	639.77	719.16	804.80	897.91	1,000.00
55	494.29	563.63	637.60	717.03	802.97	896.73	1,000.00
56	492.31	561.41	635.24	714.70	800.95	895.45	1,000.00
57	490.18	559.00	632.66	712.16	798.76	894.03	1,000.00
58	487.84	556.34	629.82	709.37	796.35	892.48	1,000.00
59	485.26	553.43	626.73	706.33	793.71	890.77	1,000.00
60	482.44	550.26	623.36	703.01	790.82	888.90	1,000.00

TABLE NO. XXV.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF TWENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	31.39	64.19	98.49	134.33	171.80	210.99	251.99
21	31.38	64.18	98.45	134.28	171.74	210.92	251.89
22	31.38	64.16	98.42	134.24	171.69	210.84	251.80
23	31.37	64.14	98.40	134.20	171.63	210.76	251.70
24	31.36	64.13	98.36	134.15	171.56	210.68	251.58
25	31.35	64.11	98.33	134.10	171.49	210.58	251.46
26	31.34	64.09	98.29	134.04	171.41	210.47	251.32
27	31.34	64.06	98.25	133.98	171.32	210.35	251.18
28	31.32	64.04	98.21	133.91	171.23	210.24	251.05
29	31.32	64.02	98.17	133.86	171.15	210.15	250.93
30	31.31	64.00	98.14	133.81	171.09	210.06	250.82
31	31.31	63.98	98.11	133.77	171.04	210.00	250.76
32	31.30	63.97	98.10	133.76	171.02	209.98	250.73
33	31.31	64.00	98.13	133.79	171.06	210.03	250.79
34	31.33	64.03	98.18	133.86	171.14	210.13	250.91
35	31.36	64.08	98.26	133.97	171.29	210.31	251.12
36	31.40	64.18	98.40	134.15	171.52	210.59	251.45
37	31.46	64.30	98.59	134.41	171.85	210.97	251.84
38	31.54	64.46	98.84	134.75	172.26	211.42	252.27
39	31.65	64.69	99.17	135.18	172.74	211.89	252.70
40	31.79	64.97	99.58	135.66	173.23	212.37	253.10
41	31.96	65.28	99.99	136.12	173.70	212.77	253.41
42	32.14	65.59	100.38	136.53	174.08	213.08	253.65
43	32.31	65.86	100.71	136.85	174.36	213.31	253.80
44	32.44	66.10	100.96	137.09	174.57	213.47	253.87
45	32.57	66.27	101.16	137.29	174.74	213.58	253.91
46	32.66	66.39	101.31	137.44	174.87	213.65	253.89
47	32.75	66.58	101.54	137.68	175.06	213.78	253.91
48	32.85	66.76	101.76	137.90	175.26	213.91	253.95
49	32.98	66.97	102.01	138.16	175.49	214.08	254.03
50	33.11	67.19	102.29	138.45	175.76	214.29	254.13
51	33.25	67.44	102.59	138.78	176.08	214.55	254.32
52	33.41	67.71	102.95	139.18	176.46	214.90	254.59
53	33.58	68.04	103.36	139.64	176.95	215.36	254.96
54	33.80	68.40	103.84	140.20	177.54	215.92	255.40
55	34.02	68.81	104.41	140.87	178.24	216.56	255.91
56	34.28	69.29	105.07	141.64	179.02	217.26	256.46
57	34.60	69.88	105.84	142.49	179.87	218.03	257.07
58	34.95	70.50	106.63	143.38	180.76	218.84	257.70
59	35.33	71.14	107.47	144.30	181.68	219.67	258.35
60	35.69	71.80	108.30	145.24	182.63	220.52	259.00

TABLE No. XXV.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF TWENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	294.87	339.74	386.71	435.87	487.36	541.30	597.81
21	294.76	339.61	386.56	435.71	487.18	541.10	597.61
22	294.64	339.47	386.40	435.53	486.98	540.89	597.40
23	294.52	339.33	386.22	435.33	486.77	540.67	597.17
24	294.38	339.16	386.03	435.12	486.54	540.43	596.93
25	294.23	338.98	385.83	434.90	486.30	540.18	596.67
26	294.06	338.80	385.62	434.67	486.06	539.93	596.42
27	293.90	338.60	385.41	434.44	485.82	539.68	596.17
28	293.74	338.42	385.21	434.22	485.59	539.45	595.95
29	293.60	338.26	385.03	434.04	485.40	539.26	595.76
30	293.48	338.13	384.89	433.89	485.25	539.11	595.59
31	293.41	338.05	384.81	433.81	485.17	539.01	595.45
32	293.38	338.03	384.80	433.80	485.14	538.92	595.31
33	293.45	338.11	384.88	433.85	485.13	538.85	595.16
34	293.59	338.26	385.01	433.94	485.15	538.77	594.99
35	293.83	338.49	385.19	434.04	485.15	538.67	594.79
36	294.15	338.77	385.40	434.14	485.13	538.54	594.56
37	294.51	339.06	385.58	434.21	485.08	538.38	594.29
38	294.88	339.33	385.75	434.24	484.99	538.16	593.97
39	295.22	339.56	385.85	434.23	484.84	537.89	593.58
40	295.52	339.75	385.92	434.15	484.63	537.54	593.10
41	295.74	339.86	385.89	433.99	484.33	537.09	592.53
42	295.88	339.88	385.78	433.73	483.91	536.54	591.84
43	295.93	339.80	385.56	433.36	483.39	535.87	591.04
44	295.89	339.64	385.25	432.90	482.77	535.09	590.14
45	295.81	339.42	384.88	432.37	482.07	534.25	589.16
46	295.67	339.14	384.45	431.78	481.32	533.34	588.11
47	295.58	338.91	384.04	431.19	480.56	532.40	586.99
48	295.49	338.66	383.65	430.61	479.79	531.41	585.80
49	295.43	338.46	383.27	430.04	478.98	530.36	584.53
50	295.44	338.30	382.93	429.46	478.14	529.25	583.17
51	295.49	338.21	382.60	428.87	477.25	528.08	581.71
52	295.64	338.14	382.28	428.25	476.33	526.82	580.15
53	295.83	338.12	381.97	427.63	475.35	525.48	578.47
54	296.09	338.12	381.67	426.98	474.31	524.05	576.65
55	296.38	338.14	381.36	426.28	473.20	522.50	574.69
56	296.71	338.18	381.03	425.54	472.00	520.84	572.60
57	297.08	338.23	380.70	424.75	470.72	519.08	570.38
58	297.45	338.26	380.30	423.88	469.36	517.20	568.00
59	297.83	338.26	379.88	422.98	467.93	515.22	565.47
60	298.18	338.24	379.44	422.04	466.43	513.13	562.80

TABLE No. XXV.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF TWENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	657.06	719.18	784.35	852.75	924.57	1,000.00
21	656.86	718.99	784.19	852.63	924.49	1,000.00
22	656.65	718.80	784.02	852.49	924.41	1,000.00
23	656.42	718.58	783.83	852.35	924.33	1,000.00
24	656.18	718.36	783.64	852.20	924.25	1,000.00
25	655.93	718.13	783.44	852.05	924.15	1,000.00
26	655.69	717.90	783.24	851.89	924.06	1,000.00
27	655.45	717.68	783.04	851.72	923.95	1,000.00
28	655.24	717.47	782.84	851.55	923.84	1,000.00
29	655.04	717.26	782.63	851.36	923.72	1,000.00
30	654.85	717.05	782.41	851.16	923.59	1,000.00
31	654.66	716.83	782.17	850.95	923.45	1,000.00
32	654.46	716.58	781.91	850.71	923.29	1,000.00
33	654.24	716.32	781.63	850.46	923.13	1,000.00
34	654.00	716.02	781.32	850.18	922.94	1,000.00
35	653.72	715.69	780.97	849.87	922.74	1,000.00
36	653.41	715.32	780.58	849.52	922.51	1,000.00
37	653.05	714.90	780.15	849.13	922.26	1,000.00
38	652.63	714.42	779.66	848.70	921.98	1,000.00
39	652.14	713.87	779.10	848.22	921.67	1,000.00
40	651.57	713.24	778.47	847.67	921.32	1,000.00
41	650.89	712.51	777.75	847.06	920.93	1,000.00
42	650.11	711.68	776.95	846.37	920.50	1,000.00
43	649.22	710.75	776.04	845.60	920.01	1,000.00
44	648.22	709.71	775.04	844.74	919.46	1,000.00
45	647.15	708.58	773.93	843.79	918.86	1,000.00
46	645.97	707.34	772.72	842.75	918.20	1,000.00
47	644.71	706.00	771.41	841.63	917.48	1,000.00
48	643.35	704.55	769.99	840.39	916.69	1,000.00
49	641.90	702.99	768.44	839.06	915.83	1,000.00
50	640.33	701.30	766.77	837.60	914.88	1,000.00
51	638.64	699.47	764.94	836.00	913.86	1,000.00
52	636.82	697.48	762.95	834.27	912.73	1,000.00
53	634.84	695.32	760.80	832.38	911.50	1,000.00
54	632.71	693.00	758.47	830.33	910.16	1,000.00
55	630.42	690.49	755.94	828.10	908.70	1,000.00
56	627.96	687.79	753.21	825.68	907.10	1,000.00
57	625.33	684.89	750.27	823.05	905.36	1,000.00
58	622.51	681.77	747.08	820.19	903.45	1,000.00
59	619.51	678.42	743.64	817.10	901.36	1,000.00
60	616.32	674.85	739.96	813.75	899.09	1,000.00

TABLE NO. XXVI.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF TWENTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	22.19	45.36	69.55	94.80	121.18	148.74	177.52	207.60
21	22.20	45.37	69.55	94.81	121.18	148.73	177.50	207.56
22	22.21	45.38	69.57	94.83	121.19	148.73	177.49	207.54
23	22.21	45.39	69.58	94.84	121.20	148.73	177.48	207.51
24	22.22	45.41	69.61	94.86	121.22	148.74	177.48	207.49
25	22.24	45.43	69.63	94.88	121.24	148.75	177.48	207.48
26	22.25	45.46	69.67	94.92	121.28	148.79	177.50	207.49
27	22.27	45.48	69.70	94.96	121.31	148.82	177.53	207.52
28	22.29	45.53	69.75	95.02	121.39	148.89	177.62	207.60
29	22.32	45.57	69.82	95.10	121.48	149.00	177.73	207.73
30	22.35	45.63	69.90	95.21	121.61	149.15	177.90	207.92
31	22.39	45.71	70.01	95.36	121.79	149.36	178.15	208.20
32	22.43	45.80	70.16	95.55	122.03	149.65	178.48	208.58
33	22.49	45.93	70.34	95.79	122.34	150.02	178.91	209.09
34	22.57	46.08	70.57	96.10	122.72	150.48	179.46	209.72
35	22.67	46.27	70.86	96.49	123.21	151.08	180.16	210.51
36	22.78	46.50	71.21	96.95	123.80	151.80	181.00	211.42
37	22.92	46.79	71.64	97.54	124.54	152.68	181.97	212.42
38	23.09	47.12	72.15	98.23	125.39	153.65	183.00	213.48
39	23.28	47.52	72.76	99.04	126.35	154.69	184.09	214.55
40	23.52	48.00	73.47	99.92	127.35	155.77	185.18	215.63
41	23.79	48.54	74.21	100.82	128.36	156.82	186.25	216.69
42	24.09	49.09	74.95	101.71	129.32	157.84	187.29	217.73
43	24.39	49.60	75.66	102.53	130.23	158.80	188.29	218.74
44	24.65	50.10	76.31	103.29	131.11	159.77	189.30	219.75
45	24.93	50.57	76.95	104.08	132.01	160.75	190.33	220.79
46	25.16	51.03	77.59	104.90	132.95	161.78	191.43	221.90
47	25.43	51.52	78.30	105.78	133.98	162.91	192.61	223.14
48	25.71	52.07	79.08	106.75	135.09	164.14	193.94	224.49
49	26.03	52.66	79.91	107.79	136.30	165.50	195.38	225.99
50	26.36	53.30	80.83	108.93	137.65	166.99	196.99	227.68
51	26.73	53.99	81.82	110.17	139.10	168.61	198.75	229.55
52	27.12	54.74	82.88	111.52	140.69	170.43	200.74	231.65
53	27.54	55.56	84.04	113.00	142.47	172.44	202.93	233.91
54	28.02	56.46	85.33	114.66	144.44	174.67	205.31	236.38
55	28.52	57.42	86.74	116.47	146.58	177.04	207.86	239.01

TABLE NO. XXVI—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF TWENTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	239.03	271.89	306.24	342.17	379.75	419.08	460.26	503.38
21	238.98	271.82	306.15	342.05	379.61	418.92	460.08	503.18
22	238.94	271.75	306.06	341.94	379.48	418.76	459.90	502.98
23	238.89	271.68	305.96	341.82	379.34	418.61	459.73	502.80
24	238.85	271.62	305.89	341.73	379.22	418.48	459.58	502.64
25	238.82	271.58	305.83	341.66	379.14	418.38	459.47	502.53
26	238.83	271.57	305.81	341.62	379.10	418.33	459.42	502.48
27	238.85	271.59	305.83	341.64	379.11	418.35	459.44	502.49
28	238.93	271.68	305.92	341.73	379.21	418.45	459.54	502.57
29	239.07	271.83	306.08	341.91	379.40	418.65	459.72	502.70
30	239.29	272.07	306.34	342.20	379.71	418.94	459.96	502.87
31	239.60	272.42	306.73	342.61	380.11	419.30	460.25	503.05
32	240.04	272.90	307.25	343.13	380.59	419.71	460.56	503.25
33	240.60	273.52	307.89	343.74	381.14	420.15	460.88	503.45
34	241.31	274.26	308.61	344.41	381.72	420.62	461.22	503.66
35	242.15	275.09	309.41	345.12	382.31	421.09	461.57	503.87
36	243.07	276.00	310.23	345.85	382.93	421.59	461.92	504.07
37	244.07	276.94	311.09	346.60	383.57	422.09	462.27	504.25
38	245.09	277.89	311.96	347.37	384.21	422.58	462.61	504.41
39	246.12	278.86	312.84	348.15	384.85	423.07	462.92	504.55
40	247.16	279.84	313.73	348.92	385.49	423.54	463.22	504.65
41	248.18	280.80	314.61	349.67	386.09	423.99	463.48	504.72
42	249.19	281.74	315.46	350.40	386.68	424.40	463.70	504.75
43	250.17	282.67	316.28	351.11	387.24	424.79	463.91	504.76
44	251.16	283.59	317.13	351.83	387.81	425.20	464.13	504.77
45	252.18	284.57	318.01	352.60	388.44	425.66	464.39	504.78
46	253.28	285.62	318.97	353.46	389.16	426.19	464.68	504.80
47	254.51	286.79	320.09	354.46	390.00	426.82	465.04	504.85
48	255.86	288.13	321.35	355.61	390.96	427.53	465.46	504.95
49	257.40	289.64	322.80	356.90	392.04	428.34	465.96	505.08
50	259.12	291.35	324.39	358.32	393.23	429.24	466.51	505.25
51	261.03	293.21	326.15	359.88	394.54	430.24	467.14	505.45
52	263.14	295.26	328.05	361.60	395.98	431.34	467.83	505.68
53	265.42	297.48	330.14	363.46	397.55	432.54	468.59	505.96
54	267.89	299.88	332.38	365.47	399.25	433.84	469.44	506.32
55	270.53	302.44	334.78	367.62	401.06	435.25	470.41	506.76

TABLE No. XXVI.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF TWENTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	548.55	595.90	645.55	697.63	752.29	809.68	869.97	933.34
21	548.34	595.68	645.33	697.41	752.09	809.51	869.84	933.26
22	548.13	595.46	645.11	697.21	751.90	809.34	869.69	933.17
23	547.94	595.27	644.92	697.02	751.72	809.16	869.54	933.07
24	547.78	595.11	644.76	696.85	751.54	808.98	869.38	932.97
25	547.66	594.99	644.62	696.69	751.36	808.79	869.21	932.85
26	547.61	594.91	644.51	696.54	751.17	808.59	869.02	932.73
27	547.60	594.86	644.41	696.38	750.97	808.37	868.83	932.60
28	547.63	594.83	644.30	696.21	750.75	808.13	868.61	932.46
29	547.69	594.80	644.19	696.03	750.52	807.88	868.38	932.30
30	547.76	594.77	644.07	695.83	750.27	807.61	868.12	932.13
31	547.83	594.74	643.94	695.62	749.99	807.30	867.85	931.95
32	547.91	594.70	643.80	695.38	749.69	806.97	867.54	931.75
33	547.99	594.66	643.64	695.12	749.35	806.61	867.21	931.53
34	548.07	594.60	643.45	694.83	748.99	806.21	866.84	931.28
35	548.13	594.52	643.23	694.49	748.57	805.76	866.44	931.02
36	548.17	594.40	642.97	694.11	748.10	805.27	865.99	930.72
37	548.18	594.26	642.67	693.68	747.59	804.73	865.50	930.40
38	548.17	594.07	642.32	693.20	747.02	804.13	864.96	930.04
39	548.12	593.83	641.92	692.67	746.39	803.46	864.36	929.64
40	548.03	593.56	641.48	692.08	745.69	802.72	863.68	929.19
41	547.90	593.24	640.98	691.41	744.90	801.90	862.94	928.70
42	547.74	592.87	640.40	690.66	744.02	800.97	862.11	928.15
43	547.53	592.43	639.74	689.80	743.03	799.94	861.18	927.54
44	547.29	591.94	639.00	688.85	741.93	798.80	860.16	926.86
45	547.03	591.40	638.20	687.81	740.73	797.56	859.04	926.12
46	546.75	590.82	637.32	686.68	739.52	796.19	857.81	925.31
47	546.49	590.22	636.40	685.48	738.01	794.71	856.47	924.42
48	546.22	589.58	635.41	684.17	736.48	793.11	855.03	923.46
49	545.97	588.93	634.36	682.78	734.85	791.39	853.46	922.41
50	545.71	588.22	633.23	681.29	733.10	789.54	851.76	921.27
51	545.44	587.49	632.05	679.71	731.22	787.54	849.93	920.02
52	545.19	586.74	630.82	678.05	729.22	785.40	847.95	918.67
53	544.97	585.99	629.54	676.29	727.11	783.11	845.81	917.20
54	544.78	585.24	628.23	674.47	724.87	780.67	843.51	915.61
55	544.65	584.50	626.89	672.56	722.51	778.08	841.05	913.88

TABLE No. XXVII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY YEARS OR AT DEATH IF PRIOR. COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	16.42	33.54	51.39	70.00	89.41	109.66	130.78	152.82
21	16.44	33.59	51.46	70.08	89.51	109.77	130.90	152.94
22	16.47	33.64	51.53	70.18	89.62	109.89	131.03	153.08
23	16.50	33.70	51.59	70.29	89.75	110.04	131.19	153.24
24	16.54	33.77	51.71	70.41	89.90	110.20	131.37	153.44
25	16.58	33.84	51.84	70.57	90.08	110.42	131.60	153.69
26	16.63	33.94	51.97	70.72	90.28	110.65	131.87	153.98
27	16.68	34.04	52.12	70.93	90.52	110.93	132.18	154.33
28	16.74	34.16	52.29	71.16	90.80	111.25	132.56	154.75
29	16.82	34.30	52.49	71.42	91.12	111.64	133.01	155.27
30	16.89	34.46	52.73	71.73	91.52	112.11	133.55	155.90
31	16.99	34.64	52.99	72.08	91.98	112.66	134.20	156.64
32	17.09	34.85	53.32	72.53	92.52	113.32	134.97	157.53
33	17.22	35.11	53.71	73.05	93.16	114.10	135.89	158.59
34	17.37	35.41	54.16	73.65	93.93	115.02	136.99	159.86
35	17.53	35.74	54.67	74.35	94.81	116.11	138.26	161.31
36	17.73	36.14	55.28	75.16	95.85	117.36	139.73	162.95
37	17.96	36.61	55.99	76.13	97.06	118.82	141.38	164.74
38	18.22	37.13	56.79	77.21	98.42	120.41	143.14	166.64
39	18.52	37.76	57.73	78.46	99.93	122.12	145.03	168.62
40	18.87	38.46	58.78	79.81	101.53	123.92	146.96	170.66

TABLE No. XXVII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	175.81	199.81	224.86	251.02	278.34	306.88	336.71	367.90
21	175.93	199.93	224.97	251.11	278.42	306.95	336.77	367.94
22	176.08	200.07	225.11	251.25	278.55	307.07	336.88	368.04
23	176.25	200.24	225.28	251.42	278.72	307.24	337.04	368.21
24	176.45	200.46	225.51	251.65	278.96	307.48	337.29	368.46
25	176.72	200.74	225.80	251.96	279.28	307.82	337.64	368.83
26	177.03	201.08	226.16	252.35	279.69	308.25	338.11	369.32
27	177.42	201.50	226.63	252.85	280.22	308.83	338.72	369.96
28	177.89	202.03	227.20	253.47	280.90	309.55	339.49	370.73
29	178.47	202.66	227.90	254.24	281.74	310.45	340.40	371.62
30	179.17	203.45	228.77	255.19	282.76	311.51	341.44	372.61
31	180.02	204.39	229.82	256.34	283.96	312.69	342.60	373.68
32	181.03	205.53	231.07	257.65	285.29	314.01	343.84	374.83
33	182.24	206.88	232.50	259.12	286.76	315.42	345.17	376.06
34	183.66	208.41	234.09	260.73	288.33	316.93	346.60	377.39
35	185.25	210.08	235.82	262.44	290.00	318.54	348.12	378.80
36	187.01	211.90	237.64	264.25	291.77	320.25	349.74	380.30
37	188.89	213.83	239.57	266.17	293.65	322.06	351.46	381.90
38	190.86	215.84	241.60	268.19	295.63	323.97	353.27	383.58
39	192.90	217.94	243.73	270.31	297.72	325.99	355.18	385.37
40	195.04	220.14	245.95	272.53	299.90	328.10	357.20	387.25

TABLE NO. XXVII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY YEARS, OR AT DEATH, IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	400.52	434.65	470.38	507.80	547.00	588.10	631.20
21	400.55	434.67	470.39	507.80	547.01	588.10	631.17
22	400.64	434.75	470.47	507.88	547.08	588.14	631.17
23	400.81	434.92	470.64	508.05	547.22	588.23	631.19
24	401.07	435.20	470.92	508.30	547.41	588.35	631.23
25	401.45	435.58	471.28	508.61	547.65	588.50	631.28
26	401.96	436.08	471.72	508.98	547.92	588.66	631.33
27	402.59	436.66	472.24	509.39	548.21	588.84	631.39
28	403.33	437.33	472.80	509.84	548.54	589.03	631.47
29	404.16	438.06	473.42	510.32	548.89	589.25	631.55
30	405.05	438.85	474.08	510.85	549.27	589.48	631.63
31	406.02	439.69	474.79	511.42	549.69	589.73	631.71
32	407.06	440.60	475.56	512.02	550.12	589.99	631.80
33	408.18	441.59	476.38	512.68	550.58	590.27	631.89
34	409.37	442.63	477.26	513.37	551.09	590.56	631.98
35	410.65	443.75	478.20	514.11	551.62	590.88	632.09
36	412.01	444.94	479.20	514.90	552.19	591.24	632.23
37	413.45	446.21	480.27	515.75	552.82	591.63	632.39
38	414.98	447.55	481.41	516.68	553.51	592.07	632.55
39	416.60	448.99	482.64	517.68	554.26	592.53	632.72
40	418.32	450.53	483.97	518.77	555.05	593.02	632.88

TABLE No. XXVII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY PAYABLE AT END OF THIRTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.
20	676.40	723.81	773.59	825.89	880.90	938.86	1,000.00
21	676.33	723.70	773.44	825.72	880.75	938.75	1,000.00
22	676.28	723.59	773.29	825.54	880.57	938.64	1,000.00
23	676.22	723.48	773.12	825.35	880.40	938.52	1,000.00
24	676.18	723.36	772.95	825.15	880.21	938.39	1,000.00
25	676.13	723.23	772.76	824.94	880.00	938.25	1,000.00
26	676.09	723.10	772.56	824.70	879.78	938.09	1,000.00
27	676.04	722.96	772.35	824.45	879.53	937.93	1,000.00
28	676.00	722.81	772.11	824.17	879.27	937.74	1,000.00
29	675.94	722.64	771.86	823.87	878.98	937.55	1,000.00
30	675.88	722.45	771.58	823.54	878.66	937.33	1,000.00
31	675.81	722.25	771.27	823.18	878.32	937.09	1,000.00
32	675.73	722.02	770.94	822.79	877.95	936.84	1,000.00
33	675.64	721.79	770.59	822.38	877.54	936.55	1,000.00
34	675.56	721.54	770.21	821.92	877.10	936.25	1,000.00
35	675.47	721.28	769.80	821.43	876.61	935.91	1,000.00
36	675.39	720.99	769.35	820.88	876.08	935.53	1,000.00
37	675.30	720.68	768.86	820.29	875.49	935.12	1,000.00
38	675.20	720.33	768.32	819.63	874.84	934.67	1,000.00
39	675.08	719.94	767.72	818.91	874.13	934.17	1,000.00
40	674.93	719.51	767.05	818.11	873.35	933.62	1,000.00

TABLE No. XXVIII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	12.62	25.76	39.45	53.69	68.52	83.96	100.04
21	12.67	25.86	39.59	53.87	68 75	84.23	100.36
22	12.73	25.97	39.75	54.09	69.01	84.54	100.71
23	12.79	26.09	39.93	54.33	69.31	84.89	101.11
24	12.86	26.23	40.14	54.61	69.65	85 29	101.56
25	12.94	26.40	40.38	54.92	70.03	85.74	102.08
26	13.03	26.57	40.64	55.26	70.45	86.24	102.65
27	13.13	26.76	40.92	55.63	70.92	86.80	103.30
28	13.24	26.98	41.25	56.07	71.46	87.44	104.06
29	13.36	27.23	41.62	56.56	72.07	88.19	104.93
30	13.50	27.50	42.02	57.10	72.76	89.02	105 91
31	13.65	27.80	42.49	57 73	73.55	89.98	107.04
32	13.82	28.16	43.04	58.46	74.47	91.09	108.34
33	14.02	28.57	43.64	59.28	75.51	92.35	109.84
34	14.25	29.01	44.32	60.20	76.67	93.77	111.53
35	14.50	29.52	45.10	61.26	78.01	95.41	113.47
36	14.78	30.11	45.99	62.45	79.54	97.26	115.64
37	15.11	30.76	46.98	63.81	81 26	99.34	118.04
38	15.46	31.48	48.10	65.32	83.16	101.60	120.59
39	15.87	32.31	49.36	67.01	85.24	104.01	123.30
40	16.33	33.25	50.76	68.84	87.44	106.55	126.11
41	16.84	34.26	52.23	70.72	89.71	109.13	128.99
42	17.38	35.31	53.75	72.66	92.00	111.76	131.94
43	17.93	36.37	55.26	74.58	94.30	114.45	134.96
44	18.47	37.42	56.76	76.50	96.63	117.16	138.06
45	19.03	38.46	58.27	78.47	99.05	119.99	141.29
46	19.56	39.50	59.82	80.52	101.56	122.95	144.66
47	20.13	40.63	61.49	82.70	104.24	126.09	148.24
48	20.72	41.81	63.23	84.98	107.04	129.38	152.02
49	21.36	43.04	65.08	87.40	110.00	132.88	156.00
50	22.02	44.37	67.01	89.92	113.11	136.54	160.19

TABLE No. XXVIII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY-FIVE YEARS, OR AT DEATH, IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	116.80	134.25	152.43	171.37	191.11	211.68	233.13
21	117.14	134.61	152.82	171.80	191.55	212.14	233.62
22	117.54	135.05	153.29	172.29	192.07	212.70	234.19
23	117.98	135.54	153.82	172.86	192.68	213.34	234.88
24	118.49	136.10	154.43	173.52	193.40	214.11	235.69
25	119.07	136.74	155.14	174.29	194.23	215.01	236.66
26	119.71	137.46	155.95	175.18	195.20	216.05	237.79
27	120.47	138.32	156.88	176.21	196.33	217.29	239.12
28	121.33	139.29	157.97	177.41	197.65	218.73	240.69
29	122.33	140.42	159.23	178.81	199.19	220.41	242.50
30	123.46	141.70	160.68	180.42	200.97	222.34	244.54
31	124.77	143.19	162.36	182.29	203.02	224.52	246.81
32	126.28	144.92	164.30	184.43	205.31	226.93	249.29
33	128.01	146.89	166.50	186.82	207.84	229.56	251.95
34	129.97	149.11	168.94	189.43	210.58	232.36	254.80
35	132.20	151.59	171.61	192.26	213.50	235.35	257.83
36	134.66	154.28	174.49	195.26	216.61	238.54	261.08
37	137.31	157.16	177.53	198.44	219.90	241.92	264.52
38	140.13	160.17	180.72	201.79	223.38	245.50	268.17
39	143.07	163.33	184.07	205.31	227.04	249.28	272.02
40	146.14	166.63	187.58	209.00	230.88	253.24	276.07
41	149.29	170.03	191.22	212.84	234.89	257.38	280.32
42	152.54	173.56	194.99	216.82	239.05	261.71	284.77
43	155.88	177.19	198.89	220.94	243.40	266.22	289.41
44	159.33	180.96	202.93	225.26	247.93	270.94	294.32
45	162.93	184.89	207.19	229.79	252.71	275.96	299.52
46	166.69	189.02	211.65	234.57	257.78	281.27	305.04
47	170.70	193.42	216.40	239.66	263.17	286.93	310.87
48	174.90	198.05	221.44	245.06	268.90	292.89	317.02
49	179.36	202.96	226.78	250.78	274.91	299.15	323.45
50	184.07	208.15	232.40	256.76	281.20	305.67	330.16

TABLE No. XXVIII.—*Continued*,

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY-FIVE YEARS, OR AT DEATH, IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.
20	255.50	278.85	303.21	328.66	355.24	383.02	412.08
21	256.01	279.37	303.75	329.21	355.81	383.62	412.68
22	256.61	280.00	304.41	329.90	356.53	384.36	413.44
23	257.34	280.76	305.21	330.74	357.41	385.27	414.35
24	258.20	281.68	306.18	331.77	358.48	386.34	415.38
25	259.23	282.78	307.35	332.99	359.72	387.56	416.54
26	260.45	284.08	308.73	334.40	361.11	388.91	417.80
27	261.89	285.61	310.30	335.98	362.67	390.38	419.17
28	263.56	287.35	312.06	337.73	364.34	391.97	420.65
29	265.46	289.29	314.01	339.62	366.16	393.69	422.26
30	267.57	291.42	316.11	341.66	368.12	395.55	424.00
31	269.88	293.72	318.37	343.86	370.25	397.57	425.89
32	272.37	296.20	320.81	346.24	372.54	399.75	427.92
33	275.04	298.86	323.44	348.81	375.01	402.10	430.11
34	277.90	301.72	326.26	351.56	377.67	404.62	432.49
35	280.97	304.77	329.28	354.51	380.52	407.35	435.05
36	284.24	308.04	332.51	357.67	383.58	410.27	437.81
37	287.72	311.51	335.94	361.05	386.85	413.41	440.79
38	291.40	315.20	339.61	364.64	390.35	416.78	444.00
39	295.29	319.11	343.49	368.47	394.09	420.40	447.45
40	299.40	323.24	347.61	372.55	398.09	424.28	451.12
41	303.72	327.59	351.97	376.88	402.34	428.37	455.00
42	308.25	332.19	356.59	381.47	406.82	432.68	459.07
43	313.02	337.03	361.45	386.28	411.52	437.20	463.36
44	318.05	342.15	366.57	391.34	416.46	441.95	467.86
45	323.40	347.55	371.98	396.68	421.67	446.96	472.60
46	329.03	353.24	377.66	402.30	427.15	452.24	477.60
47	334.99	359.25	383.67	408.23	432.93	457.80	482.86
48	341.25	365.57	389.98	414.45	439.00	463.64	488.41
49	347.81	372.18	396.57	420.96	445.34	469.75	494.25
50	354.63	379.05	403.42	427.71	451.94	476.15	500.36

TABLE No. XXVIII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	22d Year.	23d Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.
20	442.46	474.26	507.51	542.28	578.65	616.69	656.54
21	443.08	474.85	508.05	542.74	579.00	616.94	656.68
22	443.82	475.54	508.67	543.25	579.40	617.21	656.83
23	444.68	476.33	509.34	543.81	579.83	617.52	657.01
24	445.66	477.20	510.09	544.43	580.31	617.86	657.21
25	446.71	478.14	510.91	545.10	580.84	618.23	657.42
26	447.86	479.16	511.79	545.84	581.41	618.63	657.65
27	449.11	480.28	512.76	546.64	582.03	619.07	657.91
28	450.47	481.49	513.80	547.50	582.70	619.55	658.19
29	451.94	482.80	514.94	548.44	583.44	620.07	658.50
30	453.53	484.23	516.16	549.47	584.25	620.65	658.86
31	455.26	485.77	517.51	550.59	585.13	621.30	659.28
32	457.12	487.44	518.97	551.81	586.12	622.04	659.76
33	459.15	489.26	520.56	553.17	587.22	622.87	660.29
34	461.33	491.24	522.31	554.66	588.44	623.77	660.88
35	463.70	493.39	524.22	556.31	589.76	624.77	661.52
36	466.27	495.74	526.32	558.09	591.21	625.84	662.22
37	469.06	498.29	528.57	560.01	592.75	627.00	662.96
38	472.06	501.03	530.99	562.06	594.42	628.23	663.76
39	475.27	503.95	533.56	564.26	596.18	629.54	664.59
40	478.69	507.04	536.30	566.58	598.05	630.92	665.46
41	482.29	510.32	539.19	569.03	600.01	632.36	666.37
42	486.08	513.76	542.22	571.60	602.07	633.87	667.32
43	490.06	517.37	545.40	574.28	604.22	635.46	668.33
44	494.23	521.16	548.73	577.11	606.50	637.16	669.40
45	498.64	525.15	552.26	580.13	608.95	638.99	670.58
46	503.28	529.38	556.02	583.35	611.58	640.97	671.89
47	508.19	533.88	560.04	586.82	614.43	643.16	673.36
48	513.39	538.65	564.32	590.54	617.53	645.56	675.01
49	518.87	543.71	568.88	594.53	620.86	648.17	676.85
50	524.64	549.05	573.71	598.78	624.45	651.03	678.89

TABLE NO. XXVIII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY-FIVE YEARS, OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	29th Year.	30th Year.	31st Year.	32d Year.	33d Year.	34th Year.
20	698.32	742.20	788.33	836.93	888.23	942.48
21	698.36	742.14	788.20	836.75	888.04	942.35
22	698.40	742.08	788.06	836.56	887.85	942.21
23	698.45	742.02	787.91	836.36	887.64	942.06
24	698.51	741.96	787.75	836.14	887.41	941.90
25	698.58	741.89	787.58	835.90	887.16	941.72
26	698.65	741.82	787.39	835.64	886.89	941.53
27	698.73	741.74	787.19	835.36	886.60	941.32
28	698.82	741.67	786.98	835.07	886.29	941.09
29	698.94	741.61	786.77	834.76	885.95	940.84
30	699.09	741.56	786.55	834.42	885.59	940.57
31	699.27	741.51	786.32	834.06	885.19	940.27
32	699.48	741.48	786.07	833.67	884.76	939.95
33	699.72	741.44	785.81	833.25	884.29	939.60
34	699.99	741.42	785.53	832.79	883.78	939.22
35	700.29	741.39	785.23	832.30	883.23	938.80
36	700.61	741.35	784.89	831.75	882.61	938.34
37	700.95	741.31	784.52	831.15	881.95	937.84
38	701.30	741.25	784.11	830.50	881.23	937.29
39	701.66	741.17	783.66	829.79	880.44	936.69
40	702.03	741.07	783.16	829.01	879.57	936.04
41	702.41	740.96	782.62	828.17	878.62	935.32
42	702.81	740.82	782.02	827.25	877.60	934.53
43	703.22	740.67	781.38	826.25	876.47	933.67
44	703.67	740.53	780.70	825.18	875.27	932.74
45	704.19	740.40	780.00	824.06	873.98	931.72
46	704.80	740.32	779.31	822.88	872.60	930.63
47	705.53	740.32	778.63	821.67	871.14	929.45
48	706.40	740.40	777.96	820.40	869.59	928.19
49	707.41	740.55	777.31	819.09	867.96	926.83
50	708.55	740.79	776.67	817.75	866.24	925.38

TABLE No. XXIX.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	10.09	20.58	31.48	42.80	54.57	66.80	79.52	92.74
21	10.17	20.74	31.71	43.11	54.97	67.28	80.07	93.37
22	10.26	20.93	31.98	43.47	55.41	67.81	80.69	94.07
23	10.36	21.11	32.28	43.87	55.91	68.41	81.38	94.86
24	10.47	21.33	32.61	44.31	56.46	69.06	82.15	95.73
25	10.59	21.57	32.98	44.80	57.07	69.80	83.00	96.70
26	10.73	21.84	33.38	45.34	57.74	70.61	83.94	97.78
27	10.88	22.14	33.83	45.94	58.50	71.51	85.01	99.01
28	11.04	22.48	34.33	46.61	59.33	72.51	86.20	100.38
29	11.22	22.84	34.88	47.35	60.26	73.65	87.53	101.91
30	11.42	23.24	35.48	48.16	61.29	74.90	89.00	103.63
31	11.64	23.68	36.15	49.07	62.45	76.31	90.67	105.56
32	11.88	24.18	36.91	50.10	63.74	77.89	92.54	107.73
33	12.16	24.74	37.75	51.23	65.19	79.64	94.62	110.15
34	12.46	25.35	38.69	52.50	66.80	81.60	96.95	112.86
35	12.79	26.03	39.73	53.90	68.58	83.80	99.55	115.86
36	13.16	26.79	40.89	55.47	70.58	86.23	102.43	119.14
37	13.58	27.62	42.15	57.20	72.78	88.90	105.53	122.62
38	14.03	28.54	43.57	59.12	75.21	91.78	108.83	126.31
39	14.53	29.57	45.13	61.22	77.80	94.84	112.30	130.14
40	15.09	30.70	46.83	63.46	80.53	98.02	115.89	134.11
41	15.69	31.90	48.61	65.76	83.33	101.26	119.54	138.17
42	16.33	33.15	50.42	68.11	86.15	104.54	123.27	142.33
43	16.98	34.40	52.24	70.44	88.98	107.86	127.07	146.59
44	17.62	35.65	54.04	72.77	91.84	111.24	130.93	150.94
45	18.27	36.89	55.86	75.16	94.77	114.72	134.95	155.44

TABLE No. XXIX.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	106.49	120.77	135.62	151.07	167.13	183.84	201.24	219.34
21	107.19	121.54	136.47	151.98	168.11	184.89	202.34	220.51
22	107.97	122.41	137.41	153.00	169.21	186.07	203.61	221.86
23	108.85	123.37	138.47	154.16	170.46	187.41	205.05	223.40
24	109.82	124.46	139.67	155.46	171.88	188.95	206.70	225.17
25	110.92	125.68	141.02	156.94	173.49	190.69	208.58	227.20
26	112.15	127.05	142.54	158.62	175.32	192.68	210.73	229.51
27	113.53	128.60	144.26	160.51	177.39	194.94	213.18	232.14
28	115.09	130.35	146.20	162.65	179.74	197.50	215.95	235.07
29	116.84	132.32	148.38	165.07	182.40	200.39	219.02	238.28
30	118.79	134.52	150.86	167.81	185.39	203.59	222.39	241.77
31	120.99	137.01	153.64	170.87	188.70	207.09	226.04	245.52
32	123.48	139.82	156.74	174.25	192.30	210.88	229.95	249.53
33	126.25	142.93	160.16	177.92	196.19	214.92	234.13	253.82
34	129.33	146.34	163.86	181.87	200.32	219.22	238.57	258.39
35	132.70	150.03	167.82	186.05	204.70	223.78	243.30	263.25
36	136.32	153.96	172.01	190.47	209.34	228.61	248.30	268.39
37	140.15	158.08	176.41	195.12	214.22	233.71	253.58	273.82
38	144.17	162.41	181.02	200.01	219.36	239.07	259.13	279.53
39	148.35	166.91	185.84	205.11	224.73	244.68	264.94	285.54
40	152.68	171.60	190.85	210.43	230.33	250.52	271.02	291.81
41	157.14	176.43	196.04	215.94	236.13	256.61	277.35	298.35
42	161.72	181.40	201.37	221.62	242.14	262.90	283.91	305.16
43	166.40	186.50	206.84	227.48	248.33	269.41	290.72	312.24
44	171.21	191.74	212.52	233.52	254.73	276.17	297.79	319.59
45	176.18	197.17	218.38	239.79	261.40	283.20	305.15	327.20

TABLE No. XXIX.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	238.19	257.84	278.30	299.65	321.91	345.14	369.38	394.65
21	239.44	259.14	279.68	301.10	323.43	346.72	370.98	396.23
22	240.86	260.66	281.29	302.79	325.19	348.52	372.77	397.98
23	242.51	262.41	283.14	304.73	327.19	350.53	374.75	399.88
24	244.40	264.42	285.27	306.93	329.42	352.74	376.90	401.95
25	246.57	266.73	287.66	309.37	331.86	355.14	379.23	404.19
26	249.04	269.31	290.31	312.04	334.51	357.74	381.76	406.62
27	251.80	272.16	293.21	314.93	337.37	360.54	384.49	409.25
28	254.84	275.27	296.33	318.05	340.46	363.58	387.45	412.10
29	258.15	278.62	299.70	321.42	343.80	366.86	390.64	415.17
30	261.71	282.23	303.33	325.04	347.39	370.39	394.08	418.49
31	265.53	286.10	307.23	328.94	351.25	374.19	397.78	422.08
32	269.62	290.25	311.41	333.12	355.40	378.27	401.78	425.94
33	274.00	294.69	315.88	337.59	359.84	382.66	406.06	430.09
34	278.67	299.42	320.65	342 36	364.59	387.34	410.65	434.57
35	283.63	304.45	325.72	347.45	369.66	392.35	415.58	439.37
36	288.89	309.79	331.12	352.86	375.05	397.71	420.86	444.52
37	294.44	315.44	336.83	358.60	380.79	403.42	426.49	449.99
38	300.29	321.40	342.85	364.68	386.89	409.47	432.43	455.77
39	306.44	327.67	349.22	371.11	393.33	415.86	438.70	461.86
40	312.88	334 26	355.93	377.88	400.09	422.55	445.26	468.24
41	319.63	341.16	362.95	384.94	407.14	429.52	452.11	474.89
42	326.65	348 36	370.24	392.28	414.45	436.77	459.21	481.78
43	333.95	355.81	377.79	399.86	422.03	444.26	466.55	488.92
44	341.51	363 52	385.59	407.71	429.85	451.99	474.14	496.28
45	349.33	371.48	393.65	415.80	437.91	459.96	481.95	503.88

TABLE NO. XXIX.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	420.97	448.38	476.90	506.62	537.59	569.92	603.71	639.06
21	422.50	449.80	478.21	507.79	538.63	570.80	604.42	639.59
22	424.16	451.36	479.64	509.08	539.75	571.76	605.19	640.18
23	425.96	453.04	481.19	510.48	540.98	572.80	606.03	640.82
24	427.92	454.88	482.88	512.01	542.32	573.93	606.96	641.52
25	430.05	456.88	484.72	513.66	543.78	575.18	607.98	642.30
26	432.36	459.04	486.72	515.46	545.37	576.54	609.09	643.17
27	434.87	461.39	488.88	517.43	547.11	578.03	610.33	644.15
28	437.57	463.93	491.24	519.57	549.01	579.68	611.71	645.24
29	440.50	466.69	493.80	521.89	551.09	581.50	613.24	646.45
30	443.67	469.68	496.57	524.45	553.39	583.50	614.91	647.77
31	447.10	472.92	499.60	527.23	555.90	585.69	616.74	649.21
32	450.80	476.43	502.90	530.27	558.62	588.06	618.71	650.77
33	454.80	480.24	506.48	533.55	561.56	590.61	620.86	652.47
34	459.12	484.36	510.32	537.08	564.72	593.37	623.16	654.29
35	463.76	488.76	514.44	540.85	568.10	596.31	625.62	656.24
36	468.71	493.46	518.83	544.88	571.71	599.45	628.25	658.31
37	473.97	498.45	523.49	549.15	575.54	602.78	631.03	660.52
38	479.52	503.72	528.41	553.66	579.58	606.30	633.98	662.88
39	485.37	509.26	533.58	558.41	583.84	610.01	637.12	665.39
40	491.50	515.07	539.01	563.39	588.31	613.94	640.44	668.06
41	497.88	521.13	544.67	568.59	593.02	618.07	643.95	670.89
42	504.51	527.42	550.56	574.04	597.94	622.42	647.65	673.90
43	511.36	533.93	556.69	579.71	603.09	626.97	651.56	677.10
44	518.45	540.70	563.06	585.62	608.47	631.77	655.68	680.49
45	525.80	547.72	569.69	591.79	614.12	636.81	660.05	684.11

TABLE NO. XXIX.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY. PAYABLE AT END OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.
20	676.12	715.02	755.97	799.17	844.85	893.32	944.90
21	676.47	715.22	756.01	799.07	844.67	893.11	944.74
22	676.87	715.43	756.05	798.98	844.48	892.89	944.57
23	677.30	715.66	756.11	798.89	844.29	892.65	944.38
24	677.79	715.94	756.20	798.81	844.09	892.39	944.18
25	678.34	716.26	756.31	798.73	843.87	892.12	943.96
26	678.96	716.64	756.44	798.66	843.64	891.82	943.72
27	679.66	717.06	756.60	798.59	843.40	891.50	943.47
28	680.45	717.54	756.78	798.52	843.14	891.16	943.19
29	681.31	718.07	757.00	798.45	842.87	890.79	942.88
30	682.27	718.66	757.24	798.39	842.58	890.38	942.55
31	683.31	719.30	757.51	798.33	842.26	889.95	942.19
32	684.45	720.01	757.80	798.25	841.92	889.48	941.80
33	685.67	720.77	758.12	798.18	841.55	888.97	941.38
34	687.00	721.59	758.46	798.11	841.16	888.42	940.92
35	688.41	722.46	758.83	798.03	840.74	887.83	940.42
36	689.92	723.42	759.24	797.96	840.29	887.19	939.88
37	691.54	724.44	759.69	797.89	839.82	886.50	939.30
38	693.27	725.54	760.18	797.82	839.31	885.76	938.66
39	695.13	726.73	760.71	797.76	838.77	884.97	937.97
40	697.11	728.01	761.31	797.72	838.23	884.13	937.22
41	699.23	729.40	761.96	797.70	837.65	883.22	936.41
42	701.50	730.89	762.69	797.70	837.03	882.24	935.53
43	703.93	732.52	763.50	797.72	836.38	881.20	934.58
44	706.53	734.28	764.38	797.76	835.71	880.08	933.55
45	709.32	736.17	765.36	797.84	835.03	878.92	932.45

TABLE NO. XXX.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT END OF FIFTEEN YEARS OR AT DEATH IF PRIOR. COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	66.49	136.06	208.88	285.13	364.97	448.56	536.13	627.90	724.05
21	66.47	136.04	208.85	285.08	364.90	448.50	536.09	627.85	724.04
22	66.46	136.01	208.81	285.13	364.85	448.46	536.05	627.84	724.06
23	66.44	135.98	208.78	284.99	364.81	448.42	536.02	627.83	724.07
24	66.42	135.95	208.72	284.93	364.74	448.35	535.95	627.78	724.07
25	66.42	135.92	208.69	284.89	364.69	448.31	535.93	627.77	724.10
26	66.40	135.90	208.65	284.84	364.64	448.25	535.88	627.75	724.11
27	66.38	135.86	208.60	284.78	364.57	448.18	535.83	627.73	724.11
28	66.35	135.80	208.52	284.68	364.47	448.09	535.75	627.68	724.13
29	66.34	135.77	208.47	284.63	364.40	448.02	535.69	627.65	724.15
30	66.32	135.72	208.40	284.54	364.30	447.93	535.62	627.61	724.15
31	66.28	135.67	208.33	284.44	364.21	447.83	535.53	627.56	724.16
32	66.25	135.60	208.24	284.34	364.09	447.73	535.46	627.52	724.20
33	66.22	135.56	208.18	284.27	364.03	447.67	535.42	627.53	724.26
34	66.20	135.51	208.12	284.20	363.96	447.62	535.40	627.54	724.34
35	66.17	135.49	208.05	284.14	363.91	447.59	535.41	627.61	724.48
36	66.16	135.44	208.03	284.11	363.90	447.61	535.47	627.72	724.62
37	66.15	135.44	208.03	284.14	363.96	447.70	535.58	627.84	724.79
38	66.15	135.44	208.06	284.19	364.02	447.68	535.66	627.95	724.94
39	66.17	135.50	208.15	284.31	364.17	447.91	535.79	628.08	725.13
40	66.22	135.59	208.28	284.46	364.27	448.00	535.86	628.17	725.28
41	66.31	135.72	208.44	284.61	364.43	448.11	535.96	628.30	725.49
42	66.37	135.84	208.56	284.71	364.48	448.14	535.99	628.38	725.68
43	66.42	135.90	208.60	284.68	364.41	447.99	535.88	628.32	725.84
44	66.46	135.94	208.60	284.65	364.35	447.93	535.89	628.42	726.01
45	66.47	135.94	208.54	284.54	364.22	447.86	535.80	628.43	726.21
46	66.43	135.83	208.37	284.36	364.02	447.66	535.65	628.40	726.39
47	66.39	135.73	208.24	284.17	363.80	447.44	535.48	628.34	726.56
48	66.34	135.63	208.09	283.97	363.56	447.20	535.30	628.31	726.78
49	66.29	135.52	207.90	283.72	363.26	446.90	535.06	628.24	726.99
50	66.24	135.34	207.71	283.45	362.97	446.62	534.85	628.19	727.24
51	66.17	135.25	207.49	283.18	362.65	446.30	534.62	628.16	727.54
52	66.10	135.09	207.25	282.86	362.29	445.98	534.40	628.12	727.85
53	66.01	134.93	206.99	282.52	361.92	445.62	534.13	628.06	728.16
54	65.94	134.76	206.72	282.19	361.59	445.32	533.92	628.07	728.41
55	65.85	134.57	206 45	281.86	361.18	444.87	533.55	627.91	728.87

TABLE No. XXXI.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT END OF TWENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	55.47	113.49	174.23	237.79	304.32	373.98	446.93	523.35	603.40
21	55.48	113.52	174.26	237.83	304.38	374.06	447.04	523.49	603.58
22	55.48	113.54	174.28	237.87	304.43	374.14	447.14	523.63	603.78
23	55.49	113.55	174.31	237.91	304.50	374.22	447.26	523.77	603.97
24	55.50	113.57	174.34	237.95	304.55	374.30	447.36	523.91	604.14
25	55.52	113.59	174.37	238.01	304.62	374.40	447.48	524.07	604.36
26	55.52	113.62	174.42	238.06	304.70	374.50	447.62	524.25	604.60
27	55.54	113.64	174.46	238.11	304.77	374.59	447.75	524.44	604.84
28	55.55	113.67	174.50	238.17	304.86	374.71	447.91	524.65	605.12
29	55.56	113.69	174.54	238.23	304.94	374.83	448.08	524.87	605.41
30	55.58	113.73	174.59	238.31	305.05	374.98	448.27	525.14	605.77
31	55.59	113.76	174.65	238.41	305.19	375.16	448.53	525.46	606.19
32	55.61	113.81	174.73	238.52	305.35	375.39	448.82	525.84	606.68
33	55.64	113.87	174.83	238.66	305.55	375.65	449.16	526.29	607.25
34	55.68	113.96	174.95	238.84	305.78	375.95	449.56	526.79	607.86
35	55.73	114.07	175.12	239.09	306.13	376.41	450.13	527.49	608.68
36	55.79	114.19	175.33	239.39	306.53	376.92	450.75	528.21	609.51
37	55.88	114.36	175.61	239.78	307.04	377.55	451.50	529.06	610.48
38	55.97	114.56	175.93	240.22	307.61	378.24	452.29	529.97	611.50
39	56.10	114.83	176.34	240.78	308.29	379.02	453.16	530.92	612.58
40	56.26	115.16	176.83	241.40	308.98	379.81	454.02	531.90	613.70
41	56.45	115.53	177.36	242.05	309.76	380.66	454.99	532.99	614.97
42	56.66	115.92	177.88	242.69	310.49	381.49	455.93	534.10	616.28
43	56.86	116.27	178.40	243.30	311.21	382.33	456.92	535.26	617.69
44	57.05	116.63	178.84	243.85	311.87	383.14	457.91	536.48	619.19
45	57.23	116.95	179.27	244.41	312.58	384.01	458.96	537.77	620.77
46	57.36	117.17	179.65	244.94	313.26	384.88	460.06	539.12	622.48
47	57.52	117.49	180.10	245.53	314.02	385.82	461.22	540.60	624.34
48	57.67	117.80	180.57	246.16	314.83	386.82	462.49	542.18	626.33
49	57.84	118.13	181.04	246.80	315.64	387.86	463.79	543.84	628.46
50	58.02	118.43	181.56	247.48	316.53	388.99	465.21	545.64	630.76

TABLE NO. XXXII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT END OF TWENTY-FIVE YEARS OR AT DEATH IF PRIOR. COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	46.87	95.87	147.15	200.80	256.96	315.73	377.26	441.70	509.17
21	46.90	95.95	147.27	200.96	257.15	315.98	377.56	442.05	509.60
22	46.93	96.03	147.38	201.12	257.37	316.24	377.87	442.43	510.05
23	46.97	96.11	147.52	201.30	257.59	316.51	378.22	442.83	510.54
24	47.02	96.20	147.65	201.48	257.82	316.81	378.57	443.26	511.04
25	47.07	96.31	147.80	201.70	258.10	317.14	378.98	443.75	511.62
26	47.12	96.43	148.00	201.96	258.45	317.57	379.39	444.26	512.24
27	47.19	96.53	148.16	202.18	258.73	317.93	379.92	444.88	512.97
28	47.25	96.66	148.36	202.45	259.07	318.36	380.46	445.54	513.75
29	47.32	96.81	148.58	202.76	259.47	318.86	381.07	446.27	514.61
30	47.40	96.96	148.82	203.09	259.91	319.41	381.75	447.09	515.59
31	47.49	97.15	149.11	203.49	260.42	320.05	382.53	448.03	516.71
32	47.59	97.36	149.43	203.93	261.00	320.78	383.42	449.09	517.98
33	47.70	97.59	149.80	204.44	261.66	321.60	384.43	450.31	519.42
34	47.84	97.87	150.22	205.01	262.39	322.51	385.53	451.63	520.96
35	47.97	98.19	150.70	205.68	263.27	323.62	386.89	453.23	522.81
36	48.15	98.53	151.25	206.44	264.27	324.85	388.36	454.94	524.76
37	48.36	98.95	151.90	207.34	265.42	326.27	390.04	456.86	526.94
38	48.58	99.41	152.62	208.34	266.69	327.81	391.82	458.90	529.23
39	48.85	99.97	153.48	209.49	268.13	329.50	393.77	461.09	531.69
40	49.16	100.61	154.44	210.75	269.62	331.26	395.78	463.37	534.28
41	49.52	101.31	155.47	212.08	271.27	333.18	397.97	465.88	537.14
42	49.91	102.06	156.54	213.46	272.92	335.12	400.23	468.50	540.16
43	50.29	102.78	157.58	214.78	274.55	337.05	402.51	471.27	543.37
44	50.68	103.54	158.67	216.21	276.32	339.21	405.08	474.18	546.80
45	51.06	104.29	159.76	217.64	278.14	341.41	407.71	477.29	550.44

TABLE No. XXXIII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT END OF THIRTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	40.19	82.23	126.19	172.17	220.28	270.61	323.30	378.44	436.18
21	40.27	82.38	126.42	172.48	220.67	271.10	323.89	379.14	437.00
22	40.35	82.54	126.66	172.81	221.10	271.63	324.51	379.89	437.86
23	40.44	82.72	126.94	173.19	221.59	272.22	325.23	380.72	438.82
24	40.53	82.91	127.23	173.59	222.09	272.84	325.97	381.59	439.84
25	40.64	83.13	127.56	174.04	222.66	273.54	326.81	382.57	440.99
26	40.75	83.37	127.92	174.53	223.29	274.31	327.73	383.66	442.26
27	40.86	83.60	128.30	175.04	223.95	275.13	328.72	384.84	443.63
28	41.02	83.90	128.74	175.64	224.71	276.07	329.84	386.16	445.17
29	41.17	84.21	129.22	176.29	225.54	277.09	331.07	387.64	446.86
30	41.33	84.53	129.72	176.98	226.44	278.22	332.41	389.20	448.73
31	41.52	84.92	130.30	177.76	227.43	279.42	333.99	391.06	450.86
32	41.72	85.33	130.94	178.65	228.58	280.86	335.61	392.99	453.14
33	41.94	85.78	131.65	179.62	229.83	282.41	337.48	395.21	455.73
34	42.20	86.30	132.44	180.71	231.23	284.13	339.57	397.67	458.52
35	42.48	86.89	133.21	181.91	232.77	286.05	341.87	400.38	461.70
36	42.78	87.51	134.30	183.26	234.51	288.20	344.45	403.36	465.08
37	43.13	88.23	135.40	184.77	236.47	290.60	347.28	406.63	468.82
38	43.51	89.01	136.61	186.43	238.58	293.16	350.28	410.08	472.71
39	43.95	89.91	137.99	188.30	240.92	295.96	353.53	413.79	476.90
40	44.43	90.91	139.50	190.31	243.37	298.88	356.91	417.66	481.30

TABLE No. XXXIV.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT END OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	35.12	71.81	110.21	150.35	192.34	236.25	282.19	330.27	380.60
21	35.24	72.09	110.61	150.89	193.01	237.08	283.18	331.44	381.94
22	35.38	72.36	111.03	151.46	193.74	237.97	284.25	332.68	383.38
23	35.53	72.67	111.50	152.09	194.55	238.97	285.44	334.08	385.09
24	35.69	73.00	112.00	152.78	195.43	240.04	286.71	335.57	386.71
25	35.88	73.37	112.53	153.53	196.40	241.23	288.13	337.22	388.63
26	36.06	73.75	113.15	154.35	197.43	242.49	289.65	339.01	390.69
27	36.28	74.19	113.81	155.24	198.57	243.90	291.34	340.97	392.96
28	36.51	74.66	114.53	156.22	199.81	245.42	293.15	343.12	395.46
29	36.75	75.16	115.30	157.26	201.15	247.07	295.14	345.46	398.16
30	37.03	75.69	116.12	158.39	202.64	248.88	297.31	348.01	401.13
31	37.32	76.30	117.06	159.67	204.24	250.88	299.71	350.84	404.41
32	37.63	76.96	118.07	161.06	206.01	253.07	302.34	353.94	408.02
33	37.99	77.69	119.18	162.57	207.97	255.48	305.23	357.35	411.97
34	38.37	78.47	120.39	164.23	210.09	257.11	308.38	361.03	416.21
35	38.79	79.34	121.70	166.04	212.41	260.97	311.82	365.10	420.91

TABLE No. XXXV.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	47.42	97.01	148.90	203.19	260.01	319.48	381.75	446.95
21	52.07	106.54	163.53	223.18	285.61	350.98	419.42	491.11
22	57.47	117.59	180.52	246.37	315.33	387.53	463.17	542.40
23	63.80	130.56	200.43	273.59	350.19	430.43	514.50	602.60
24	71.31	145.95	224.09	305.91	391.63	481.42	575.52	674.18
25	80.38	164.51	252.62	344.91	441.60	542.93	649.16	760.54
26	91.50	187.31	287.66	392.80	502.99	618.50	739.62	866.67
27	105.46	215.93	331.65	452.94	580.08	713.40	853.25	
28	123.49	252.86	388.44	530.57	679.61	835.94		
29	147.60	302.28	464.44	634.47	812.83			
30	181.48	371.71	571.18	780.43				
31	232.40	476.10	731.74					
32	317.49	650.52						
33	487.96							

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	515.24	586.79	661.77	740.38	822.80	909.27
21	566.22	644.95	727.46	813.99	904.75	
22	625.44	712.49	803.77	899.52		
23	694.96	791.81	893.40			
24	777.63	886.13				
25	877.39					

TABLE No. XXXVI.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	31.39	64.19	98.49	134.33	171.80	211.00	251.99	294.87
21	33.88	69.29	106.29	144.98	185.44	227.76	272.04	318.36
22	36.64	74.95	114.99	156.87	200.67	246.49	294.45	344.63
23	39.76	81.32	124.80	170.26	217.83	267.61	319.71	374.24
24	43.31	88.57	135.93	185.47	237.30	291.56	348.35	407.82
25	47.31	96.82	148.60	202.78	259.49	318.85	381.02	446.14
26	51.95	106.30	163.17	222.69	285.01	350.27	418.62	490.26
27	57.35	117.33	180.11	245.84	314.69	386 78	462.34	541.54
28	63.63	130.23	199.96	272.98	349.47	429.63	513.64	601.74
29	71.15	145.61	223.60	305.29	390.88	480.61	574.70	673.40
30	80.19	164.12	252.06	344.21	440.82	542.12	648.38	759.91
31	91.26	186.87	287.05	392.07	502.20	617.73	738.98	866.28
32	105.20	215.45	331.02	452.21	579.34	712.76	852.85	
33	123.22	252.37	387.81	529.88	679.00	835.55		
34	147.31	301.78	463.82	633.89	812.44			
35	181.16	371.19	570.64	780.04				
36	232.05	475.65	731.38					
37	317.18	650.20						
38	487.71							

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	339.74	386.71	435.87	487.36	541.30	597.81	657.06	719.18
21	366.85	417.61	470.76	526.44	584.79	645.95	710.09	777.37
22	397.17	452.20	509.83	570.22	633.53	699.92	769.56	842.65
23	431.36	491.19	553.88	619.59	688.51	760.80	836.67	916.33
24	470.12	535.41	603.85	675.61	750.90	829.91	912.86	
25	514.38	585.92	660.93	739.62	822.21	908.92		
26	565.34	644.09	726.68	813.37	904.39			
27	624.59	711.72	803.15	899.16				
28	694.17	791.18	893.02					
29	776.99	885.75						
30	877.00							

AGE.	17th Year.	18th Year.	19th Year.
20	784.35	852.75	924.57
21	847.98	922.12	
22	919.39		

TABLE No. XXXVII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FORTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	22.21	45.36	69.55	94.80	121.18	148.74	177.52	207.60
21	23.70	48.44	74 27	101.25	129.43	158.87	189.62	221.76
22	25.35	51.80	79.44	108.31	138 46	169.95	202.89	237.30
23	27 15	55.50	85.11	116.07	148.36	182.16	217.46	254.39
24	29.14	59.58	91 39	124.61	159.32	195.63	233.58	273.27
25	31.37	64.11	98.33	134.10	171.49	210.58	251.46	294.23
26	33.83	69.15	106.08	144.68	185.03	227.23	271.38	317.58
27	36.60	74.81	114.76	156.53	200.21	245.91	293.73	343.79
28	39.64	81.11	124.46	169.81	217.24	266.86	318.83	373.36
29	43.18	88.33	135.54	184.92	236.61	290.72	347.39	406.77
30	47.19	96.53	148.14	202.16	258.71	317.93	379.97	445.01
31	51 78	105.95	162.65	221.99	284.15	349 28	417.50	489.08
32	57.14	116.93	179.51	245.07	313 75	385.71	461.18	540.35
33	63.41	129.80	199.32	272.17	348.39	428.54	512.50	600.63
34	70.88	145.11	222.88	304.37	389.84	479.49	573.59	672.39
35	79.90	163.59	251 31	343 29	439.79	541.06	647.40	759.10
36	90.98	186.30	286.27	391.14	501.29	616.78	738.18	865.78
37	104.88	214.86	330.22	451.30	578.44	711.98	852.35	
38	122.86	251.74	387.01	529.04	678.23	835.05		
39	146.94	301.15	463.07	633.17	811.95			
40	180.78	370.60	569.98	779 56				
41	231.71	475.09	730.92					
42	316.80	649.77						
43	487.37							

TABLE No. XXXVII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT AGE OF FORTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	239.03	271.89	306.24	342.17	379.75	419.08	460.26	503.38
21	255.37	290.50	327.25	365.68	405.90	448.01	492.11	538.32
22	273.28	310.92	350.29	391.49	434.62	479.79	527.12	576.70
23	293.00	333.39	375.66	419.92	466.26	514.82	565.69	619.05
24	314.78	358.24	403.73	451.37	501.28	553.57	608.42	665.96
25	338.98	385.83	434.90	486.30	540.18	596.67	655.93	718.13
26	365.96	416.61	469.71	525.29	583.62	644.80	709.01	776.43
27	396.22	451.14	508.69	569.06	632.38	698.83	768.62	841.91
28	430.27	490.01	552.67	618.40	687.38	759.82	835.90	915.88
29	468.96	534.22	602.65	674.58	749.91	829.13	912.41	
30	513.19	584.72	659.79	738.61	821.42	908.45		
31	564.15	642.94	725.67	812.58	903.92			
32	623.45	710.69	802.34	898.67				
33	693.16	790.37	892.53					
34	776.17	885.26						
35	876.51							

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	548.55	595.90	645.55	697.63	752.29	809.68	869.97	933.34
21	586.72	637.51	690.77	746.77	805.37	867.02	931.83	
22	628.71	683.27	740.52	800.65	863.80	930.18		
23	675.03	733.77	795.46	860.26	928.36			
24	726.35	789.75	856.36	926.36				
25	783.44	852.05	924.15					
26	847.26	921.70						
27	918.96							

TABLE No. XXXVIII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FIFTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	16.43	33.54	51.39	70.00	89.41	109.66	130.78	152.82
21	17.40	35.55	54.48	74.22	94.80	116.28	138.67	162.05
22	18.49	37.75	57.83	78.78	100.64	123.43	147.23	172.05
23	19.63	40.09	61.43	83.71	106.93	131.17	156.47	182.88
24	20.88	42.65	65.37	89.05	113.79	139.59	166.52	194.66
25	22.25	45.43	69.63	94.88	121.24	148.75	177.48	207.48
26	23.75	48.49	74.32	101.26	129.40	158.79	189.47	221.53
27	25.36	51.82	79.43	108.25	138.34	169.77	202.61	236.92
28	27.15	55.47	85.05	115.93	148.16	181.86	217.07	253.89
29	29.13	59.53	91.27	124.41	159.04	195.23	233.08	272.68
30	31.32	64.00	98.14	133.81	171.09	210.06	250.82	293.48
31	33.75	68.98	105.81	144.30	184.53	226.63	270.64	316.74
32	36.48	74.59	114.42	156.07	199.63	245.17	292.88	342.85
33	39.56	80.89	124.11	169.34	216.59	266.12	317.97	372.30
34	43.04	88.04	135.12	184.33	235.88	289.88	346.45	405.74
35	47.03	96.20	147.66	201.53	257.94	317.05	379.01	443.98
36	51.63	105.59	162.13	221.34	283.36	348.38	416.52	488.06
37	56.94	116.54	178.96	244.37	312.93	384.78	460.20	539.30
38	63.20	129.39	198.75	271.44	347.65	427.62	511.47	599.53
39	70.65	144.68	222.28	303.63	388.99	478.52	572.51	671.25
40	79.66	163.16	250.71	342.54	438.87	540.00	646.26	758.03
41	90.73	185.84	285.64	390.31	500.19	615.64	737.09	865.02
42	104.61	214.36	329.47	450.32	577.29	710.86	851.56	
43	122.54	251.11	386.08	527.89	677.06	834.21		
44	146.52	300.35	461.96	631.96	811.05			
45	180.24	369.59	568.78	778.62				
46	230.99	473.98	729.94					
47	315.97	648.83						
48	486.61							

TABLE No. XXXVIII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FIFTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	175.81	199.81	224.86	251.02	278.34	306.88	336.71	367.90
21	186.45	211.92	238.52	266.29	295.31	325.64	357.35	390.53
22	197.97	225.05	253.31	282.84	313.70	345.98	379.75	415.03
23	210.46	239.25	269.34	300.78	333.67	368.07	404.02	441.69
24	224.03	254.72	286.79	320.33	355.42	392.09	430.52	470.76
25	238.82	271.58	305.83	341.69	379.14	418.38	459.47	502.53
26	255.03	290.06	326.72	365.02	405.16	447.19	491.22	537.38
27	272.81	310.35	349.59	390.70	433.75	478.86	526.14	575.69
28	292.41	332.66	374.85	419.02	465.30	513.81	564.65	618.03
29	314.05	357.41	402.82	450.39	500.25	552.51	607.38	664.90
30	338.13	384.89	433.89	485.25	539.11	595.59	654.85	717.05
31	365.02	415.60	468.62	524.19	582.52	643.69	707.91	775.38
32	395.19	450.06	507.58	567.95	631.25	697.71	767.54	840.99
33	429.25	488.94	551.59	617.29	686.27	758.74	834.97	915.27
34	467.89	533.12	601.53	673.35	748.80	828.17	911.78	
35	512.13	583.61	658.66	737.50	820.44	907.82		
36	563.06	641.82	724.55	811.59	903.27			
37	622.32	709.57	801.33	898.01				
38	692.03	789.34	891.85					
39	775.13	884.55						
40	875.77							

TABLE NO. XXXVIII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FIFTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	400.52	434.65	470.38	507.80	547.00	588.10	631.20	676.40
21	425.20	461.54	499.58	539.44	581.23	625.02	671.00	719.20
22	452.01	490.73	531.29	573.82	618.38	665.17	714.23	765.74
23	481.14	522.47	565.80	611.20	658.87	708.85	761.33	816.46
24	512.91	557.11	603.42	652.04	703.03	756.55	812.78	871.94
25	547.66	594.99	644.62	696.69	751.36	808.79	869.21	932.85
26	585.76	636.55	689.80	745.71	804.45	866.24	931.33	
27	627.71	682.26	739.53	799.69	862.98	929.66		
28	673.99	732.75	794.48	859.42	927.83			
29	725.30	788.75	855.50	925.81				
30	782.41	851.16	923.59					
31	846.35	921.12						
32	918.36							

AGE	25th Year	26th Year.	27th Year.	28th Year.	29th Year.
20	723.81	773.59	825.89	880.90	938.86
21	769.81	822.98	878.91	937.84	
22	819.85	876.77	936.73		
23	874.45	935.54			
24	934.25				

TABLE No. XXXIX.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FIFTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	12.64	25.76	39.45	53.69	68.52	83.96	100.04	116.80
21	13.30	27.18	41.59	56.62	72.27	88.55	105.52	123.19
22	14.05	28.67	43.90	59.75	76.26	93.45	111.36	130.02
23	14.83	30.28	46.36	63.09	80.54	98.70	117.63	137.34
24	15.68	32.01	49.00	66.70	85.14	104.34	124.37	145.22
25	16.59	33.84	51.84	70.57	90.08	110.42	131.61	153.69
26	17.57	35.86	54.90	74.76	95.43	116.97	139.43	162.85
27	18.62	38.00	58.20	79.24	101.18	124.04	147.87	172.74
28	19.77	40.34	61.79	84.14	107.44	131.73	157.06	183.50
29	21.01	42.88	65.68	89.45	114.22	140.06	167.04	195.19
30	22.37	45.63	69.90	95.21	121.61	149.15	177.90	207.92
31	23.82	48.64	74.54	101.53	129.71	159.13	189.81	221.90
32	25.44	51.96	79.61	108.48	138.63	170.06	202.93	237.28
33	27.22	55.60	85.22	116.15	148.40	182.12	217.37	254.22
34	29.18	59.62	91.42	124.58	159.24	195.48	233.36	272.98
35	31.37	64.08	98.26	133.97	171.29	210.31	251.12	293.83
36	33.82	69.08	105.95	144.48	184.75	226.89	270.98	317.09
37	36.52	74.67	114.55	156.23	199.85	245.48	293.20	343.07
38	39.61	81.01	124.26	169.53	216.88	266.42	318.17	372.38
39	43.10	88.14	135.27	184.58	236.16	290.06	346.49	405.50
40	47.09	96.34	147.87	201.77	258.12	317.07	378.73	443.32
41	51.69	105.76	162.33	221.44	283.32	348.04	415.81	486.89
42	57.03	116.68	179.02	244.27	312.50	383.98	458.92	537.60
43	63.25	129.30	198.55	270.92	346.71	426.16	509.64	597.40
44	70.58	144.44	221.70	302.60	387.45	476.53	570.21	668.85
45	79.46	162.58	249.63	340.91	436.76	537.56	643.74	755.80
46	90.30	184.87	284.03	388.15	497.65	612.94	734.73	863.48
47	103.96	212.96	327.42	447.79	574.53	708.40	849.93	
48	121.65	249.39	383.72	525.18	674.56	832.52		
49	145.44	298.37	459.42	629.49	809.33			
50	178.97	367.42	566.44	776.88				
51	229.56	472.04	728.25					
52	314.58	647.27						
53	485.38							

TABLE No. XXXIX.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FIFTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	134.25	152.43	171.37	191.11	211.68	233.13	255.50
21	141.60	160.78	180.77	201.61	223.33	245.99	269.64
22	149.46	169.71	190.83	212.85	235.82	259.78	284.81
23	157.89	179.31	201.64	224.93	249.24	274.62	301.10
24	166.98	189.64	213.27	237.94	263.71	290.58	318.67
25	176.72	200.74	225.80	251.96	279.28	307.82	337.64
26	187.27	212.75	239.37	267.13	296.15	326.48	358.19
27	198.68	225.78	254.02	283.56	314.44	346.71	380.48
28	211.10	239.89	269.99	301.45	334.32	368.74	404.73
29	224.58	255.27	287.37	320.91	356.02	392.73	431.15
30	239.29	272.07	306.34	342.20	379.71	418.94	459.96
31	255.44	290.48	327.16	365.52	405.66	447.59	491.51
32	273.18	310.75	350.05	391.16	434.12	479.11	526.14
33	292.76	333.08	375.28	419.35	465.51	513.77	564.32
34	314.43	357.79	403.11	450.56	500.17	552.13	606.61
35	338.49	385.19	434.04	485.15	538.67	594.79	653.72
36	365.28	415.73	468.48	523.74	581.68	642.51	706.49
37	395.30	449.89	507.08	567.04	630.01	696.22	765.93
38	429.05	488.40	550.64	615.98	684.71	757.06	833.51
39	467.30	532.11	600.16	671.71	747.04	826.64	910.79
40	511.04	582.15	656.93	735.70	818.84	906.77	
41	561.50	639.98	722.59	809.88	902.16		
42	620.36	707.48	799.52	896.83			
43	689.79	787.40	890.59				
44	773.04	883.20					
45	874.33						

TABLE NO. XXXIX—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FIFTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	278.85	303.21	328.66	355.24	383.02	412.08	442.46	474 26
21	294.33	320.08	347.00	375.15	404.56	435.34	467.53	501.22
22	310.91	338.19	366.72	396.53	427.72	460.36	494.49	530.15
23	328.77	357.70	387.93	419.57	452.66	487.29	523.46	561.35
24	348.03	378.72	410.84	444.43	479.57	516.28	554.74	594.95
25	368.83	401.45	435.58	471.28	508.61	547.65	588.50	631.28
26	391.37	426.07	462.37	500.30	540.03	581.56	625.06	670.67
27	415.80	452.76	491.36	531.80	574.07	618.36	664.78	713.53
28	442.39	481.73	522.93	566.01	611.12	658.43	708.11	760.34
29	471.28	513.31	557.25	603.28	651.55	702.22	755.51	811.60
30	502.87	547.76	594.77	644.07	695.83	750.27	807.61	868.12
31	537.42	585.51	635.93	688.88	744.56	803.16	865.11	930.58
32	575.40	627.05	681.29	738.33	798.36	861.82	928.89	
33	617.32	672.97	731.50	793.10	858.21	927.03		
34	663.84	723.99	787.32	854.25	924.99			
35	715.69	780.97	849.87	922.74				
36	773.84	845.01	920.24					
37	839.59	917.45						
38	914.32							

AGE.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.
20	507.51	542.28	578.65	616.69	656.54	698.32	742.20	788.33
21	536.40	573.26	611.79	652.15	694.47	738.90	785.63	834.85
22	567.50	606.56	647.46	690.35	735.38	782.74	832.62	885.27
23	600.95	642.44	685.93	731.61	779.64	830.24	883.64	940.12
24	637.06	681.21	727.57	776.33	827.68	881.88	939.21	
25	676.13	723.23	772.76	824.94	880.00	938.25		
26	718.57	768.93	821.99	877.98	937.21			
27	764.80	818.80	875.80	936.08				
28	815.32	873.45	934.87					
29	870.89	933.56						
30	932.13							

AGE.	32d Year.	33d Year.	34th Year.
20	836.93	888.23	942.48
21	886.80	941.74	
22	940.96		

TABLE NO. XL.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY YEARS OR AT DEATH IF PRIOR. COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	10.10	20.58	31.48	42.80	54.57	66.81	79.52	92.74
21	10.59	21.61	33.06	44.95	57.30	70.16	83.51	97.39
22	11.12	22.68	34.71	47.20	60.19	73.68	87.71	102.32
23	11.71	23.86	36.50	49.63	63.27	77.46	92.23	107.55
24	12.31	25.09	38.39	52.19	66.55	81.49	96.99	113.13
25	12.95	26.40	40.38	54.92	70.03	85.74	102.08	119.07
26	13.65	27.80	42.53	57.86	73.76	90.31	107.52	125.43
27	14.37	29.30	44.83	60.96	77.74	95.19	113.35	132.23
28	15.16	30.92	47.28	64.30	82.00	100.43	119.60	139.55
29	16.02	32.62	49.92	67.89	86.60	106.05	126.32	147.44
30	16.91	34.46	52.73	71.73	91.52	112.11	133.55	155.90
31	17.87	36.46	55.78	75.91	96.86	118.68	141.39	165.06
32	18.93	38.62	59.11	80.44	102.66	125.77	149.89	175.02
33	20.07	40.95	62.69	85.35	108.91	133.49	159.11	185.81
34	21.33	43.51	66.63	90.68	115.75	141.90	169.15	197.65
35	22.68	46.27	70.86	96.49	123.21	151.08	180.16	210.51
36	24.19	49.32	75.54	102.89	131.38	161.17	192.21	224.58
37	25.79	52.67	80.67	109.88	140.39	172.21	205.39	239.90
38	27.59	56.35	86.32	117.65	150.31	184.36	219.79	256.75
39	29.57	60.39	92.62	126.19	161.22	197.65	235.66	275.19
40	31.78	64.97	99.58	135.66	173.23	212.37	253.10	295.52
41	34.26	70.00	107.27	146.05	186.50	228.56	272.39	318.06
42	37.03	75.62	115.78	157.65	201.21	246.58	293.89	343.26
43	40.07	81.77	125.26	170.49	217.61	266.73	318.01	371.58
44	43.45	88.76	135.89	184.96	236.13	289.55	345.35	403.71
45	47.33	96.60	147.91	201.41	257.25	315.59	376.65	440.65
46	51.71	105.58	161.72	220.35	281.59	345.63	412.85	483.39
47	56.80	116.02	177.83	242.41	309.95	380.83	455.22	533.49
48	62.79	128.32	196.80	268.40	343.55	422.41	505.41	592.95
49	69.93	142.99	219.39	299.58	383.72	472.26	565.69	664.48
50	78.56	160.76	246.92	337.39	432.59	533.02	639.25	751.94
51	89.12	182.68	280.87	384.19	493.20	608.48	730.78	860.95
52	102.70	210.49	323.93	443.60	570.16	704.43	847.35	
53	120.13	246.55	379.92	520.97	670.61	829.88		
54	143.68	295.26	455.57	625.63	806.65			
55	177.00	364.21	562.81	774.20				
56	227.47	468.79	725.64					
57	312.37	644.86						
58	483.52							

TABLE No. XL.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	106.49	120.77	135.62	151.07	167.13	183.84	201.24	219.34
21	111.84	126.83	142.43	158.66	175.54	193.11	211.40	230.47
22	117.46	133.23	149.63	166.70	184.45	202.94	222.21	242.24
23	123.49	140.08	157.34	175.29	193.99	213.47	233.73	254.86
24	129.91	147.37	165.54	184.45	204.17	224.67	246.05	268.35
25	136.74	155.14	174.29	194.23	215.01	236.66	259.23	282.78
26	144.07	163.47	183.69	204.72	226.65	249.52	273.35	298.28
27	151.91	172.41	193.73	215.96	239.15	263.31	288.58	314.91
28	160.35	181.98	204.54	228.07	252.58	278.21	304.93	332.78
29	169.40	192.31	216.19	241.08	267.11	294.24	322.52	351.95
30	179.17	203.45	228.77	255.19	282.76	311.51	341.44	372.61
31	189.75	215.49	242.39	270.43	299.67	330.09	361.82	394.83
32	201.23	228.62	257.17	286.94	317.91	350.22	383.82	418.82
33	213.74	242.84	273.18	304.75	337.69	371.94	407.61	444.80
34	227.35	258.30	290.52	324.13	359.08	395.49	433.44	473.06
35	242.15	275.09	309.41	345.12	382.31	421.09	461.57	503.87
36	258.26	293.39	329.94	368.00	407.67	449.09	492.37	537.60
37	275.91	313.35	352.35	393.01	435.46	479.80	526.16	574.85
38	295.18	335.21	376.95	420.52	466.04	513.62	563.60	616.02
39	316.34	359.27	404.07	450.88	499.82	551.22	605.13	661.87
40	339 75	385.92	434.15	484.63	537.54	593.10	651.57	713.24
41	365.75	415.57	467.66	522.36	579.73	640.12	703.82	771.19
42	394.85	448.79	505.42	564.83	627.36	693.32	763.08	837.09
43	427.58	486.40	548.10	613.03	681.53	753.97	830.82	912.62
44	464.97	529.24	596.88	668.24	743.70	823.76	908.98	
45	507.84	578.56	653.15	732.05	815.75	904.84		
46	557.62	635.93	718.74	806.60	900.11			
47	616.07	703.40	796.05	894.66				
48	685.54	783.76	888.32					
49	769.28	880.84						
50	871.88							

TABLE No. XL.—*Continued*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY YEARS OR AT DEATH IF PRIOR. COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	238.19	257.84	278.30	299.65	321.91	345.14	369.38	394.65
21	250.28	270.96	292.52	314.98	338.48	362.97	388.49	415.05
22	263.14	284.93	307.64	331.39	356.13	381.93	408.78	436.79
23	276.90	299.86	323.88	348.90	374.99	402.13	430.46	459.91
24	291.58	315.88	341.20	367.60	395.06	423.72	453.53	484.56
25	307.35	332.99	359.72	387.56	416.54	446.71	478.14	510.91
26	324.25	351.33	379.50	408.90	439.47	471.30	504.49	539.14
27	342.36	370.92	400.73	431.72	464.00	497.65	532.77	569.47
28	361.76	392.00	423.44	456.19	490.33	525.97	563.20	602.12
29	382.65	414.57	447.82	482.49	518.68	556.49	596.00	637.52
30	405.05	438.85	474.08	510.85	549.27	589.48	631.63	675.88
31	429.20	465.03	502.44	541.53	582.38	625.30	670.31	717.68
32	455.31	493.40	533.19	574.79	618.48	664.31	712.55	763.43
33	483.63	524.19	566.58	611.12	657.84	707.00	758.87	813.72
34	514.45	557.71	603.17	650.84	701.01	753.93	809.90	869.29
35	548.13	594.52	643.23	694.49	748.57	805.76	866.44	931.02
36	585.12	634.96	687.41	742.74	801.26	863.34	929.42	
37	625.92	679.67	736.38	796.34	859.96	927.67		
38	671.20	729.40	790.95	856.25	925.76			
39	721.72	785.02	852.17	923.65				
40	778.47	847.67	921.32					
41	842.67	918.74						
42	915.86							

TABLE No. XL.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	420 97	448.38	476.90	506.62	537.59	569 92	603.71	639.06
21	442.76	471.58	501.59	532.88	565.55	599.67	635.39	672.82
22	465.91	496.25	527.87	560.89	595.38	631.48	669.31	709.04
23	490.59	522.57	555.96	590.84	627.34	665.60	705.77	748.05
24	516.92	550.70	585.99	622.93	661.64	702.29	745.07	790.19
25	545.10	580.84	618.23	657.42	698.58	741.89	787.58	835.90
26	575.34	613.23	652.94	694.63	738.51	784.79	833.74	885.68
27	607.88	648.14	690.41	734.89	781.82	831.45	884.10	940.14
28	643.01	685.90	731.03	778.64	828.99	882.41	939.27	
29	681.07	726.89	775.24	826.36	880.60	938.33		
30	722.45	771.58	823.54	878.66	937.33			
31	767.66	820.50	876.58	936.25				
32	817.24	874.33	935.09					
33	871.91	933.84						
34	932.49							

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.
20	676.12	715.02	755.97	799.17	844.85	893.32	944.90
21	712.12	753.49	797.12	843.27	892.23	944.34	
22	750.85	794.95	832.59	891.07	943.74		
23	792.64	839.81	889.85	943.11			
24	837.91	888.55	942.44				
25	887.16	941.72					
26	940.96						

TABLE No. XLI.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	8.41	17.12	26.19	35.58	45.27	55.43	65.94	76.81
21	8.80	17.95	27.41	37.19	47.44	58.02	68.99	80.38
22	9.23	18.77	28.64	38.98	49.66	60.72	72.21	84.14
23	9.66	19.62	30.05	40.82	52.00	63.59	75.62	88.09
24	10.06	20.60	31.48	42.76	54.47	66.62	79.21	92.28
25	10.59	21.57	32.98	44.80	57.07	69.80	83.00	96.70
26	11.13	22.64	34.59	47.01	59.85	73.19	87.04	101.42
27	11.67	23.75	36.30	49.30	62.79	76.79	91.33	106.42
28	12.23	24.93	38.08	51.73	65.90	80.61	95.87	111.72
29	12.86	26.17	40.00	54.33	69.23	84.68	100.74	117.42
30	13.52	27.50	42.02	57.10	72.76	89.02	105.91	123.46
31	14.19	28.92	44.21	60.07	76.56	93.70	111.47	129.96
32	14.94	30.45	46.55	63.27	80.65	98.68	117.44	136.95
33	15.76	32.10	49.08	66.72	85.03	104.06	123.88	144.48
34	16.61	33.86	51.79	70.37	89.73	109.84	130.79	152.58
35	17.54	35.74	54.67	74.35	94.81	116.11	138.26	161.31
36	18.56	37.82	57.84	78.66	100.34	122.90	146.34	170.72
37	19.64	40.05	61.26	83.36	106.32	130.23	155.07	180.77
38	20.82	42.47	65.00	88.43	112.81	138.14	164.36	191.61
39	22.10	45.11	69.04	93.95	119.82	146.59	174.42	203.20
40	23.54	48.00	73.47	99.92	127.35	155.77	185.18	215.63
41	25.06	51.15	78.23	106.28	135.42	165.55	196.73	229.02
42	26.76	54.55	83.30	113.21	144.12	176.09	209.21	243.54
43	28.55	58.09	88.82	120.57	153.43	187.45	222.73	259.31
44	30.44	62.06	94.75	128.57	163.60	199.90	237.56	276.60
45	32.57	66.27	101.16	137.30	174.74	213.59	253.86	295.81
46	34.84	70.91	108.25	146.96	187.10	228.72	272.10	317.18
47	37.37	76.06	116.17	157.77	200.89	245.83	292.53	341.22
48	40.20	81.87	125.07	169.88	216.57	265.07	315.64	368.48
49	43.42	88.44	135.12	183.75	234.29	286.99	342.04	399.65
50	47.07	95.88	146.71	199.54	254.63	312.17	372.40	435.63
51	51.18	104.52	159.97	217.78	278.18	341.38	407.73	477.56
52	56.21	114.65	175.60	239.24	305.85	375.77	449.37	527.09
53	61.92	126.48	193.92	264.50	338.59	416.58	498.92	586.16
54	68.83	140.72	215.96	294.94	378.07	465.85	558.85	657.78
55	77.20	158.00	242.82	332.10	426.36	526.23	632.48	746.05
56	87.56	179.48	276.22	378.38	486.60	601.74	724.81	857.05
57	100.74	206.77	318.73	437.34	563.52	698.40	843.34	
58	117.91	242.41	374.30	514.63	664.61	825.79		
59	141.14	290.67	449.75	619.78	802.50			
60	174.10	359.33	557.30	770.05				

TABLE No. XLI.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	88.10	99.82	111.96	124.56	137.64	151.22	165.31	179.95
21	92.20	104.44	117.15	130.34	144.03	158.25	173.01	188.36
22	96.49	109.31	122.62	136.43	150.77	165.66	181.15	197.20
23	101.03	114.46	128.41	142.88	157.91	173.54	189.74	206.61
24	105.84	119.92	134.53	149.71	165.49	181.85	198.88	216.59
25	110.92	125.68	141.02	156.94	173.49	190.69	208.58	227.20
26	116.34	131.84	147.95	164.65	182.04	200.12	218.94	238.52
27	122.08	138.38	155.27	172.86	191.14	210.17	229.97	250.56
28	128.21	145.31	163.09	181.59	200.85	220.88	241.71	263.37
29	134.72	152.74	171.47	190.96	211.24	232.33	254.25	276.93
30	141.70	160.68	180.42	200.97	222.34	244.54	267.57	291.42
31	149.19	169.21	190.03	211.70	234.21	257.50	281.71	306.75
32	157.26	178.38	200.35	223.19	246.81	271.38	296.77	323.05
33	165.93	188.23	211.41	235.40	260.34	286.12	312.79	340.41
34	175.24	198.79	223.16	248.50	274.69	301.79	329.85	358.95
35	185.25	210.08	235.82	262.44	290.00	318.54	348.12	378.80
36	195.95	222.17	249.28	277.33	306.38	336.49	367.72	400.08
37	207.48	235.11	263.68	293.28	323.96	355.78	388.75	423.14
38	219.79	248.94	279.13	310.42	342.88	376.51	411.58	448.02
39	232.97	263.79	295.76	328.90	363.25	399.07	436.28	475.08
40	247.16	279.84	313.73	348.92	385.49	423.54	463.22	504.65
41	262.49	297.20	333.17	370.68	409.65	450.28	492.72	537.14
42	279.14	316.04	354.51	394.48	436.16	479.69	525.25	573.07
43	297.24	336.75	377.83	420.65	465.37	512.19	561.33	613.05
44	317.28	359.56	403.63	449.68	497.86	548.45	601.69	657.91
45	339.42	384.88	432.37	482.07	534.25	589.16	647.15	708.58
46	364.17	413.25	464.63	518.56	575.33	635.27	698.77	766.32
47	392.08	445.31	501.19	560.00	622.10	687.90	757.89	832.71
48	423.79	481.83	542.92	607.44	675.78	748.49	826.21	909.73
49	460.13	523.78	591.00	662.20	737.96	818.93	905.95	
50	502.17	572.43	646.87	726.07	810.72	901.68		
51	551.30	629.41	712.53	801.36	896.82			
52	609.43	697.01	790.64	891.25				
53	678.97	778.17	884.77					
54	763.53	877.17						
55	868.09							

TABLE No. XLI.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY-FIVE YEARS, OR AT DEATH, IF PRIOR, COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	195.17	210.95	227.37	244.45	262.23	280.72	299.96	319.95
21	204.27	220.83	238.06	255.98	274.63	294.03	314.19	335.05
22	213.91	231.29	249.38	268.19	287.76	308.10	329.14	351.02
23	224.14	242.40	261.39	281.14	301.67	322.91	344.99	367.82
24	235.02	254.19	274.14	294.87	316.31	338.61	361.66	385.51
25	246.57	266.73	287.66	309.37	331.86	355.14	379.23	404.19
26	258.88	280.04	301.94	324.71	348.25	372.59	397.81	423.96
27	271.96	294.10	317.12	340.93	365.55	391.05	417.49	444.99
28	285.77	309.07	333.15	358.06	383.86	410.61	438.35	467.09
29	300.52	324.90	350.12	376.24	403.32	431.40	460.50	490.85
30	316.11	341.66	368.12	395.55	424.00	453.53	484.23	516.16
31	332.65	359.47	387.28	416.12	446.00	477.17	509.54	543.30
32	350.26	378.46	407.71	438.03	469.64	502.48	536.73	572.49
33	369.05	398.74	429.51	461.61	494.94	529.71	566.01	604.01
34	389.12	420.38	452.99	486.86	522.18	559.07	597.68	638.20
35	410.65	443.75	478.20	514.11	551.62	590.88	632.09	675.47
36	433.83	468.88	505.44	543.62	583.58	625.53	669.68	716.30
37	458.85	496.10	535.00	575.72	618.46	663.44	710.95	761.27
38	486.01	525.69	567.22	610.82	656.71	705.16	756.49	811.10
39	515.60	558.02	602.54	649.40	698.89	751.31	807.08	866.70
40	548.03	593.56	641.48	692.08	745.69	802.72	863.68	929.19
41	583.76	632.84	684.66	739.56	797.97	860.40	927.49	
42	623.41	676.56	732.87	792.78	856.81	925.62		
43	667.66	725.52	787.08	852.87	923.58			
44	717.46	780.83	848.55	921.33				
45	773.93	843.79	918.86					
46	838.53	916.13						
47	913.10							

TABLE No. XLI.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	340.67	362.14	384.37	407.37	431.19	455.88	481.49	508.08
21	356.74	379.16	402.35	426.37	451.28	477.10	503.91	531.77
22	373.64	397.04	421.28	446.40	472.46	499.51	527.62	556.87
23	391.44	415.90	441.26	467.55	494.85	523.23	552.75	583.53
24	410.21	435.82	462.37	489.93	518.58	548.39	579.47	611.94
25	430.05	456.88	484.72	513.66	543.78	575.18	607.98	642.30
26	451.07	479.21	508.46	538.90	570.64	603.78	638.48	674.89
27	473.37	502.94	533.72	565.81	599.33	634.42	671.24	710.01
28	497.08	528.22	560.69	594.60	630.10	667.36	706.58	748.00
29	522.38	555.25	589.59	625.52	663.25	702.95	744.88	789.30
30	549.47	584.25	620.65	658.86	699.09	741.56	786.55	834.42
31	578.56	615.46	654.20	694.97	738.02	783.63	832.15	884.02
32	609.92	649.22	690.58	734.25	780.52	829.74	882.35	938.89
33	643.90	685.89	730.22	777.19	827.16	880.57	937.96	
34	680.86	725.91	773.63	824.39	878.66	936.97		
35	721.28	769.80	821.43	876.61	935.91			
36	765.70	818.24	874.41	934.76				
37	814.81	872.04	933.53					
38	869.47	932.20						
39	930.76							

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	535.71	564.45	594.43	625.74	658.51	692.91	729.12	767.35
21	560.77	591.00	622.57	655.62	690.31	726.83	765.38	806.23
22	587.37	619.22	652.56	687.56	724.40	763.30	804.51	848.35
23	615.68	649.33	684.66	721.84	761.10	802.69	846.94	894.24
24	645.92	681.59	719.13	758.77	800.72	845.45	893.20	944.53
25	678.34	716.26	756.31	798.73	843.87	892.12	943.96	
26	713.23	753.70	796.58	842.20	890.96	943.36		
27	750.94	794.30	840.43	889.74	942.73			
28	791.87	838.55	888.44	942.05				
29	836.55	887.06	941.33					
30	885.59	940.57						
31	939.76							

AGE.	41st Year.	42d Year.	43d Year.	44th Year.
20	807.86	850.95	897.01	946.50
21	849.68	896.13	946.05	
22	895.21	945.57		
23	945.06			

TABLE NO. XLII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SEVENTY YEARS, OR AT DEATH, IF PRIOR, COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.34	14.93	22.83	30.99	39.46	48.22	57.29	66.68
21	7.66	15.60	23.83	32.36	41.18	50.33	59.79	69.58
22	8.01	16.30	24.90	33.78	43.00	52.53	62.41	72.65
23	8.36	17.03	25.99	35.27	44.88	54.84	65.17	75.82
24	8.74	17.78	27.16	36.84	46.89	57.29	68.05	79.19
25	9.13	18.59	28.36	38.50	48.99	59.84	71.08	82.72
26	9.54	19.41	29.64	40.24	51.19	62.53	74.28	86.45
27	9.97	20.30	30.99	42.05	53.50	65.36	77.65	90.38
28	10.42	21.21	32.41	43.97	55.95	68.35	81.21	94.53
29	10.91	22.20	33.90	46.02	58.56	71.54	85.00	98.95
30	11.42	23.24	35.48	48.16	61.29	74.90	89.00	103.63
31	11.97	24.34	37.16	50.45	64.22	78.49	93.26	108.62
32	12.53	25.51	38.98	52.89	67.35	82.30	97.82	113.91
33	13.15	26.78	40.88	55.52	70.66	86.38	102.69	119.62
34	13.79	28.11	42.93	58.28	74.20	90.71	107.88	125.69
35	14.50	29.52	45.10	61.26	78.01	95.41	113.47	132.20
36	15.25	31.05	47.45	64.45	82.11	100.43	119.44	139.11
37	16.05	32.69	49.96	67.90	86.51	105.80	125.78	146.41
38	16.91	34.45	52.69	71.60	91.22	111.51	132.48	154.11
39	17.86	36 37	55.61	75.56	96.24	117.56	139.56	162.19
40	18.87	38.46	58.78	79.81	101.53	123.92	146.96	170.66
41	19.96	40.66	62.11	84.24	107.07	130.55	154.71	179.56
42	21.13	43.02	65.58	88.89	112.84	137.49	162.85	188.94
43	22.35	45.42	69.20	93.68	118.87	144.78	171.44	198.87
44	23.60	47.96	73.00	98.75	125.24	152.50	180.56	209.44
45	24.92	50.57	76.95	104.08	132.01	160.75	190.33	220.79
46	26.30	53.35	81.18	109.83	139.30	169.64	200.88	233.07
47	27.78	56.37	85.79	116.06	147.20	179.28	212.35	246.46
48	29.40	59.66	90.80	122.84	155.85	189.85	224.93	261.16
49	31.17	63.24	96.26	130.28	165.30	201.45	238.78	277.38
50	33.11	67.19	102.29	138.45	175.76	214.29	254.13	295.44
51	35.25	71.56	108.95	147.54	187.39	228.56	271.31	315.65
52	37.63	76.39	116.39	157.69	200.41	244.68	290.64	338.48
53	40.28	81.85	124.77	169.14	215.15	262.91	312.62	364.45
54	43.32	88.03	134.27	182.21	231.98	283.77	337.78	394.28
55	46.74	95.08	145.19	197.20	251.35	307.80	366.86	428.86
56	50.71	103.27	157.85	214.64	273.85	335.81	400.86	469.48
57	55.37	112.86	172.69	235.07	300.33	368.86	441.15	517.79
58	60.86	124.19	190.24	259.33	331.87	408.39	489.52	576.05
59	67.44	137.76	211.33	288.56	370.06	456.44	548.58	647.52
60	75.41	154.29	237.12	324.51	417.13	515.93	622.03	736.81

TABLE NO. XLII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SEVENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	76.42	86.50	96.92	107.72	118.90	130.49	142.49	154.92
21	79.75	90.25	101.13	112.39	124.06	136.15	148.67	161.65
22	83.23	94.19	105.54	117.30	129.49	142.10	155.18	168.74
23	86.88	98.32	110.17	122.45	135.17	148.36	162.03	176.20
24	90.74	102.69	115.07	127.89	141.19	154.98	169.27	184.10
25	94.78	107.27	120.21	133.63	147.53	161.96	176.91	192.44
26	99.05	112.11	125.65	139.69	154.24	169.34	185.01	201.28
27	103.56	117.23	131.40	146.09	161.34	177.16	193.59	210.63
28	108.33	122.65	137.49	152.89	168.87	185.46	202.67	220.49
29	113.41	128.41	143.97	160.12	176.88	194.28	212.28	230.87
30	118.79	134.52	150.86	167.81	185.39	203.59	222.39	241.77
31	124.53	141.05	158.20	175.99	194.40	213.41	233.02	253.19
32	130.65	148.00	166.00	184.64	203.88	223.73	244.14	265.14
33	137.19	155.42	174.30	193.78	213.88	234.55	255.82	277.70
34	144.17	163.29	183.04	203.40	224.35	245.90	268.07	290.89
35	151.59	171.61	192.26	213.50	235.35	257.83	280.97	304.77
36	159.43	180.38	201.94	224.11	246.92	270.40	294.55	319.42
37	167.69	189.57	212.09	235.26	259.09	283.62	308.87	334.88
38	176.35	199.24	222.78	247.00	271.93	297.60	324.03	351.25
39	185.47	209.41	234.06	259.42	285.52	312.41	340.10	368.68
40	195.05	220.14	245.95	272.53	299.90	328.10	357.20	387.25
41	205.13	231.45	258.54	286.44	315.18	344.84	375.46	407.13
42	215.79	243.44	271.91	301.23	331.50	362.74	395.06	428.55
43	227.11	256.19	286.15	317.07	348.99	382.00	416.22	451.75
44	239.19	269.83	301.46	334.08	367.88	402.87	439.21	477.03
45	252.18	284.57	318.01	352.60	388.44	425.66	464.39	504.78
46	266.28	300.58	336.05	372.81	410.98	450.70	492.12	535.45
47	281.69	318.11	355.86	395.07	435.86	478.40	522.90	569.63
48	298.63	337.46	377.78	419.74	463.50	509.27	557.34	608.04
49	317.39	358.93	402.16	447.24	494.40	543.93	596.16	651.54
50	338.30	382.93	429.46	478.14	529.25	583.17	640.33	701.30
51	361.80	409.93	460.27	513.14	568.90	628.02	691.07	758.78
52	388.36	440.55	495.35	553.14	614.42	679.78	749.96	825.90
53	418.68	475.62	535.67	599.35	667.26	740.19	819.09	905.19
54	453.61	516.19	582.54	653.30	729.29	811.50	901.21	
55	494.29	563.63	637.60	717.03	802.97	896.73		
56	542.24	619.83	703.15	793.30	891.67			
57	599.53	687.30	782.26	885.88				
58	668.97	769.50	879.20					
59	754.56	871.37						
60	862.07							

TABLE No. XLII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SEVENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	167.80	181.16	195.01	209.38	224.30	239.78	255.85	272.47
21	175.10	189.06	203.53	218.56	234.16	250.34	267.10	284.39
22	182.80	197.39	212.53	228.25	244.56	261.44	278.87	296.84
23	190.91	206.18	222.02	238.46	255.48	273.05	291.17	309.81
24	199.49	215.47	232.05	249.21	266.93	285.20	304.00	323.34
25	208.56	225.29	242.60	260.47	278.91	297.87	317.38	337.45
26	218.16	235.63	253.67	272.27	291.41	311.10	331.35	352.19
27	228.27	246.48	265.26	284.58	304.46	324.91	345.95	367.61
28	238.89	257.86	277.37	297.45	318.11	339.36	361.23	383.75
29	250.04	269.77	290.06	310.93	332.41	354.51	377.26	400.69
30	261.71	282.23	303.33	325.04	347.39	370.39	394.08	418.49
31	273.94	295.28	317.25	339.85	363.12	387.09	411.77	437.25
32	286.75	308.97	331.86	355.41	379.66	404.65	430.43	457.06
33	300.21	323.38	347.23	371.80	397.10	423.21	450.17	478.05
34	314.36	338.53	363.42	389.06	415.52	442.84	471.10	500.38
35	329.28	354.51	380.52	407.35	435.05	463.70	493.39	524.22
36	345.03	371.41	398.64	426.74	455.81	485.94	517.23	549.78
37	361.67	389.32	417.86	447.38	477.98	509.75	542.81	577.28
38	379.35	408.36	438.37	469.46	501.75	535.35	570.39	607.04
39	398.19	428.71	460.34	493.18	527.36	563.00	600.28	639.44
40	418.32	450.53	483.97	518.77	555.05	593.02	632.88	674.93
41	439.96	474.04	509.51	546.50	585.19	625.82	668.67	714.11
42	463.33	499.52	537.26	576.74	618.20	661.93	708.29	757.74
43	488.72	527.27	567.61	609.96	654.63	701.99	752.51	806.75
44	516.47	557.72	601.04	646.73	695.18	746.85	802.33	862.36
45	547.03	591.40	638.20	687.81	740.73	797.56	859.04	926.12
46	580.95	628.95	679.83	734.10	792.38	855.43	924.23	
47	618.92	671.18	726.92	786.77	851.53	922.19		
48	661.79	719.12	780.68	847.29	919.96			
49	710.61	774.03	842.66	917.54				
50	766.77	837.60	914.88					
51	832.04	911.97						
52	908.75							

TABLE No. XLII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SEVENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	289.64	307.35	325.57	344.31	363.58	383.42	403.83	424.85
21	302.23	320.58	339.46	358.88	378.86	399.43	420.59	442.40
22	315.34	334.36	353.93	374.07	394.79	416.12	438.09	460.73
23	328.99	348.71	369.01	389.91	411.41	433.56	456.37	479.92
24	343.23	363.70	384.77	406.46	428.79	451.80	475.54	500.06
25	358.10	379.35	401.23	423.76	446.97	470.92	495.65	521.23
26	373.64	395.72	418.45	441.88	466.05	491.01	516.82	543.57
27	389.90	412.85	436.50	460.89	486.11	512.17	539.18	567.22
28	406.94	430.82	455.48	480.93	507.25	534.53	562.86	592.34
29	424.83	449.74	475.47	502.06	529.63	558.26	588.05	619.11
30	443.67	469.68	496.57	524.45	553.39	583.50	614.91	647.77
31	463.56	490.76	518.95	548.23	578.74	610.46	643.70	678.60
32	484.59	513.13	542.76	573.59	605.75	639.38	674.71	711.96
33	506.95	536.96	568.18	600.74	634.81	670.58	708.31	748.31
34	530.79	562.43	595.42	629.94	666.19	704.42	744.95	788.19
35	556.31	589.76	624.77	661.52	700.29	741.39	785.23	832.30
36	583.73	619.25	656.54	695.88	737.59	782.07	829.83	881.61
37	613.35	651.22	691.17	733.52	778.69	827.20	879.67	936.94
38	645.53	686.13	729.17	775.08	824.38	877.71	935.91	
39	680.73	724.52	771.21	821.36	875.61	934.81		
40	719.51	767.05	818.11	873.35	933.62			
41	762.57	814.61	870.91	932.34				
42	810.83	868.28	930.97					
43	865.44	929.48						
44	927.86							

TABLE No. XLII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SEVENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	446.49	468.78	491.79	515.55	540.11	565.58	592.01	619.53
21	464.86	488.03	511.97	536.71	562.36	589 00	616.71	645.62
22	484.08	508.20	533.14	558.99	585.83	613.76	642.88	673.35
23	504.23	529.37	555.43	582.48	610.64	640.00	670.71	702.97
24	525.41	551.69	578.97	607.36	636.97	667.94	700.47	734.77
25	547.74	575.26	603.90	633.77	665.02	697.83	732.44	769.13
26	571.35	600.26	630.40	661.93	695.05	729.97	767.00	806.50
27	596.41	626.84	658.68	692.11	727.37	764.76	804.64	847.45
28	623.08	655.24	689.01	724.63	762.39	802.67	845.92	892.71
29	651.61	685.73	721.73	759.89	800.59	844.29	891.58	943.18
30	682.27	718.66	757.24	798.39	842.58	890.38	942.55	
31	715.41	754.45	796.06	840.76	889.12	941.89		
32	751.46	793.59	838.83	887.78	941.18			
33	790.97	836.79	886.35	940.44				
34	834.61	884.84	939.64					
35	883.23	938.80						
36	937.90							

AGE.	41st Year.	42d Year.	43d Year.	44th Year.	45th Year.	46th Year.	47th Year.	48th Year.	49th Year.
20	648.22	678.23	709.75	742.99	778.24	815.83	856.19	899.87	947.52
21	675.85	707.60	741.09	776.60	814.46	855.13	899.13	947.13	
22	705.35	739.09	774.87	813.03	854.01	898.35	946.72		
23	736 99	773.06	811.52	852.83	897.53	946.29			
24	771.15	809.94	851.59	896.66	945.84				
25	808.26	850.29	895.75	945.36					
26	848.91	894.79	944.86						
27	893.78	944.33							
28	943.77								

TABLE NO. XLIII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	66.48	136.07	208.88	285.13	364.95	448.55	536.13	627.88	724.04
21	69.01	141.24	216.85	296.00	378.88	465.71	556.66	651.98	751.88
22	71.66	146.66	225.18	307.39	393.49	483.68	578.18	677.23	781.07
23	74.43	152.34	233.90	319.31	408.78	502.51	600.74	703.69	811.65
24	77.32	158.28	243.04	331.81	424.81	522.25	624.38	731.44	843.74
25	80.38	164.51	252.62	344.91	441.60	542.93	649.16	760.54	877.39

TABLE NO. XLIV.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	55.47	113.49	174.23	237.79	304.32	373.99	446.94	523.35	603.40
21	57.46	117.59	180.51	246.38	315.32	387.52	463.14	542.36	625.36
22	59.55	121.87	187.09	255.37	326.84	401.70	480.09	562.26	648.36
23	61.73	126.35	193.97	264.76	338.88	416.53	497.86	583.09	672.44
24	64.02	131.02	201.16	274.59	351.50	432.05	516.47	604.92	697.66
25	66.42	135.92	208.69	284.89	364.69	448.31	535.93	627.77	724.10
26	68.92	141.06	216.58	295.67	378.53	465.34	556.33	651.74	751.82
27	71.54	146.43	224.84	306.97	393.02	483.19	577.73	676.87	780.87
28	74.28	152.05	233.50	318.82	408.20	501.91	600.16	703.22	811.38
29	77.16	157.95	242.56	331.21	424.12	521.53	623.69	730.88	843.38
30	80.19	164.12	252.06	344.21	440.82	542.12	648.38	759.91	877.00

TABLE NO. XLV.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF FORTY-FIVE, OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	46.86	95.88	147.16	200.81	256.96	315.73	377.26	441.69	509.17
21	48.44	99.12	152.14	207.61	265.67	326.45	390.08	456.73	526.54
22	50.10	102.51	157.34	214.71	274.78	337.65	403.49	472.46	544.70
23	51.82	106.05	162.77	222.15	284.28	349.35	417.50	488.89	563.70
24	53.62	109.74	168.45	229.90	294.23	361.61	432.16	506.09	583.56
25	55.52	113.60	174.38	238.01	304.63	374.40	447.48	524.07	604.37
26	57.48	117.64	180.58	246.49	315.50	387.79	463.53	542.90	626.13
27	59.55	121.85	187.08	255.36	326.87	401.79	480.31	562.63	648.95
28	61.70	126.27	193.86	264.65	338.78	416.47	497.90	583.27	672.84
29	63.96	130.89	200.97	274.36	351.25	431.83	516.31	604.91	697.88
30	66.31	135.72	208.40	284.54	364.30	447.93	535.62	627.60	724.15
31	68.78	140.78	216.19	295.20	378.00	464.79	555.85	651.39	751.70
32	71.36	146.08	224.35	306.36	392.34	482.51	577.10	676.38	780.65
33	74.07	151.64	232.91	318.08	407.39	501.07	599.38	702.60	811.03
34	76.91	157.47	241.90	330.37	423.19	520.56	622.79	730.15	842.95
35	79.89	163.59	251.31	343.29	439.79	541.06	647.40	759.10	876.51

TABLE No. XLVI.

TERMINAL NET VALUES OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS, PAYABLE AT AGE OF FIFTY OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	40.20	82.23	126.19	172.17	220.28	270.61	323.30	378.44	436.19
21	41.46	84.81	130.15	177.58	227.21	279.14	333.49	390.41	450.00
22	42.77	87.51	134.30	183.24	234.45	288.05	344.15	402.90	464.43
23	44.14	90.32	138.61	189.14	242.00	297.34	355.26	415.93	479.47
24	45.57	93.24	143.11	195.28	249.88	307.03	366.87	429.55	495.19
25	47.07	96.31	147.80	201.70	258.10	317.14	378.98	443.75	511.62
26	48.63	99.49	152.71	208.40	266.69	327.72	391.64	458.61	528.79
27	50.26	102.82	157.82	215.39	275.66	338.75	404.86	474.13	546.75
28	51.95	106.30	163.17	222.71	285.02	350.29	418.68	490.36	565.53
29	53.73	109.93	168.76	230.33	294.81	362.37	433.14	507.36	585.18
30	55.57	113.73	174.59	238.31	305.05	374.98	448.27	525.14	605.77
31	57.51	117.69	180.67	246.64	315.76	388.18	464.10	543.75	627.33
32	59.53	121.83	187.06	255.39	326.97	402.01	480.69	563.24	649.90
33	61.64	126.18	193.75	264.52	338.70	416.48	498.06	583.69	673.59
34	63.86	130.71	200.73	274.10	351.01	431.66	516.29	605.13	698.42
35	66.17	135.47	208.06	284.14	363.91	447.59	535.41	627.62	724.48
36	68.60	140.46	215.76	294.68	377.46	464.32	555.48	651.22	751.81
37	71.17	145.71	223.83	305.75	391.69	481.88	576.55	675.98	780.50
38	73.84	151.22	232.33	317.41	406.66	500.32	598.66	701.99	810.65
39	76.67	157.04	241.29	329.66	422.38	519.67	621.87	729.30	842.37
40	79.66	163.16	250.71	342.54	438.87	540.00	646.26	758.03	875.77

TABLE No. XLVII.

TERMINAL NET VALUES OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS, PAYABLE AT AGE OF FIFTY-FIVE OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	35.12	71.81	110.21	150.35	192.34	236.25	282.20	330.27	380.60
21	36.14	73.92	113.41	154.72	197.92	243.11	290.39	339.89	391.69
22	37.20	76.09	116.75	159.27	203.75	250.27	298.96	349.93	403.28
23	38.30	78.34	120.20	163.99	209.79	257.71	307.86	360.35	415.32
24	39.44	80.68	123.81	168.92	216.10	265.47	317.14	371.24	427.88
25	40.64	83.13	127.56	174.04	222.66	273.54	326.81	382.57	440.99
26	41.89	85.68	131.48	179.39	229.50	281.97	336.89	394.40	454.66
27	43.18	88.33	135.55	184.95	236.64	290.74	347.39	406.73	468.92
28	44.53	91.09	139.79	190.75	244.08	299.90	358.36	419.61	483.80
29	45.94	93.97	144.22	196.79	251.83	309.44	369.80	433.05	499.35
30	47.40	96.97	148.82	203.09	259.91	319.41	381.75	447.09	515.59
31	48.93	100.11	153.64	209.68	268.36	329.83	394.23	461.76	532.58
32	50.52	103.35	158.65	216.56	277.18	340.70	407.28	477.09	550.33
33	52.18	106.78	163.91	223.73	286.39	352.06	420.91	493.13	568.91
34	53.92	110.33	169.38	231.23	296.03	363.95	435.18	509.92	588.34
35	55.73	114.05	175.13	239.09	306.13	376.41	450.13	527.48	608.68
36	57.63	117.95	181.12	247.31	316.69	389.44	465.76	545.86	629.93
37	59.63	122.02	187.41	255.92	327.77	403.11	482.14	565.09	652.17
38	61.71	126.32	194.04	265.01	339.40	417.43	499.27	585.18	675.42
39	63.91	130.84	200.99	274.50	351.59	432.40	517.18	606.21	699.79
40	66.22	135.59	208.28	284.46	364.30	448.03	535.89	628.20	725.31
41	68.66	140.58	215.93	294.86	377.59	464.35	555.47	651.25	752.10
42	71.21	145.78	223.87	305.68	391.41	481.39	575.93	675.42	780.26
43	73.86	151.17	232.13	316.92	405.85	499.23	597.41	700.82	809.93
44	76.59	156.76	240.68	328.64	420.93	517.91	619.97	727.56	841.22
45	79.45	162.58	249.63	340.91	436.76	537.56	643.74	755.80	874.33

TABLE NO. XLVIII.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF SIXTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	31.36	64.11	98.37	134.17	171.62	210.77	251.72	294.55	339.38
21	32.19	65.83	101.00	137.76	176.19	216.39	258.45	302.43	348.47
22	33.06	67.61	103.72	141.48	180.95	222.24	265.43	310.63	357.92
23	33.96	69.46	106.56	145.36	185.91	228.33	272.71	319.14	367.75
24	34.89	71.38	109.51	149.37	191.05	234.66	280.26	328.00	377.97
25	35.87	73.37	112.54	153.53	196.40	241.23	288.13	337 22	388.63
26	36.88	75.44	115.74	157.89	201.94	248.04	296.28	346.80	399.69
27	37.94	77.58	119.05	162.36	207.70	255.14	304.78	356.76	411.20
28	39.02	79.83	122.47	167.06	213.71	262.52	313.63	367.14	423.21
29	40.16	82.14	126.03	171.93	219.96	270.21	322.84	377.94	435.70
30	41.34	84.53	129.72	176.98	226.44	278.21	332.41	389.20	448.73
31	42.56	87.05	133.59	182.27	233.21	286.55	342.41	400.95	462.31
32	43.83	89.66	137.60	187.76	240.26	295.24	352.83	413.19	476.49
33	45.16	92.39	141.78	193.48	247.61	304.29	363.69	425.97	491.28
34	46.56	95.22	146.14	199.45	255.27	313.74	375.04	439.30	506.72
35	47.98	98.17	150.70	205.69	263.28	323.63	386.89	453.23	522.81
36	49.49	101.27	155.45	212.20	271.64	333.94	399.26	467.75	539.57
37	51.07	104.49	160.43	219.01	280.39	344.73	412.16	482.85	557.02
38	52.71	107.88	165.64	226.15	289.54	355.97	425.59	498.58	575.16
39	54.44	111.42	171.10	233.62	299.09	367.68	439.55	514.92	594.04
40	56.26	115.16	176.83	241.41	309 01	379.84	454.06	531.93	613.73
41	58.16	119.08	182.80	249.50	319.32	392.45	469.13	549.63	634.27
42	60.16	123.10	188.94	257.83	329.93	405.50	484.77	568.05	655.69
43	62.21	127.25	195.28	266.42	340.94	419.05	501.06	587.28	678.10
44	64.30	131.52	201.79	275.31	352.34	433.14	518.05	607.37	701.56
45	66.47	135.94	208.54	284.54	364.22	447.86	535.80	628.43	726.21
46	68.68	140.44	215.50	294.13	376.59	463.22	554.38	650.52	752.14
47	70.98	145.16	222.82	304.17	389.56	479.34	573.91	673.78	779.49
48	73.39	150.11	230.45	314.68	403.15	496.27	594.48	698.33	808.43
49	75.91	155.31	238.48	325.75	417.49	514.14	616.22	724.32	839.16
50	78.56	160.76	246.92	337.39	432.59	533.02	639.25	751.94	871.88

TABLE NO. XLIX.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF SIXTY-FIVE YEARS OR AT DEATH IF PRIOR. COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	28.68	58.64	89.95	122.66	156.87	192.62	230.02	269.12	310.03
21	29.38	60.09	92.16	125.69	160.73	197.37	235.70	275.78	317.70
22	30.12	61.59	94.47	128.83	164.76	202.33	241.60	282.68	325.65
23	30.87	63.13	96.84	132.09	168.90	207.41	247.69	289.81	333.89
24	31.66	64.75	99.33	135.46	173.22	212.71	254.02	297.22	342.45
25	32.48	66.41	101.87	138.94	177.69	218.21	260.59	304 93	351.33
26	33.32	68.14	104.52	142.56	182.31	223.89	267.40	312.91	360.55
27	34.20	69.93	107.28	146.30	187.11	229.79	274.44	321.19	370.12
28	35.11	71.81	110.12	150.19	192.10	235.92	281.79	329.79	380.06
29	36.05	73.71	113.07	154.23	197.26	242.28	289.41	338.73	390.40
30	37.02	75.69	116.13	158.40	202.62	248.88	297.31	348.01	401.13
31	38.03	77.77	119.31	162.75	208.19	255.75	305.53	357.67	412.31
32	39.07	79.92	122.61	167.26	213.98	262.88	314.08	367.72	423.94
33	40.16	82.16	126.04	171.95	220.00	270.29	322.97	378.17	436.04
34	41.30	84.46	129.61	176.83	226.26	278.01	332.23	389.05	448.62
35	42.47	86.87	133.31	181.91	232.77	286.05	341.87	400.38	461.70
36	43.69	89.38	137.18	187.19	239.56	294.43	351.90	412.13	475.24
37	44.98	91.99	141.19	192.70	246.65	303.15	262.33	424.32	489.28
38	46.30	94.74	145.42	198.49	254.05	312.23	373.13	436.92	503.79
39	47.70	97.61	149.84	204.50	261.73	321.61	384.30	449.96	518.81
40	49.17	100.61	154.44	210.75	269.66	331.30	395.81	463.41	534.32
41	50.70	103.73	159.20	217.18	277.82	341.24	407.66	477.29	550.39
42	52.29	106.96	164.07	223.76	286.18	351.48	419.88	491.64	567.02
43	53.92	110.23	169.04	230.49	294.74	361.99	432.48	506.47	584.27
44	55.55	113.54	174.09	237.35	303.52	372.81	445.49	521.83	602.16
45	57.23	116.95	179.27	244.41	312.59	384.01	458.96	537.77	620.78
46	58.91	120.38	184.56	251.66	321.91	395.56	472.92	554.32	640.17
47	60.65	123.93	190.03	259.17	331.59	407.57	487.43	571.56	660.41
48	62.44	127.60	195.70	266.95	341.63	420.04	502.54	589.56	681.60
49	64.30	131.43	201.60	275.05	352.08	433.05	518.33	608.41	703.84
50	66.24	135.39	207.71	283.46	362.97	446.62	534.85	628.19	727.24
51	68.24	139.52	214.06	292.24	374.37	460.86	552.22	649.04	751.99
52	70.32	143.80	220.73	301.43	386.30	475.83	570.54	671.08	778.21
53	72.49	148.28	227.70	311.07	398.88	491.63	589.91	694.44	806.10
54	74.79	153.02	235.05	321.28	412.21	508.41	610.51	719.37	835.98
55	77.20	158.00	242.82	332.10	426.36	526.23	632.48	746.05	868.09

TABLE No. L.

TERMINAL NET VALUES PER $1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF SEVENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	26.89	54.98	84.33	114.98	147.04	180.53	215.55	252.16	290.46
21	27.51	56.25	86.27	117.63	150.42	184.70	220.53	257.99	297.18
22	28.15	57.56	88.28	120.38	153.93	189.00	225.67	264.01	304.12
23	28.81	58.92	90.36	123.23	157.57	193.46	231.00	270.25	311.30
24	29.50	60.33	92.52	126.17	161.33	198.08	236.52	276.70	318.76
25	30.22	61.79	94.74	129.20	165.21	202.85	242.21	283.38	326.46
26	30.95	63.28	97.05	132.34	169.23	207.78	248.11	290.30	334.45
27	31.71	64.82	99.42	135.59	173.38	212.89	254.22	297.47	342.72
28	32.49	66.43	101.89	138.95	177.67	218.18	260.54	304.88	351.29
29	33.31	68.09	104.43	142.41	182.13	223.65	267.10	312.56	360.18
30	34.14	69.81	107 06	146.01	186.73	229.32	273.88	320.54	369.40
31	35.01	71.58	109.79	149.75	191.50	235.19	280.93	328.80	378.95
32	35.89	73.42	112.62	153.59	196 47	241.29	288.22	337.37	388.88
33	36.83	75.33	115.54	157.59	201.57	247.60	295.80	346.28	399.17
34	37.80	77.29	118.57	161.74	206.90	254.17	303.67	355.53	409.87
35	38.79	79.33	121.72	166.04	212.43	260.99	311.85	365.13	420.94
36	39.83	81.46	124.98	170.51	218.17	268.07	320.32	375.04	432.34
37	40.92	83.67	128.39	175.18	224.16	275.43	329.10	385.28	444.10
38	42.03	85.97	131.94	180.04	230.37	283.04	338.15	395.81	456.19
39	43.20	88.38	135.64	185 09	236.80	290.88	347.44	406.62	468.59
40	44.43	90.91	139.51	190.31	243 41	298.92	356.95	417.69	481.34
41	45 72	93.51	143.46	195.64	250.15	307.10	366.67	429.04	494.44
42	47.04	96.19	147.49	201.06	257.00	315.45	376.60	440.66	507.87
43	48.38	98.87	151.55	206.52	263.91	323.92	386.72	452.56	521 66
44	49.71	101.57	155.62	212.03	270.94	332.55	397.09	464.76	535.85
45	51.06	104.27	159.74	217.63	278.11	341.39	407.70	477.28	550.44
46	52.40	106.97	163.90	223 32	285.42	350.43	418.56	490.14	565.47
47	53.76	109.75	168.17	229.15	292.91	359.68	429.72	503.36	580.97
48	55.14	112.59	172.52	235.11	300.58	369.17	441.21	517.01	596.99
49	56.57	115.51	176.99	241.23	308.45	378.95	453.03	531.08	613.57
50	58.02	118.47	181.56	247.48	316.53	388.99	465.21	545.64	630.76
51	59.50	121.51	186.24	253.92	324.86	399.36	477.84	560.77	648.67
52	60.96	124.63	191.05	260.55	333.43	410.08	490.92	576.48	667.32
53	62.57	127.83	196.00	267.38	342.31	421.20	504.53	592.83	686.80
54	64.20	131.15	201.13	274.47	351.55	432.79	518.72	609.96	707.28
55	65.85	134.57	206.46	281.86	361.19	444.88	533.55	627.92	728.87
56	67.58	138.15	212.03	289.58	371.24	457.53	549.14	646.89	751.77
57	69.40	141.92	217.88	297.67	381.78	470.84	565.62	667.02	776.20
58	71.31	145.86	223.99	306.13	392.87	484.91	583.11	688.52	802.47
59	73.33	149.97	230.37	315.04	404.62	499.88	601.83	711.67	830.94
60	75.40	154.29	237.12	324.50	417.13	515.93	622.03	736.81	862.07

COST OF INSURANCE.

Combined Experience Table of Mortality.

INTEREST, FOUR PER CENT.

TABLE No. LI.

COST OF INSURANCE PER $1000 OF AN ORDINARY LIFE SINGLE PREMIUM POLICY, COMBINED EXPERIENCE, FOUR PER CENT.

Age.	Cost of Insurance.	Age.	Cost of Insurance.	Age.	Cost of Insurance.
20	5.42	41	6.38	62	12.78
21	5.45	42	6.44	63	13.32
22	5.48	43	6.54	64	13.87
23	5.51	44	6.68	65	14.45
24	5.54	45	6.85	66	15.05
25	5.58	46	7.07	67	15.67
26	5.62	47	7.30	68	16.29
27	5.65	48	7.54	69	16.91
28	5.70	49	7.80	70	17.55
29	5.74	50	8.08	71	18.19
30	5.79	51	8.37	72	18.83
31	5.84	52	8.69	73	19.48
32	5.89	53	9.02	74	20.13
33	5.95	54	9.36	75	20.77
34	6.00	55	9.72	76	21.40
35	6.05	56	10.11	77	22.05
36	6.11	57	10.49	78	22.69
37	6.16	58	10.89	79	23.31
38	6.22	59	11.32	80	23.92
39	6.27	60	11.78		
40	6.32	61	12.27		

For net value of an Ordinary Life Single-Premium Policy, See Table No. XIV.

TABLE NO. LII.

COST OF INSURANCE PER $1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.25	7.28	7.32	7.37	7.41	7.46	7.51	7.56
21	7.33	7.37	7.41	7.46	7.50	7.55	7.60	7.66
22	7.41	7.46	7.51	7.55	7.60	7.65	7.71	7.77
23	7.51	7.56	7.60	7.65	7.71	7.77	7.83	7.89
24	7.61	7.66	7.71	7.76	7.82	7.88	7.95	8.02
25	7.71	7.76	7.82	7.88	7.94	8.01	8.08	8.15
26	7.82	7.88	7.94	8.00	8.07	8.14	8.21	8.29
27	7.94	8.00	8.06	8.13	8.20	8.28	8.35	8.42
28	8.07	8.13	8.20	8.27	8.35	8.42	8.49	8.57
29	8.20	8.27	8.34	8.42	8.49	8.57	8.65	8.73
30	8.35	8.41	8.49	8.57	8.64	8.72	8.80	8.88
31	8.50	8.57	8.65	8.73	8.81	8.89	8.96	9.04
32	8.66	8.74	8.81	8.89	8.97	9.05	9.13	9.21
33	8.83	8.90	8.98	9.07	9.14	9.23	9.31	9.38
34	9.00	9.08	9.16	9.24	9.33	9.40	9.48	9.56
35	9.18	9.26	9.34	9.43	9.51	9.58	9.67	9.77
36	9.37	9.45	9.54	9.62	9.70	9.78	9.88	10.04
37	9.56	9.65	9.74	9.81	9.90	10.00	10.16	10.38
38	9.78	9.86	9.94	10.03	10.13	10.29	10.51	10.78
39	9.99	10.07	10.16	10.27	10.43	10.65	10.92	11.27
40	10.21	10.30	10.41	10.57	10.80	11.07	11.42	11.79
41	10.45	10.56	10.72	10.96	11.23	11.59	11.97	12.37
42	10.72	10.89	11.13	11.41	11.77	12.15	12.56	12.99
43	11.07	11.30	11.59	11.96	12.34	12.76	13.20	13.66
44	11.50	11.79	12.16	12.55	12.97	13.42	13.90	14.40
45	11.99	12.37	12.77	13.20	13.65	14.14	14.65	15.20
46	12.60	13.01	13.44	13.90	14.40	14.92	15.48	16.08
47	13.26	13.70	14.17	14.67	15.21	15.78	16.38	17.00
48	13.97	14.45	14.96	15.51	16.09	16.71	17.33	18.01
49	14.75	15.27	15.83	16.42	17.05	17.69	18.38	19.10
50	15.59	16.16	16.77	17.41	18.06	18.77	19.50	20.24
51	16.52	17.14	17.80	18.46	19.18	19.93	20.69	21.49
52	17.53	18.20	18.88	19.62	20.40	21.16	21.98	22.83
53	18.64	19.33	20.09	20.87	21.66	22.50	23.38	24.34
54	19.81	20.60	21.39	22.19	23.06	23.95	24.94	25.97
55	21.11	21.93	22.76	23.64	24.56	25.58	26.63	27.75
56	22.51	23.36	24.26	25.21	26.25	27.33	28.48	29.67
57	24.00	24.93	25.90	26.97	28.08	29.26	30.48	31.75
58	25.64	26.63	27.73	28.88	30.09	31.34	32.65	34.02
59	27.42	28.55	29.72	30.99	32.26	33.61	35.02	36.46
60	29.41	30.62	31.92	33.24	34.63	36.08	37.57	39.11
61	31.58	32.92	34.28	35.72	37.22	38.75	40.34	41.94
62	33.98	35.39	36.88	38.42	40.00	41.65	43.30	44.95
63	36.58	38.11	39.71	41.34	43.04	44.75	46.46	48.21
64	39.43	41.08	42.76	44.52	46.29	48.06	49.87	51.69
65	42.53	44.28	46.10	47.93	49.76	51.64	53.52	55.42

TABLE No. LII.—*Continued.*

COST OF INSURANCE PER $1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

Age	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.62	7.67	7.74	7.81	7.88	7.95	8.02	8.09
21	7.72	7.79	7.85	7.93	8.00	8.07	8.14	8.22
22	7.84	7.90	7.98	8.05	8.12	8.20	8.27	8.34
23	7.96	8.03	8.11	8.17	8.25	8.33	8.40	8.47
24	8.09	8.16	8.23	8.31	8.38	8.46	8.53	8.61
25	8.22	8.29	8.37	8.45	8.52	8.60	8.67	8.74
26	8.36	8.43	8.51	8.58	8.66	8.74	8.81	8.88
27	8.50	8.58	8.65	8.73	8.81	8.88	8.95	9.05
28	8.65	8.72	8.80	8.88	8.95	9.03	9.12	9.26
29	8.80	8.88	8.96	9.03	9.11	9.20	9.34	9.55
30	8.96	9.04	9.11	9.19	9.29	9.43	9.63	9.88
31	9.12	9.20	9.28	9.37	9.52	9.72	9.97	10.29
32	9.29	9.37	9.46	9.61	9.82	10.07	10.39	10 72
33	9.46	9.56	9.71	9.92	10.17	10.49	10.83	11.20
34	9.66	9.81	10.02	10 28	10.60	10.95	11.31	11.70
35	9.92	10.14	10.39	10.72	11.07	11.44	11.83	12.25
36	10.25	10.51	10.85	11.20	11.57	11.97	12.39	12.85
37	10.64	10.98	11.32	11.71	12.11	12.54	13.00	13.49
38	11.12	11.48	11.86	12.26	12.70	13.17	13.66	14.18
39	11.63	12.02	12.43	12.87	13.34	13.84	14.37	14.91
40	12.19	12.60	13.05	13.53	14.03	14.57	15.12	15.71
41	12.79	13.24	13.73	14.24	14.79	15.34	15.94	16.56
42	13.45	13.94	14.46	15.01	15.58	16.19	16.82	17.45
43	14.16	14.69	15.25	15.83	16.45	17.09	17.73	18.42
44	14.94	15.51	16.09	16.72	17.38	18.03	18.73	19.46
45	15.78	16.38	17.02	17.68	18.35	19.06	19.80	20.62
46	16.67	17.33	18.01	18.68	19.41	20.16	21.00	21.86
47	17.66	18.35	19.04	19.78	20.55	21.40	22.28	23.22
48	18.71	19.42	20.17	20.95	21.82	22.72	23.68	24.66
49	19.82	20.58	21.38	22.26	23.18	24.16	25.16	26.22
50	21.02	21.84	22.74	23.68	24.67	25.70	26.78	27.90
51	22.32	23.24	24.20	25.22	26.27	27.37	28.52	29.69
52	23.78	24.76	25.80	26.87	28.00	29.17	30.37	31.61
53	25.34	26.41	27.51	28.66	29.86	31.09	32.36	33.65
54	27.06	28.18	29.36	30.59	31.85	33.16	34.48	35.79
55	28.90	30.11	31.37	32.66	34.00	35.36	36.71	38.05
56	30.91	32.20	33.53	34.90	36.29	37.68	39.09	40.52
57	33.08	34.44	35.86	37.28	38.71	40.16	41.63	43.10
58	35.42	36.87	38.34	39.80	41.30	42.81	44.33	45.84
59	37.96	39.46	40.97	42.51	44.06	45.63	47.19	48.76
60	40.66	42.22	43.81	45.40	47.01	48.62	50.24	51.85
61	43.54	45.18	46.83	48.49	50.15	51.82	53.48	55.11
62	46.65	48.35	50.06	51.77	53.50	55.21	56.90	58.61
63	49.96	51.74	53.50	55.29	57.06	58.80	60.57	62 34
64	53.52	55.35	57.19	59.03	60.83	62.66	64.49	66.26
65	57.31	59.22	61.12	62.99	64.88	66.78	68.61	70.38

TABLE No. LII.—*Continued.*

COST OF INSURANCE PER $1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	8.17	8.23	8.31	8.38	8.45	8.52	8.61	8.74
21	8.28	8.36	8.43	8.50	8.58	8.66	8.80	8.99
22	8.42	8.49	8.56	8.63	8.72	8.86	9.05	9.28
23	8.55	8.61	8.69	8.78	8.92	9.11	9.34	9.64
24	8.68	8.75	8.84	8.98	9.18	9.41	9.70	10.02
25	8.82	8.91	9.05	9.24	9.48	9.78	10.09	10.43
26	8.98	9.12	9.31	9.53	9.85	10.17	10.51	10.87
27	9.19	9.39	9.62	9.93	10.25	10.60	10.96	11.35
28	9.47	9.70	10.01	10.33	10.68	11.05	11.44	11.86
29	9.79	10.10	10.43	10.78	11.15	11.54	11.96	12.41
30	10.19	10.52	10.87	11.25	11.64	12.07	12.52	13.00
31	10.62	10.97	11.35	11.75	12.18	12.64	13.12	13.61
32	11.08	11.46	11.87	12.30	12.76	13.25	13.75	14.28
33	11.58	11.99	12.43	12.89	13.39	13.89	14.43	14.99
34	12.12	12.56	13.03	13.53	14.04	14.58	15.15	15.73
35	12.70	13.17	13.68	14.19	14.75	15.32	15.90	16.52
36	13.33	13.84	14.35	14.92	15.50	16.09	16.71	17.36
37	14.00	14.53	15.10	15.69	16.28	16.91	17.57	18.29
38	14.71	15.29	15.89	16.49	17.12	17.79	18.53	19.29
39	15.49	16.10	16.71	17.35	18.03	18.77	19.55	20.37
40	16.32	16.94	17.59	18.28	19.03	19.82	20.65	21.51
41	17.19	17.85	18.55	19.31	20.11	20.96	21.83	22.74
42	18.13	18.83	19.61	20.42	21.28	22.16	23.09	24.06
43	19.13	19.93	20.75	21.62	22.52	23.46	24.44	25.45
44	20.26	21.10	21.98	22.90	23.86	24.85	25.88	26.94
45	21.47	22.37	23.30	24.28	25.29	26.33	27.42	28.51
46	22.78	23.73	24.72	25.76	26.82	27.92	29.03	30.14
47	24.18	25.19	26.25	27.33	28.45	29.58	30.71	31.87
48	25.69	26.77	27.87	29.01	30.17	31.32	32.50	33.68
49	27.32	28.44	29.61	30.78	31.96	33.16	34.37	35.59
50	29.04	30.24	31.44	32.64	33.87	35.10	36.35	37.59
51	30.91	32.13	33.36	34.62	35.88	37.15	38.42	39.70
52	32.87	34.12	35.41	36.70	38.00	39.30	40.61	41.91
53	34.93	36.25	37.57	38.91	40.23	41.58	42.91	44.22
54	37.14	38.50	39.83	41.22	42.60	43.96	45.31	46.67
55	39.48	40.88	42.27	43.68	45.09	46.46	47.86	49.26
56	41.96	43.39	44.84	46.27	47.69	49.12	50.56	51.95
57	44.58	46.06	47.54	48.99	50.47	51.94	53.36	54.74
58	47.37	48.89	50.38	51.90	53.41	54.88	56.29	57.61
59	50.32	51.86	53.42	54.98	56.49	57.95	59.31	60.53
60	53.44	55.04	56.65	58.21	59.71	61.11	62.37	63.53
61	56.77	58.43	60.03	61.58	63.03	64.33	65.52	66.56
62	60.32	61.98	63.58	65.07	66.41	67.65	68.72	69.79
63	64.05	65.71	67.24	68.63	69.91	71.02	72.12	73.20
64	67.97	69.56	71.00	72.32	73.47	74.60	75.72	76.81
65	72.03	73.51	74.88	76.07	77.25	78.41	79.54	80.79

TABLE No. LII.—*Continued.*

COST OF INSURANCE PER $1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	8.93	9.16	9.45	9.76	10.09	10.43	10.80	11.19
21	9.22	9.51	9.82	10.15	10.50	10.87	11.26	11.68
22	9.57	9.88	10.21	10.56	10.94	11.34	11.76	12.21
23	9.95	10.28	10.64	11.01	11.41	11.84	12.29	12.76
24	10.36	10.71	11.09	11.49	11.92	12.38	12.85	13.35
25	10.79	11.17	11.58	12.01	12.47	12.94	13.45	13.97
26	11.26	11.67	12.10	12.57	13.04	13.55	14.08	14.61
27	11.76	12.20	12.67	13.14	13.66	14.19	14.73	15.29
28	12.30	12.77	13.25	13.77	14.31	14.85	15.42	16.02
29	12.88	13.37	13.89	14.43	14.98	15.56	16.16	16.83
30	13.49	14.01	14.56	15.11	15.70	16.31	16.98	17.68
31	14 15	14.70	15.25	15.84	16.46	17.14	17.85	18.60
32	14.84	15.40	16.00	16.62	17.31	18.02	18.78	19.56
33	15.56	16.16	16.79	17.48	18.21	18.97	19.76	20.59
34	16.33	16.97	17.67	18.40	19.17	19.97	20.81	21.68
35	17.16	17.87	18.60	19.39	20.19	21.04	21.92	22.82
36	18.07	18.82	19.61	20.43	21.28	22.17	23.09	24 03
37	19.05	19.85	20.67	21.54	22.44	23.37	24.32	25.29
38	20.10	20.94	21.82	22.73	23.66	24.63	25.61	26.59
39	21.22	22.11	23.03	23.98	24.96	25.95	26.94	27.96
40	22.41	23.35	24.31	25.31	26.33	27.32	28.35	29.38
41	23.69	24.67	25.68	26.70	27.72	28.76	29.81	30.86
42	25.05	26.07	27.11	28.15	29.21	30.27	31.34	32.41
43	26.49	27.55	28.60	29.68	30.76	31.85	32.94	34.04
44	28.01	29.08	30.18	31.28	32.39	33.49	34.61	35.72
45	29.59	30.71	31.82	32.96	34.08	35.22	36 35	37.46
46	31.27	32.41	33.56	34.71	35.86	37.02	38.15	39.29
47	33.03	34.20	35.37	36.55	37.72	38.87	40.04	41.21
48	34.88	36.07	37.27	38.47	39.64	40.83	42.02	43.18
49	36.81	38.03	39.25	40.45	41.67	42.89	44.06	45.20
50	38.84	40.09	41.32	42.56	43.80	45.00	46.16	47.25
51	40.98	42.23	43.50	44.77	46.00	47.18	48.29	49.29
52	43.20	44.49	45.79	47.05	48.27	49.40	50.41	51.35
53	45.55	46.88	48.17	49.41	50.57	51.61	52.57	53.41
54	48.03	49.35	50.63	51.81	52.88	53.86	54.72	55.57
55	50.61	51.92	53.13	54.23	55.24	56.12	56.98	57.84
56	53.29	54.54	55.66	56.70	57.60	58.49	59.36	60.22
57	56.03	57.18	58.24	59.17	60.09	60.99	61.86	62.84
58	58.80	59.90	60.85	61.79	62.71	63.62	64.62	65.78
59	61.65	62.63	63.60	64.55	65.49	66.52	67.71	68.92
60	64.54	65.54	66.52	67.48	68.54	69.76	71.01	72.45
61	67.59	68.61	69.60	70.70	71.96	73.24	74.72	76.51
62	70.83	71.85	72.99	74.30	75.61	77.15	79.00	81.20
63	74.25	75.43	76.63	78.14	79.73	81.64	83.91	86.43
64	78.03	79.43	80.84	82.47	84.45	86.80	89.41	93.35
65	82.24	83.70	85.40	87.45	89.88	92.58	96.66	100.35

TABLE NO. LII.—*Continued.*

COST OF INSURANCE PER $1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	11.61	12.06	12.51	13.00	13.51	14.02	14.56	15.13
21	12.13	12.59	13.08	13.59	14.10	14.65	15.22	15.85
22	12.67	13.16	13.68	14.20	14.74	15.32	15.95	16.61
23	13.25	13.77	14.29	14.84	15.42	16.06	16.72	17.42
24	13.87	14.39	14.95	15.53	16.17	16.84	17.55	18.28
25	14.50	15.06	15.64	16.29	16.96	17.68	18.41	19.18
26	15.17	15.76	16.42	17.09	17.81	18.55	19.33	20.14
27	15.89	16.55	17.23	17.95	18.70	19.48	20.30	21.13
28	16.68	17.37	18.10	18.86	19.65	20.47	21.31	22.18
29	17.52	18.26	19.02	19.82	20.64	21.49	22.38	23.27
30	18.42	19.19	20.00	20.83	21.69	22.58	23.48	24.37
31	19.37	20.18	21.03	21.89	22.79	23.70	24.60	25.53
32	20.38	21.23	22.11	23.01	23.93	24.84	25.78	26.72
33	21.45	22.33	23.25	24.17	25.10	26.04	26.99	27.95
34	22.57	23.50	24.43	25.36	26.32	27.28	28.25	29.21
35	23.76	24.70	25.64	26.61	27.58	28.56	29.54	30.52
36	24.99	25.94	26.92	27.90	28.89	29.88	30.87	31.86
37	26.26	27.25	28.24	29.24	30.24	31.25	32.25	33.24
38	27.59	28.60	29.61	30.63	31.65	32.66	33.66	34.67
39	28.98	30.01	31.03	32.07	33.10	34.11	35.13	36.16
40	30.43	31.46	32.51	33.56	34.58	35.62	36.66	37.67
41	31.93	33.00	34.01	35.09	36.14	37.20	38.22	39.21
42	33.50	34.57	35.63	36.70	37.77	38.81	39.81	40.74
43	35.13	36.20	37.29	38.38	39.43	40.45	41.40	42.25
44	36.81	37.92	39.03	40.10	41.13	42.09	42.96	43.76
45	38.59	39.71	40.80	41.86	42.84	43.70	44.53	45.24
46	40.44	41.55	42.62	43.62	44.52	45.35	46.07	46.78
47	42.34	43.43	44.45	45.37	46.21	46.95	47.67	48.39
48	44.29	45.33	46.27	47.12	47.88	48.62	49.34	50.05
49	46.26	47.22	48.09	48.86	49.61	50.36	51.08	51.89
50	48.22	49.12	49.90	50.67	51.43	52.17	52.99	53.94
51	50.20	51.00	51.79	52.56	53.33	54.17	55.02	56.12
52	52.17	52.98	53.77	54.54	55.41	56.40	57.40	58.56
53	54.23	55.04	55.84	56.72	57.74	58.76	59.95	61.39
54	56.40	57.21	58.12	59.16	60.21	61.43	62.90	64.65
55	58.67	59.60	60.67	61.74	63.00	64.50	66.30	68.29
56	61.17	62.27	63.37	64.66	66.22	68.05	70.10	73.19
57	63.97	65.11	66.42	68.02	69.91	72.01	75.19	78.06
58	66.95	68.31	69.94	71.89	74.05	77.32	80.27	77.56
59	70.31	72.00	74.00	76.23	79.59	82.63	80.02	69.89
60	74.18	76.25	78.54	82.01	85.14	82.45	72.01	
61	78.65	81.01	84.58	87.81	85.04	74.27		
62	83.64	87.33	90.66	87.80	76.68			
63	90.24	93.69	90.74	79.25				
64	96.92	93.86	81.98					
65	97.19	84.88						

TABLE No. LII.—*Concluded.*

COST OF INSURANCE PER $1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	41st Year.	42d Year.	43d Year.	44th Year.	45th Year.	46th Year.	47th Year.	48th Year.
20	15.75	16.40	17.09	17.80	18.54	19.32	20.11	20.94
21	16.50	17.20	17.91	18.66	19.44	20.24	21.07	21.91
22	17.31	18.03	18.78	19.57	20.37	21.21	22.05	22.89
23	18.15	18.91	19.70	20.51	21.35	22.20	23.05	23.92
24	19.04	19.84	20.66	21.50	22.36	23.21	24.08	24.96
25	19.98	20.81	21.66	22.52	23.38	24.26	25.15	26.04
26	20.97	21.83	22.70	23.56	24.45	25.34	26.24	27.14
27	22.00	22.88	23.75	24.64	25.54	26.45	27.35	28.26
28	23.07	23.95	24.85	25.76	26.67	27.58	28.50	29.41
29	24.15	25.06	25.98	26.90	27.82	28.75	29.67	30.57
30	25.29	26.21	27.14	28.07	29.01	29.93	30.85	31.78
31	26.46	27.40	28.33	29.28	30.22	31.14	32.08	33.01
32	27.67	28.61	29.56	30.51	31.44	32.39	33.34	34.25
33	28.90	29.87	30.83	31.77	32.72	33.68	34.60	35.49
34	30.18	31.15	32.11	33.07	34.03	34.97	35.87	36.71
35	31.50	32.46	33.44	34.41	35.36	36.27	37.12	37.89
36	32.84	33.83	34.81	35.77	36.69	37.55	38.33	39.04
37	34.24	35.24	36.20	37.14	38.01	38.79	39.51	40.14
38	35.68	36.66	37.61	38.49	39.28	40.01	40.65	41.28
39	37.15	38.11	39.00	39.81	40.55	41.19	41.83	42.46
40	38.64	39.55	40.36	41.11	41.77	42.41	43.05	43.67
41	40.12	40.95	41.71	42.38	43.03	43.68	44.31	45.01
42	41.58	42.35	43.03	43.69	44.35	44.99	45.70	46.52
43	43.04	43.72	44.40	45.06	45.71	46.43	47.27	48.11
44	44.46	45.15	45.82	46.48	47.22	48.06	48.92	49.91
45	45.94	46.63	47.30	48.05	48.91	49.78	50.79	52.00
46	47.48	48.17	48.93	49.81	50.69	51.72	52.96	54.43
47	49.08	49.86	50.75	51.66	52.70	53.97	55.47	57.13
48	50.85	51.76	52.68	53.74	55.03	56.57	58.26	60.84
49	52.82	53.76	54.85	56.16	57.72	59.46	62.08	64.45
50	54.90	56.02	57.36	58.95	60.73	63.40	65.82	63.75
51	57.25	58.63	60.26	62.07	64.81	67.28	65.16	56.91
52	59.97	61.64	63.49	66.29	68.82	66.65	58.21	
53	63.10	65.00	67.86	70.45	68.23	59.59		
54	66.60	69.53	72.19	69.91	61.06			
55	71.30	74.03	71.69	62.61				
56	75.98	73.58	64.27					
57	75.60	66.03						
58	67.90							

TABLE No. LIII.

COST OF INSURANCE PER $1000 OF A FIVE-PAYMENT LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.
20	6.92	6.61	6.28	5.93
21	7.00	6.68	6.34	5.98
22	7.07	6.75	6.40	6.02
23	7.16	6.82	6.46	6.08
24	7.25	6.90	6.53	6.13
25	7.34	6.99	6.60	6.19
26	7.44	7.07	6.68	6.25
27	7.54	7.17	6.76	6.32
28	7.65	7.27	6.85	6.39
29	7.77	7.38	6.94	6.47
30	7.90	7.49	7.04	6.55
31	8.03	7.61	7.14	6.62
32	8.18	7.74	7.24	6.70
33	8.33	7.86	7.35	6.79
34	8.48	8.00	7.47	6.87
35	8.64	8.14	7.58	6.96
36	8.81	8.28	7.70	7.05
37	8.98	8.44	7.82	7.13
38	9.17	8.59	7.94	7.23
39	9.36	8.75	8.07	7.33
40	9.55	8.92	8.23	7.49
41	9.77	9.12	8.43	7.69
42	10.00	9.37	8.69	7.93
43	10.31	9.70	9.00	8.23
44	10.69	10.07	9.39	8.55
45	11.14	10.54	9.80	8.90
46	11.69	11.04	10.24	9.27
47	12.28	11.59	10.73	9.67
48	12.92	12.18	11.25	10.10
49	13.61	12.82	11.82	10.57
50	14.39	13.52	12.44	11.07
51	15.22	14.29	13.11	11.60
52	16.13	15.12	13.81	12.17
53	17.12	16.01	14.59	12.78
54	18.17	16.98	15.43	13.42
55	19.33	18.03	16.30	14.10
56	20.60	19.14	17.26	14.84
57	21.94	20 36	18.30	15.66
58	23.41	21.69	19.46	16.54
59	25.02	23.18	20.72	17.51
60	26.80	24.79	22.10	18.53
61	28.76	26.57	23.59	19.64
62	30.91	28.50	25.23	20.84
63	33.25	30.62	27.00	22.12
64	35 82	32.93	28.92	23.51
65	38.62	35.43	31.01	24.98
66	41.66	38.17	33.26	26 54
67	44 99	41.12	35.66	28.22
68	48.58	44.29	38.28	30.01
69	52.43	47.74	41.08	31.94

TABLE NO. LIV.

COST OF INSURANCE PER $1000 OF A TEN-PAYMENT LIFE POLICY, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	7.11	7.00	6.88	6.76	6.62	6.47	6.31	6.14	5.95
21	7.19	7.08	6.96	6.83	6.69	6.54	6.37	6.20	6.00
22	7.27	7.16	7.04	6.91	6.77	6.61	6.44	6.26	6.06
23	7.36	7.25	7.12	6.99	6.84	6.69	6.51	6.33	6.12
24	7.46	7.34	7.22	7.08	6.93	6.77	6.59	6.40	6.18
25	7.56	7.44	7.31	7.17	7.02	6.86	6.67	6.47	6.25
26	7.66	7.54	7.42	7.27	7.12	6.95	6.76	6.55	6.31
27	7.77	7.66	7.52	7.38	7.22	7.05	6.85	6.63	6.38
28	7.90	7.77	7.64	7.49	7.33	7.15	6.94	6.71	6.45
29	8.03	7.90	7.76	7.61	7.44	7.25	7.03	6.79	6.52
30	8.16	8.04	7.90	7.74	7.55	7.36	7.13	6.87	6.59
31	8.31	8.18	8.03	7.86	7.68	7.47	7.23	6.96	6.66
32	8.46	8.33	8.17	8.00	7.80	7.58	7 33	7.05	6.73
33	8.62	8.48	8.32	8.14	7.93	7.70	7.43	7.13	6.80
34	8.79	8.64	8.47	8.28	8.07	7.82	7.54	7.23	6.89
35	8.96	8.81	8.63	8.43	8.20	7.94	7.65	7.34	7.02
36	9.15	8.98	8.80	8.59	8.34	8.07	7.78	7.49	7.19
37	9.38	9.17	8.97	8.74	8.49	8.22	7.96	7.69	7.39
38	9.54	9.36	9.15	8.92	8.67	8.43	8.19	7.93	7.65
39	9.74	9.55	9.34	9.11	8.90	8.69	8.46	8.23	7.92
40	9.95	9.76	9.55	9.36	9.19	8.99	8.81	8.55	8.22
41	10.19	10.00	9.83	9.68	9.53	9.38	9.17	8.89	8.53
42	10.45	10.30	10.19	10.06	9.95	9.79	9.56	9.26	8.87
43	10.78	10.69	10.60	10.52	10.41	10.23	9.99	9.67	9.24
44	11.19	11.13	11.10	11.03	10.90	10.72	10.45	10.10	9.63
45	11.67	11.68	11.65	11.57	11.44	11.24	10.95	10.57	10.05
46	12.27	12.27	12.24	12.16	12.02	11.81	11.50	11.07	10.48
47	12.90	12.91	12.89	12.81	12 66	12.43	12.09	11.60	10.96
48	13.59	13.61	13.59	13.51	13.36	13.10	12.71	12.18	11.46
49	14.34	14.38	14.36	14.28	14.11	13.82	13.39	12.80	11.97
50	15.16	15.21	15.20	15.12	14.91	14.60	14.12	13.44	12.52
51	16.05	16.12	16.12	16.01	15.80	15.44	14.89	14.13	13.11
52	17.04	17.11	17.09	16.99	16.75	16.33	15.72	14.88	13.76
53	18.11	18.17	18.17	18.05	17.76	17 30	16.63	15.72	14.46
54	19.25	19.34	19.33	19.17	18.86	18.35	17.64	16.61	15.21
55	20.51	20.61	20.56	20.40	20.05	19.53	18.73	17.59	16.01
56	21.87	21.95	21.92	21 73	21.40	20.81	19.93	18.64	16.86
57	23.32	23.42	23.39	23.24	22.86	22.22	21 22	19.79	17.78
58	24.91	25.03	25.05	24.87	24.47	23.75	22.64	21.02	18.75
59	26.65	26.83	26.85	26.68	26.22	25.42	24.17	22.34	19.79
60	28.60	28.80	28.84	28.64	28.14	27.24	25.84	23.79	20.89

TABLE NO. LV.

COST OF INSURANCE PER $1000 FIFTEEN PAYMENT LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.17	7.13	7.08	7.03	6.97	6.91	6.84	6.77
21	7.25	7.20	7.16	7.11	7.05	6.99	6.92	6.85
22	7.33	7.29	7.24	7.20	7.14	7.08	7.02	6.94
23	7.43	7.36	7.34	7.29	7.23	7.17	7.10	7.03
24	7.53	7.48	7.44	7.39	7.34	7.27	7.21	7.12
25	7.63	7.59	7.54	7.48	7.43	7.37	7.31	7.24
26	7.74	7.71	7.64	7.61	7.55	7.49	7.42	7.34
27	7.86	7.82	7.77	7.72	7.67	7.61	7.54	7.46
28	7.97	7.93	7.90	7.85	7.80	7.73	7.65	7.57
29	8.10	8.07	8.02	7.98	7.93	7.86	7.78	7.69
30	8.25	8.21	8.18	8.13	8.06	8.00	7.90	7.80
31	8.38	8.36	8.32	8.26	8.21	8.14	8.04	7.94
32	8.56	8.52	8.47	8.42	8.35	8.25	8.18	8.06
33	8.72	8.69	8.64	8.58	8.51	8.42	8.32	8.20
34	8.89	8.84	8.81	8.74	8.67	8.57	8.47	8.34
35	9.08	9.02	8.98	8.90	8.83	8.73	8.62	8.51
36	9.26	9.21	9.15	9.09	9.00	8.88	8.80	8.72
37	9.45	9.40	9.34	9.27	9.18	9.10	9.03	8.99
38	9.65	9.61	9.54	9.46	9.39	9.34	9.33	9.34
39	9.86	9.79	9.75	9.69	9.65	9.56	9.67	9.73
40	10.08	9.98	9.96	9.97	9.99	10.03	10.11	10.17
41	10.32	10.28	10.28	10.33	10.38	10.49	10.57	10.64
42	10.59	10.59	10.66	10.74	10.88	10.98	11.09	11.15
43	10.92	11.00	11.11	11.26	11.40	11.53	11.63	11.71
44	11.33	11.47	11.66	11.81	11.98	12.11	12.23	12.32
45	11.84	12.04	12.24	12.43	12.59	12.75	12.88	12.98
46	12.44	12.67	12.88	13.09	13.27	13.46	13.60	13.71
47	13.08	13.33	13.60	13.77	14.03	14.22	14.39	14.48
48	13.80	14.06	14.33	14.59	14.83	15.05	15.21	15.32
49	14.56	14.86	15.16	15.45	15.72	15.93	16.12	16.23
50	15.39	15.73	16.06	16.38	16.65	16.90	17.10	17.20
51	16.31	16.70	17.06	17.39	17.69	17.96	18.14	18.25
52	17.31	17.73	18.11	18.48	18.81	19.08	19.27	19.39
53	18.41	18.84	19.27	19.67	20.01	20.29	20.51	20.67
54	19.57	20.07	20.52	20.93	21.31	21.62	21.89	22.06
55	20.86	21.39	21.87	22.31	22.72	23.04	23.40	23.60
56	22.26	22.79	23.33	23.82	24.31	24.73	25.07	25.26
57	23.74	24.33	24.92	25.51	26.02	26.52	26.86	27.08
58	25.35	26.04	26.71	27.36	27.96	28.45	28.84	29.07
59	27.14	27.92	28.65	29.38	30.02	30.57	31.00	31.23
60	29.12	29.96	30.82	31.58	32.30	32.90	33.34	33.60

TABLE No. LV.—*Concluded.*

COST OF INSURANCE PER $1000 FIFTEEN-PAYMENT LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	6.69	6.61	6.51	6.39	6.28	6.16	6.00
21	6.77	6.68	6.58	6.48	6.35	6.21	6.05
22	6.85	6.77	6.67	6.55	6.41	6.28	6.11
23	6.95	6.86	6.75	6.63	6.49	6.33	6.16
24	7.05	6.94	6.83	6.71	6.57	6.40	6.22
25	7.14	7.04	6.93	6.79	6.63	6.46	6.27
26	7.24	7.14	7.02	6.87	6.72	6.55	6.32
27	7.35	7.24	7.12	6.95	6.79	6.59	6.38
28	7.47	7.35	7.21	7.05	6.86	6.66	6.44
29	7.58	7.45	7.29	7.13	6.94	6.74	6.54
30	7.68	7.55	7.40	7.22	7.04	6.85	6.68
31	7.81	7.67	7.51	7.33	7.17	7.01	6.85
32	7.93	7.78	7.63	7.49	7.35	7.21	7.07
33	8.07	7.92	7.79	7.68	7.57	7.46	7.30
34	8.21	8.10	8.02	7.91	7.83	7.72	7.54
35	8.41	8.35	8.27	8.22	8.12	8.00	7.80
36	8.67	8.62	8.60	8.53	8.44	8.30	8.08
37	8.98	8.97	8.95	8.88	8.77	8.60	8.37
38	9.35	9.35	9.32	9.25	9.13	8.94	8.69
39	9.76	9 77	9.72	9.65	9.52	9.31	9.02
40	10.20	10.20	10.16	10.07	9.92	9.69	9.36
41	10.68	10.68	10.64	10.53	10.38	10.10	9.72
42	11.20	11.20	11.15	11.04	10.84	10.52	10.11
43	11.76	11.76	11.71	11.57	11.34	11.01	10.49
44	12.37	12.38	12.30	12.15	11.88	11.45	10.89
45	13.05	13.03	12.94	12.76	12.43	11.97	11.32
46	13.76	13.75	13.64	13.40	13.03	12.50	11.78
47	14.54	14.50	14.36	14.09	13.68	13.10	12.27
48	15.38	15.31	15.14	14.84	14.40	13.72	12.78
49	16.25	16.19	15.99	15.67	15.15	14.39	13.32
50	17.22	17.13	16.94	16.57	15.98	15.09	13.87
51	18.28	18.20	17.96	17.64	16.87	15.86	14.45
52	19.45	19.36	19.10	18.60	17.82	16.68	15.05
53	20.72	20.61	20.31	19.76	18.86	17.52	15.67
54	22.13	21.98	21.63	20.99	19.94	18.43	16.29
55	23.63	23.48	23.07	22.31	21.13	19.37	16.91
56	25.29	25.11	24.62	23.76	22.39	20.38	17.55
57	27.11	26.87	26.31	25.31	23.71	21.43	18.19
58	29.07	28.80	28.12	26.94	25.16	22.53	18.83
59	31.23	30.88	30.07	28.74	26.69	23.70	19.48
60	33.55	33.11	32.20	30.68	28.33	24.92	20.13

TABLE No. LVI.

COST OF INSURANCE PER $1000 TWENTY-PAYMENT LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	7.20	7.18	7.17	7.16	7.14	7.12	7.10
21	7.28	7.26	7.26	7.24	7.23	7.21	7.19
22	7.37	7.37	7.35	7.34	7.32	7.30	7.29
23	7.46	7.45	7.44	7.43	7.42	7.41	7.39
24	7.56	7.54	7.55	7.54	7.52	7.51	7.50
25	7.66	7.66	7.65	7.65	7.64	7.63	7.62
26	7.77	7.78	7.78	7.76	7.76	7.75	7.74
27	7.88	7.89	7.89	7.89	7.89	7.88	7.87
28	8.01	8.02	8.02	8.02	8.02	8.02	8.00
29	8.14	8.16	8.16	8.17	8.16	8.15	8.14
30	8.29	8.30	8.31	8.31	8.31	8.30	8.29
31	8.44	8.45	8.46	8.46	8.46	8.45	8.43
32	8.60	8.61	8.62	8.62	8.62	8.60	8.59
33	8.76	8.78	8.79	8.79	8.78	8.77	8.75
34	8.93	8.95	8.96	8.96	8.95	8.94	8.91
35	9.12	9.13	9.14	9.14	9.12	9.11	9.08
36	9.31	9.32	9.32	9.32	9.31	9.29	9.28
37	9.50	9.52	9.52	9.51	9.51	9.50	9.54
38	9.71	9.72	9.74	9.70	9.72	9.77	9.87
39	9.92	9.93	9.93	9.95	10.01	10.12	10.25
40	10.14	10.16	10.18	10.25	10.37	10.52	10.72
41	10.39	10.42	10.48	10.62	10.79	11.01	11.23
42	10.65	10.74	10.88	11.06	11.30	11.54	11.79
43	10.99	11.14	11.34	11.60	11.87	12.13	12.40
44	11.42	11.63	11.90	12.18	12.47	12.76	13.06
45	11.92	12.19	12.50	12.82	13.13	13.45	13.78
46	12.53	12.89	13.17	13.51	13.84	14.20	14.57
47	13.16	13.52	13.89	14.25	14.64	15.03	15.42
48	13.89	14.26	14.66	15.08	15.50	15.92	16.33
49	14.66	15.07	15.52	15.97	16.43	16.87	17.33
50	15.51	15.97	16.45	16.95	17.43	17.93	18.42
51	16.43	16.94	17.47	17.99	18.52	19.06	19.56
52	17.44	17.99	18.55	19.14	19.70	20.26	20.81
53	18.54	19.18	19.76	20.37	20.96	21.57	22.17
54	19.71	20.43	21.06	21.66	22.34	23.00	23.70
55	21.01	21.72	22.41	23.12	23.84	24.60	25.35
56	22.41	23.14	23.91	24.68	25.51	26.34	27.18
57	23.90	24.69	25.54	26.43	27.33	28.25	29.14
58	25.53	26.43	27.37	28.33	29.33	30.32	31.30
59	27.32	28.34	29.36	30.43	31.50	32.58	33.65
60	29.32	30.41	31.55	32.70	33.88	35.05	36.20

TABLE No. LVI.—*Continued.*

COST OF INSURANCE PER $1000 TWENTY-PAYMENT LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	7.07	7.05	7.01	6.98	6.95	6.90	6.85
21	7.17	7.14	7.12	7.08	7.04	7.00	6.94
22	7.27	7.25	7.21	7.18	7.14	7.08	7.03
23	7.38	7.35	7.32	7.29	7.24	7.19	7.13
24	7.48	7.46	7.43	7.40	7.35	7.29	7.23
25	7.60	7.58	7.54	7.51	7.46	7.39	7.33
26	7.72	7.69	7.67	7.62	7.57	7.51	7.42
27	7.85	7.82	7.79	7.75	7.68	7.61	7.52
28	7.98	7.95	7.91	7.86	7.80	7.72	7.64
29	8.12	8.08	8.04	7.99	7.92	7.85	7.76
30	8.26	8.22	8.18	8.14	8.04	7.98	7.93
31	8.41	8.37	8.31	8.25	8.20	8.16	8.16
32	8.56	8.50	8.46	8.41	8.39	8.41	8.43
33	8.71	8.67	8.62	8.62	8.65	8.69	8.76
34	8.87	8.84	8.84	8.89	8.94	9.05	9.12
35	9.06	9.08	9.13	9.21	9.32	9.42	9.51
36	9.31	9.38	9.46	9.60	9.72	9.84	9.93
37	9.62	9.72	9.88	10.02	10.16	10.28	10.37
38	9.99	10.16	10.32	10.48	10.63	10.75	10.86
39	10.44	10.62	10.81	10.98	11.14	11.27	11.40
40	10.93	11.13	11.33	11.52	11.69	11.85	11.95
41	11.46	11.68	11.90	12.11	12.30	12.47	12.59
42	12.04	12.28	12.52	12.74	12.95	13.11	13.15
43	12.66	12.93	13.19	13.44	13.65	13.83	13.96
44	13.35	13.65	13.92	14.18	14.42	14.61	14.72
45	14.10	14.42	14.71	14.99	15.24	15.41	15.54
46	14.92	15.25	15.58	15.87	16.10	16.29	16.41
47	15.79	16.16	16.51	16.79	17.05	17.25	17.42
48	16.74	17.14	17.47	17.80	18.19	18.31	18.47
49	17.78	18.17	18.55	18.89	19.22	19.47	19.65
50	18.86	19.30	19.72	20.12	20.48	20.75	20.92
51	20.06	20.53	21.01	21.46	21.84	22.13	22.29
52	21.35	21.91	22.43	22.91	23.30	23.62	23.78
53	22.80	23.40	23.98	24.49	24.92	25.24	25.40
54	24.38	25.05	25.66	26.22	26.68	27.01	27.25
55	26.11	26.72	27.49	28.10	28.57	28.91	29.02
56	27.98	28.76	29.48	30.13	30.64	30.97	31.06
57	30.03	30.88	31.65	32.33	32.87	33.17	33.25
58	32.26	33.17	34.00	34.72	35.24	35.58	35.62
59	34.68	35.67	36.54	37.27	37.92	38.06	38.17
60	37.32	38.35	39.26	40.04	40.62	40.95	40.94

TABLE NO. LVI.—*Concluded.*

COST OF INSURANCE PER $1000 TWENTY-PAYMENT LIFE POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	6.78	6.71	6.63	6.50	6.40	6.27
21	6.87	6.79	6.70	6.58	6.46	6.32
22	6.97	6.88	6.77	6.67	6.53	6.38
23	7.04	6.96	6.85	6.72	6.58	6.44
24	7.14	7.05	6.92	6.81	6.66	6.54
25	7.24	7.13	7.02	6.89	6.78	6.69
26	7.32	7.23	7.10	7.02	6.92	6.85
27	7.43	7.33	7.24	7.19	7.11	7.06
28	7.55	7.48	7.43	7.38	7.34	7.30
29	7.72	7.68	7.65	7.65	7.61	7.54
30	7.92	7.90	7.92	7.90	7.87	7.80
31	8.17	8.21	8.21	8.21	8.16	8.07
32	8.49	8.52	8.54	8.52	8.46	8.37
33	8.82	8.86	8.87	8.85	8.79	8.69
34	9.19	9.23	9.25	9.22	9.14	9.02
35	9.58	9.62	9.63	9.60	9.54	9.36
36	10.00	10.05	10.06	10.02	9.92	9.72
37	10.46	10.51	10.50	10.45	10.32	10.10
38	10.96	10.99	10.99	10.91	10.76	10.48
39	11.49	11.52	11.51	11.31	11.20	10.88
40	12.05	12.09	12.06	11.92	11.67	11.32
41	12.68	12.70	12.63	12.46	12.20	11.79
42	13.33	13.32	13.24	13.04	12.74	12.26
43	14.02	14.01	13.89	13.68	13.32	12.78
44	14.78	14.74	14.65	14.39	13.97	13.32
45	15.59	15.57	15.42	15.14	14.61	13.87
46	16.50	16.46	16.29	15.92	15.32	14.45
47	17.47	17.42	17.20	16.78	16.09	15.04
48	18.54	18.45	18.19	17.68	16.86	15.67
49	19.69	19.57	19.26	18.65	17.70	16.29
50	20.95	20.80	20.40	19.69	18.58	16.91
51	22.31	22.11	21.63	20.79	19.46	17.54
52	23.79	23.51	22.94	21.92	20.42	18.18
53	25.35	25.24	24.32	23.16	21.41	18.80
54	27.08	26.64	25.82	24.47	22.43	19.47
55	28.89	28.39	27.42	25.86	23.50	20.12
56	30.86	30.26	29.15	27.34	24.66	20.76
57	32.99	32.28	30.99	28.93	25.88	21.40
58	35.28	34.26	33.00	30.64	27.16	22.05
59	37.77	36.82	33.96	32.49	28.48	22.71
60	40.47	39.40	37.48	34.49	29.99	23.33

TABLE No. LVII.

COST OF INSURANCE PER $1000 OF A TEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	6.70	6.16	5.58	4.95	4.28	3.55	2.76	1.91	0.99
21	6.78	6.24	5.65	5.02	4.34	3.60	2.80	1.94	1.01
22	6.86	6.32	5.73	5.08	4.40	3.66	2.85	1.98	1.03
23	6.96	6.40	5.81	5.16	4.47	3.72	2.90	2.02	1.05
24	7.05	6.49	5.89	5.24	4.54	3.78	2.96	2.05	1.07
25	7.14	6.59	5.98	5.33	4.62	3.85	3.01	2.09	1.09
26	7.25	6.69	6.08	5.42	4.71	3.92	3.07	2.14	1.12
27	7.36	6.80	6.19	5.52	4.79	4.00	3.13	2.18	1.14
28	7.49	6.92	6.30	5.62	4.89	4.08	3.19	2.22	1.17
29	7.61	7.04	6.41	5.73	4.99	4.16	3.26	2.28	1.20
30	7.75	7.17	6.54	5.85	5.09	4.25	3.34	2.33	1.22
31	7.89	7.31	6.67	5.97	5.20	4.35	3.41	2.38	1.25
32	8.05	7.46	6.80	6.09	5.31	4.40	3.49	2.44	1.27
33	8.21	7.60	6.95	6.22	5.42	4.54	3.57	2.49	1.30
34	8.37	7.77	7.10	6.36	5.55	4.65	3.65	2.55	1.34
35	8.55	7.93	7.25	6.51	5.68	4.76	3.74	2.63	1.39
36	8.73	8.10	7.42	6.65	5.81	4.87	3.84	2.71	1.43
37	8.91	8.29	7.59	6.81	5.95	5.00	3.96	2.82	1.50
38	9.12	8.48	7.76	6.97	6.11	5.17	4.13	2.95	1.58
39	9.32	8.67	7.95	7.16	6.31	5.38	4.31	3.10	1.67
40	9.54	8.88	8.16	7.40	6.56	5.62	4.54	3.27	1.77
41	9.77	9.12	8.43	7.69	6.85	5.91	4.79	3.45	1.86
42	10.03	9.42	8.77	8.03	7.21	6.23	5.05	3.66	1.97
43	10.36	9.79	9.15	8.45	7.60	6.58	5.34	3.88	2.11
44	10.77	10.22	9.63	8.90	8.02	6.95	5.67	4.12	2.24
45	11.24	10.75	10.14	9.40	8.48	7.37	6.02	4.38	2.40
46	11.82	11.32	10.71	9.94	8.99	7.83	6.41	4.67	2.56
47	12.24	11 95	11.32	10.52	9.54	8.33	6.83	4.99	2.73
48	13.13	12.63	11.98	11.17	10.15	8.88	7.28	5.33	2.93
49	13.87	13.37	12.71	11.88	10.81	9.46	7.80	5.71	3.14
50	14.69	14.18	13.52	12.65	11.53	10.12	8.34	6.12	3.38
51	15.57	15.07	14.39	13 48	12.32	10.83	8.94	6.57	3.63
52	16.55	16.04	15.33	14.40	13.17	11.58	9 58	7 06	3.91
53	17.61	17 08	16.36	15.39	14.09	12.42	10.29	7.62	4.24
54	18.74	18.23	17.49	16.45	15.10	13.34	11.10	8.23	4.60
55	19.99	19.47	18.69	17.62	16.20	14.37	11.99	8.92	4.99
56	21.34	20.80	20.00	18.90	17.45	15.51	12.97	9.67	5.43
57	22.79	22.25	21.44	20.34	18.88	16.76	14.04	10.50	5.89
58	24.38	23.84	23.06	21.92	20.32	18.14	15.23	11.42	6.43
59	26.10	25.63	24.83	23.66	21.97	19.66	16.55	12.42	6.99
60	28.05	27.58	26.80	25.56	23.80	21.34	18.00	13.55	7.67

TABLE NO. LVIII.

COST OF INSURANCE PER $1000 OF A FIFTEEN YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	6.94	6.66	6.35	6.03	5.67	5.29	4.88	4.43
21	7.03	6.74	6.44	6.11	5.75	5.37	4.95	4.50
22	7.11	6.83	6.52	6.19	5.84	5.45	5.03	4.57
23	7.21	6.92	6.61	6.29	5.93	5.54	5.11	4.66
24	7.30	7.02	6.71	6.38	6.03	5.63	5.21	4.75
25	7.40	7.12	6.82	6.49	6.13	5.74	5.31	4.84
26	7.51	7.23	6.93	6.60	6.24	5.84	5.42	4.94
27	7.63	7.35	7.05	6.72	6.35	5.96	5.53	5.03
28	7.75	7.48	7.17	6.84	6.48	6.08	5.64	5.14
29	7.88	7.61	7.31	6.98	6.61	6.20	5.75	5.27
30	8.03	7.75	7.45	7.12	6.74	6.33	5.88	5.38
31	8.17	7.90	7.60	7.25	6.89	6.47	5.99	5.50
32	8.33	8.06	7.75	7.41	7.03	6.61	6.14	5.63
33	8.50	8.22	7.91	7.57	7.19	6.76	6.29	5.76
34	8.67	8.39	8.08	7.73	7.35	6.92	6.43	5.90
35	8.85	8.57	8.26	7.91	7.52	7.08	6.59	6.06
36	9.04	8.75	8.44	8.09	7.69	7.25	6.76	6.25
37	9.23	8.95	8.64	8.27	7.87	7.44	6.98	6.51
38	9.44	9.16	8.83	8.47	8.08	7.68	7.26	6.80
39	9.65	9.36	9.04	8.70	8.35	7.99	7.58	7.14
40	9.87	9.59	9.28	8.98	8.68	8.34	7.98	7.52
41	10.11	9.82	9.59	9.34	9.06	8.77	8.40	7.94
42	10.38	10.16	9.96	9.75	9.52	9.23	8.87	8.39
43	10.72	10.57	10.40	10.25	10.03	9.45	9.37	8.89
44	11.15	11.03	10.94	10.79	10.59	10.30	9.92	9.44
45	11.63	11.60	11.52	11.39	11.19	10.91	10.53	10.04
46	12.23	12.21	12.15	12.03	11.85	11.58	11.20	10.70
47	12.88	12.89	12.84	12.74	12.57	12.30	11.93	11.40
48	13.59	13.61	13.59	13.51	13.36	13.10	12.71	12.18
49	14.35	14.41	14.41	14.36	14.22	13.96	13.57	13.03
50	15.19	15.28	15.31	15.28	15.14	14.90	14.51	13.93
51	16.10	16.23	16.30	16.27	16.16	15.93	15.51	14.92
52	17.11	17.27	17.35	17.36	17.27	17.02	16.61	16.00
53	18.20	18.37	18.51	18.54	18.44	18.22	17.82	17.23
54	19.36	19.60	19.76	19.80	19.74	19.53	19.18	18.58
55	20.65	20.93	21.10	21.18	21.15	21.00	20.65	20.06
56	22.05	22.34	22.56	22.69	22.73	22.61	22.28	21.67
57	23.53	23.88	24.16	24.38	24.46	24.38	24.06	23.46
58	25.15	25.57	25.95	26.23	26.37	26.31	26.02	25.42
59	26.93	27.46	27.89	28.26	28.45	28.44	28.18	27.55
60	28.99	29.53	30.07	30.48	30.73	30.78	30.52	29.91

TABLE No. LVIII.—*Concluded.*

COST OF INSURANCE PER $1000 OF A FIFTEEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	3.95	3.42	2.85	2.23	1.55	0.81	0.00
21	4.02	3.48	2.90	2.27	1.60	0.82	0.00
22	4.09	3.55	2.96	2.32	1.61	0.84	0.00
23	4.16	3.62	3.02	2.36	1.65	0.86	0.00
24	4.24	3.69	3.08	2.42	1.69	0.88	0.00
25	4.33	3.77	3.15	2.47	1.72	0.90	0.00
26	4.41	3.85	3.21	2.53	1.76	0.93	0.00
27	4.51	3.93	3.29	2.58	1.81	0.95	0.00
28	4 61	4.02	3.35	2.65	1.85	0.99	0.00
29	4.72	4.11	3.45	2.72	1.87	1.01	0.00
30	4.82	4.21	3.53	2.77	1.95	1.03	0.00
31	4.93	4.31	3.62	2.86	2.01	1.06	0.00
32	5.05	4.41	3.71	2.94	2.09	1.11	0.00
33	5.17	4.53	3.84	3.07	2.19	1.18	0.00
34	5.32	4.68	3.99	3.20	2.30	1.24	0.00
35	5.49	4.87	4.17	3.37	2.43	1.31	0.00
36	5.71	5.09	4.39	3.55	2.56	1.39	0.00
37	5.97	5.35	4.62	3.75	2.72	1.47	0.00
38	6.27	5.64	4.88	3.96	2 86	1.56	0.00
39	6.60	5.95	5.16	4.21	3.05	1.69	0.00
40	6.97	6.29	5.47	4.47	3.25	1.78	0.00
41	7.31	6.67	5.81	4.75	3 47	1.90	0.00
42	7.77	7.07	6.18	5.06	3.70	2.02	0.00
43	8.29	7.53	6.59	5.41	3.96	2.17	0.00
44	8.81	8.03	7.04	5.79	4.24	2.34	0.00
45	9.40	8.56	7.51	6.20	4.55	2.51	0.00
46	10.02	9.16	8.05	6.64	4.88	2.70	0.00
47	10.70	9.79	8.63	7.13	5.25	2.92	0.00
48	11.47	10.50	9.27	7.62	5.66	3.16	0.00
49	12.25	11.26	9.94	8.28	6.10	3.43	0.00
50	13.14	12.08	10.71	8.93	6.65	3.72	0.00
51	14.09	13.03	11.56	9.64	7.21	4.05	0.00
52	15.19	14.04	12.51	10.48	7.84	4.40	0.00
53	16.43	15.18	13.54	11.38	8.53	4.80	0.00
54	17.76	16.44	14.71	12.39	9.29	5.25	0.00
55	19.14	17.81	15.98	13.47	10.14	5.75	0.00

TABLE NO. LIX.

COST OF INSURANCE PER $1000 OF A TWENTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.06	6.90	6.73	6.55	6.35	6.13	5.90	5.65
21	7.14	6.98	6.82	6.64	6.43	6.22	5.99	5.74
22	7.23	7.08	6.91	6.73	6.53	6.32	6.09	5.84
23	7.33	7.17	7.00	6.83	6.63	6.42	6.19	5.95
24	7.43	7.27	7.11	6.93	6.74	6.53	6.31	6.05
25	7.53	7.38	7.22	7.05	6.86	6.65	6.42	6.17
26	7.64	7.49	7.34	7.17	6.98	6.77	6.55	6.29
27	7.75	7.62	7.46	7.30	7.11	6.91	6.68	6.42
28	7.88	7.74	7.60	7.43	7.25	7.04	6.81	6.56
29	8.02	7.89	7.74	7.57	7.39	7.18	6.96	6.70
30	8.16	8.03	7.89	7.73	7.54	7.34	7.11	6.84
31	8.31	8.19	8.04	7.88	7.70	7.49	7.26	7.00
32	8.47	8.35	8.20	8.05	7.86	7.65	7.42	7.16
33	8.64	8.51	8.38	8.22	8.03	7.83	7.59	7.32
34	8.81	8.69	8.55	8.39	8.21	8.00	7.77	7.50
35	9.00	8.88	8.73	8.58	8.40	8.18	7.95	7.69
36	9.19	9.06	8.93	8.77	8.58	8.38	8.18	7.92
37	9.38	9.27	9.13	8.97	8.79	8.60	8.42	8.25
38	9.59	9.48	9.34	9.18	9.02	8.87	8.75	8.61
39	9.81	9.69	9.56	9.42	9.31	9.22	9.12	9.04
40	10.03	9.92	9.81	9.72	9.67	9.62	9.59	9.52
41	10.27	10.18	10.13	10.10	10.09	10.11	10.08	10.04
42	10.54	10.51	10.52	10.54	10.60	10.64	10.64	10.60
43	10.89	10.93	10.98	11.08	11.16	11.22	11.23	11.22
44	11.32	11.40	11.54	11.66	11.77	11.85	11.89	11.89
45	11.81	11.99	12.15	12.30	12.43	12.54	12.61	12.64
46	12.42	12.62	12.81	12.99	13.15	13.29	13.39	13.45
47	13.07	13.31	13.53	13.74	13.94	14.11	14.24	14.31
48	13.79	14.05	14.32	14.57	14.80	15.01	15.15	15.26
49	14.56	14.87	15.17	15.47	15.74	15.97	16.16	16.30
50	15.41	15.76	16.11	16.45	16.74	17.02	17.25	17.39
51	16.34	16.74	17.13	17.49	17.85	18.16	18.40	18.59
52	17.35	17.80	18.22	18.65	19.04	19.38	19.67	19.90
53	18.45	18.93	19.42	19.90	20.31	20.70	21.04	21.36
54	19.63	20.18	20.72	21.22	21.70	22.15	22.59	22.96
55	20.93	21.53	22.10	22.67	23.21	23.77	24.27	24.71
56	22.33	22.97	23.61	24.25	24.90	25.53	26.12	26.61
57	23.83	24.54	25.26	26.01	26.75	27.46	28.11	28.70
58	25.46	26.26	27.10	27.94	28.77	29.56	30.31	30.97
59	27.25	28.18	29.11	30.05	30.97	31.86	32.69	33.43
60	29.25	30.27	31.32	32.34	33.37	34.36	35.28	36.13

TABLE NO. LIX.—*Continued.*

COST OF INSURANCE PER $1000 OF A TWENTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	5.37	5.08	4.75	4.40	4.01	3.59	3.12
21	5.46	5.17	4.84	4.49	4.09	3.66	3.19
22	5.56	5.26	4.94	4.58	4.18	3.74	3.26
23	5.67	5.37	5.03	4.67	4.27	3.82	3.34
24	5.78	5.48	5.14	4.77	4.36	3.91	3.41
25	5.90	5.59	5.25	4.87	4.45	4.00	3.49
26	6.02	5.71	5.36	4.98	4.55	4.09	3.56
27	6.14	5.83	5.48	5.09	4.66	4.18	3.66
28	6.28	5.96	5.60	5.22	4.77	4.28	3.76
29	6.41	6.09	5.73	5.33	4.89	4.40	3.88
30	6.56	6.23	5.87	5.46	5.02	4.55	4.04
31	6.70	6.36	6.01	5.61	5.15	4.74	4.22
32	6.86	6.53	6.17	5.79	5.40	4.94	4.44
33	7.02	6.70	6.37	6.02	5.63	5.20	4.67
34	7.21	6.92	6.62	6.29	5.92	5.47	4.93
35	7.44	7.19	6.91	6.61	6.24	5.78	5.21
36	7.71	7.48	7.23	6.95	6.55	6.06	5.52
37	8.06	7.89	7.65	7.35	6.95	6.47	5.85
38	8.48	8.29	8.07	7.75	7.37	6.86	6.23
39	8.92	8.76	8.52	8.20	7.80	7.29	6.65
40	9.41	9.25	9.02	8.70	8.30	7.77	7.08
41	9.94	9.79	9.56	9.25	8.84	8.26	7.56
42	10.50	10.38	10.17	9.85	9.41	8.85	8.10
43	11.15	11.03	10.82	10.49	10.05	9.45	8.66
44	11.85	11.74	11.52	11.21	10.76	10.12	9.28
45	12.61	12.50	12.30	11.98	11.49	10.84	9.97
46	13.43	13.33	13.14	12.80	12.31	11.63	10.74
47	14.32	14.24	14.03	13.70	13.21	12.53	11.59
48	15.29	15.21	15.02	14.69	14.21	13.51	12.53
49	16.32	16.29	16.08	15.81	15.31	14.59	13.56
50	17.46	17.43	17.31	17.02	16.53	15.77	14.68
51	18.69	18.72	18.62	18.36	17.85	17.08	15.92
52	20.07	20.15	20.08	19.81	19.32	18.50	17.30
53	21.57	21.71	21.65	21.41	20.92	20.07	18.79
54	23.24	23.40	23.38	23.17	22.66	21.79	20.43
55	25.05	25.26	25.29	25.08	24.58	23.66	22.21

TABLE No. LIX.—*Concluded.*

COST OF INSURANCE PER $1000 OF A TWENTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE FOUR PER CENT.

AGE.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	2.61	2.05	1.43	0.75	0.00
21	2.67	2.09	1.47	0.77	0.00
22	2.73	2.14	1.50	0.79	0.00
23	2.79	2.19	1.54	0.81	0.00
24	2.85	2.24	1.57	0.83	0.00
25	2.92	2.30	1.61	0.85	0.00
26	3.00	2.36	1.66	0.89	0.00
27	3.09	2.44	1.73	0.93	0.00
28	3.18	2.55	1.81	0.98	0.00
29	3.31	2.65	1.91	1.03	0.00
30	3.46	2.79	2.01	1.09	0.00
31	3.64	2.94	2.12	1.16	0.00
32	3.82	3.13	2.25	1.23	0.00
33	4.04	3.29	2.38	1.29	0.00
34	4.27	3.49	2.52	1.37	0.00
35	4.53	3.70	2.69	1.47	0.00
36	4.82	3.95	2.83	1.56	0.00
37	5.13	4.19	3.08	1.68	0.00
38	5.45	4.48	3.28	1.80	0.00
39	5.80	4.78	3.51	1.91	0.00
40	6.21	5.12	3.76	2.08	0.00
41	6.64	5.47	4.03	2.23	0.00
42	7.12	5.89	4.35	2.43	0.00
43	7.63	6.32	4.67	2.64	0.00
44	8.21	6.82	5.07	2.83	0.00
45	8.84	7.37	5.49	3.07	0.00
46	9.55	7.99	5.95	3.33	0.00
47	10.33	8.65	6.47	3.65	0.00
48	11.18	9.38	7.04	3.97	0.00
49	12.12	10.21	7.66	4.33	0.00
50	13.17	11.11	8.36	4.74	0.00
51	14.30	12.10	9.12	5.17	0.00
52	15.57	13.19	9.96	5.67	0.00
53	16.96	14.36	10.88	6.21	0.00
54	18.44	15.72	11.92	6.81	0.00
55	20.10	17.12	13.03	7.48	0.00

TABLE No. LX.

COST OF INSURANCE PER $1000 OF A TWENTY-FIVE YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.13	7.04	6.94	6.85	6.74	6.62	6.49	6.34
21	7.21	7.13	7.04	6.94	6.83	6.71	6.59	6.45
22	7.30	7.22	7.13	7.03	6.93	6.81	6.69	6.55
23	7.40	7.32	7.23	7.14	7.04	6.93	6.81	6.68
24	7.50	7.42	7.34	7.25	7.15	7.04	6.93	6.80
25	7.60	7.53	7.45	7.37	7.27	7.17	7.06	6.93
26	7.71	7.64	7.57	7.49	7.40	7.30	7.19	7.07
27	7.83	7.77	7.70	7.62	7.54	7.44	7.34	7.21
28	7.96	7.90	7.84	7.76	7.68	7.59	7.48	7.36
29	8.08	8.04	7.98	7.91	7.84	7.74	7.64	7.52
30	8.24	8.19	8.14	8.07	7.99	7.90	7.80	7.67
31	8.39	8.35	8.30	8.23	8.16	8.07	7.96	7.85
32	8.55	8.51	8.46	8.40	8.33	8.24	8.14	8.02
33	8.72	8.68	8.63	8.58	8.50	8.42	8.32	8.20
34	8.89	8.86	8.82	8.76	8.69	8.61	8.50	8.38
35	9.08	9.05	9.00	8.95	8.88	8.80	8.70	8.60
36	9.27	9.24	9.20	9.15	9.08	9.00	8.92	8.87
37	9.47	9.44	9.40	9.35	9.29	9.23	9.20	9.21
38	9.68	9.65	9.61	9.57	9.53	9.52	9.56	9.60
39	9.90	9.87	9.84	9.82	9.83	9.89	9.96	10.08
40	10.12	10.10	10.09	10.13	10.21	10.31	10.46	10.60
41	10.36	10.37	10.42	10.52	10.64	10.83	10.99	11.17
42	10.63	10.70	10.82	10.97	11.18	11.38	11.48	11.78
43	10.98	11.12	11.29	11.52	11.76	12.00	12.22	12.45
44	11.41	11.60	11.86	12.12	12.39	12.66	12.93	13.18
45	11.91	12.19	12.48	12.77	13.07	13.38	13.68	13.99
46	12.51	12.83	13.15	13.48	13.82	14.17	14.51	14.86
47	13.17	13.53	13.88	14.25	14.63	15.02	15.42	15.78
48	13.89	14.28	14.68	15.10	15.52	15.96	16.37	16.80
49	14.67	15.10	15.55	16.01	16.49	16.95	17.43	17.90
50	15.52	16.00	16.50	17.01	17.52	18.05	18.57	19.06
51	16.45	16.98	17.51	18.08	18.65	19.23	19.77	20.33
52	17.46	18.05	18.63	19.25	19.87	20.47	21.09	21.70
53	18.57	19.19	19.84	20.51	21.16	21.84	22.51	23.24
54	19.74	20.44	21.15	21.85	22.57	23.31	24.11	24.90
55	21.05	21.80	22.54	23.31	24.11	24.97	25.83	26.73
56	22.45	23.24	24.06	24.90	25.82	26.75	27.72	28.69
57	23.95	24.81	25.70	26.68	27.68	28.72	29.76	30.83
58	25.59	26.53	27.55	28.61	29.72	30.84	31.99	33.15
59	27.37	28.45	29.56	30.73	31.92	33.15	34.40	35.66
60	29.37	30.54	31.77	33.02	34.33	35.66	37.01	38.38

Table No. LX.—*Continued.*

COST OF INSURANCE PER $1000 OF A TWENTY-FIVE YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE. FOUR PER CENT.

Age.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	6.19	6.02	5.84	5.64	5.42	5.18	4.91	4.61
21	6.30	6.13	5.95	5.76	5.53	5.28	5.01	4.71
22	6.42	6.25	6.05	5.87	5.64	5.39	5.12	4.82
23	6.53	6.37	6.19	5.99	5.76	5.50	5.24	4.93
24	6.66	6.50	6.31	6.11	5.89	5.63	5.33	5.04
25	6.79	6.63	6.45	6.24	6.01	5.76	5.48	5.16
26	6.94	6.77	6.59	6.38	6.14	5.90	5.59	5.29
27	7.07	6.91	6.75	6.52	6.29	6.02	5.74	5.41
28	7.22	7.05	6.88	6.66	6.43	6.16	5.89	5.59
29	7.37	7.20	7.03	6.82	6.58	6.35	6.07	5.83
30	7.54	7.37	7.19	6.98	6.76	6.54	6.32	6.07
31	7.71	7.54	7.36	7.16	6.98	6.77	6.59	6.38
32	7.87	7.72	7.55	7.39	7.25	7.08	6.93	6.71
33	8.08	7.94	7.78	7.69	7.55	7.45	7.28	7.08
34	8.27	8.17	8.08	8.01	7.94	7.83	7.69	7.47
35	8.53	8.48	8.43	8.41	8.35	8.26	8.11	7.91
36	8.84	8.83	8.87	8.84	8.79	8.72	8.56	8.38
37	9.23	9.28	9.32	9.32	9.28	9.22	9.08	8.90
38	9.69	9.76	9.81	9.82	9.81	9.76	9.64	9.47
39	10.18	10.28	10.38	10.39	10.39	10.36	10.26	10.03
40	10.73	10.85	10.94	11.00	11.03	11.01	10.91	10.73
41	11.33	11.47	11.58	11.68	11.74	11.69	11.62	11.46
42	11.96	12.12	12.28	12.39	12.45	12.46	12.37	12.22
43	12.67	12.89	13.05	13.21	13.27	13.30	13.23	12.97
44	13.42	13.66	13.87	14.03	14.14	14.17	14.14	13.99
45	14.28	14.53	14.77	14.97	15.09	15.15	15.13	15.02
46	15.16	15.42	15.75	15.95	16.12	16.21	16.24	16.14
47	16.15	16.50	16.78	17.04	17.24	17.39	17.45	17.40
48	17.21	17.57	17.90	18.20	18.48	18.67	18.77	18.73
49	18.32	18.74	19.13	19.52	19.82	20.08	20.21	20.21
50	19.55	20.01	20.49	20.93	21.30	21.60	21.78	21.80

TABLE NO. LX.—*Concluded.*

COST OF INSURANCE PER $1000 OF A TWENTY-FIVE YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	4.28	3.91	3.51	3.06	2.57	2.02	1.42	75
21	4.38	4.02	3.60	3.13	2.62	2.08	1.46	.77
22	4.47	4.10	3.68	3.21	2.69	2.15	1.52	.80
23	4.57	4.21	3.77	3.30	2.80	2.23	1.59	.86
24	4.69	4.29	3.87	3.41	2.91	2.32	1.67	.88
25	4.80	4.41	4.00	3.55	3.04	2.45	1.77	.96
26	4.93	4.56	4.16	3.71	3.22	2.59	1.88	1.01
27	5.09	4.74	4.34	3.89	3.37	2.74	1.98	1.07
28	5.30	4.94	4.58	4.10	3.56	2.89	2.10	1.14
29	5.53	5.21	4.81	4.35	3.76	3.06	2.22	1.20
30	5.81	5.48	5.08	4.58	3.98	3.25	2.37	1.30
31	6.11	5.79	5.36	4.84	4.22	3.46	2.53	1.37
32	6.45	6.11	5.67	5.13	4.50	3.69	2.70	1.46
33	6.80	6.44	6.02	5.47	4.82	3.90	2.91	1.57
34	7.21	6.84	6.40	5.83	5.11	4.20	3.10	1.69
35	7.64	7.28	6.81	6.21	5.45	4.49	3.30	1.82
36	8.10	7.75	7.25	6.63	5.83	4.79	3.54	1.96
37	8.63	8.24	7.73	7.08	6.21	5.12	3.81	2.09
38	9.19	8.78	8.27	7.55	6.67	5.53	4.09	2.28
39	9 80	9.39	8.81	8.11	7.17	5.91	4.44	2.46
40	10.45	10.03	9.46	8.70	7.71	6.43	4.79	2.68
41	11.17	10.73	10.15	9.36	8.31	6.94	5.18	2.92
42	11.91	11.49	10.89	10.07	8.98	7.50	5.61	3.18
43	12.79	12.35	11.75	10.87	9.71	8.16	6.13	3.46
44	13.74	13.34	12.66	11.76	10.53	8.87	6.67	3.78
45	14.77	14.35	13.69	12.74	11 43	9.64	7.26	4.11
46	15.92	15.50	14.81	13.81	12.42	10.49	7.91	4.49
47	17.16	16.73	16.03	14.98	13.48	11.42	8.63	4.91
48	18.52	18.10	17.36	16.26	14.68	12.43	9.41	5.40
49	20.02	19.58	18.82	17.65	15.91	13.60	10.31	5.91
50	21.62	21.21	20.40	19.15	17.32	14.76	11.23	6.47

TABLE NO. LXI.

COST OF INSURANCE PER $1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.17	7.13	7.08	7.03	6.98	6.92	6.86	6.78
21	7.26	7.21	7.17	7.13	7.07	7.02	6.95	6.89
22	7.34	7.31	7.27	7.22	7.18	7.13	7.07	7.01
23	7.44	7.41	7.37	7.33	7.29	7.24	7.19	7.13
24	7.54	7.51	7.47	7.44	7.41	7.36	7.31	7.26
25	7.64	7.62	7.59	7.56	7.53	7.49	7.45	7.40
26	7.76	7.73	7.72	7.69	7.66	7.63	7.59	7.54
27	7.87	7.86	7.84	7.83	7.80	7.78	7.73	7.69
28	8.00	7.99	7.98	7.97	7.95	7.93	7.89	7.85
29	8.14	8.14	8.13	8.12	8.11	8.08	8.05	8.01
30	8.28	8.28	8.29	8.28	8.26	8.25	8.22	8.18
31	8.43	8.44	8.45	8.44	8.43	8.42	8.38	8.35
32	8.60	8.61	8.61	8.61	8.61	8.59	8.57	8.54
33	8.77	8.78	8.79	8.79	8.78	8.78	8.75	8.71
34	8.94	8.96	8.97	8.97	8.97	8.97	8.94	8.91
35	9.12	9.15	9.16	9.17	9.17	9.16	9.15	9.14
36	9.32	9.34	9.36	9.37	9.37	9.37	9.37	9.42
37	9.51	9.54	9.56	9.57	9.58	9.60	9.66	9.77
38	9.73	9.75	9.77	9.79	9.82	9.90	10.02	10.18
39	9.94	9.97	10.00	10.04	10.13	10.27	10.44	10.67
40	10.17	10.20	10.25	10.35	10.51	10.70	10.95	11.21
41	10.41	10.47	10.58	10.75	10.95	11.23	11.48	11.80
42	10.68	10.80	10.98	11.20	11.49	11.79	12.11	12.43
43	11.02	11.22	11.45	11.76	12.08	12.42	12.76	13.12
44	11.46	11.70	12.03	12.36	12.72	13.08	13.47	13.87
45	11.96	12.30	12.65	13.01	13.41	13.82	14.24	14.69
46	12.57	12.93	13.33	13.73	14.16	14.61	15.09	15.58
47	13.22	13.63	14.06	14.51	14.98	15.48	16.00	16.52
48	13.94	14.39	14.86	15.35	15.88	16.42	16.97	17.55
49	14.72	15.21	15.73	16.27	16.85	17.42	18.04	18.66
50	15.57	16.11	16.68	17.27	17.87	18.52	19.18	19.83
51	16.50	17.09	17.71	18.34	19.01	19.70	20.39	21.11
52	17.51	18.16	18.81	19.51	20.23	20.95	21.70	22.49
53	18.62	19.29	20.02	20.77	21.52	22.31	23.13	24.02
54	19.79	20.54	21.32	22.10	22.92	23.78	24.72	25.68
55	21.09	21.90	22.70	23.56	24.45	25.42	26.43	27.50

TABLE No. LXI.—*Continued.*

COST OF INSURANCE PER $1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	6.71	6.62	6.53	6.43	6.31	6.18	6.03	5.87
21	6.84	6.75	6.65	6.53	6.43	6.31	6.17	6.00
22	6.94	6.86	6.78	6.68	6.56	6.44	6.29	6.12
23	7.07	6.98	6.91	6.82	6.71	6.57	6.43	6.26
24	7.20	7.13	7.04	6.95	6.85	6.71	6.56	6.40
25	7.34	7.27	7.19	7.09	6.98	6.86	6.71	6.54
26	7.48	7.43	7.34	7.24	7.13	7.01	6.85	6.68
27	7.64	7.58	7.50	7.41	7.29	7.16	7.01	6.86
28	7.80	7.73	7.66	7.56	7.45	7.33	7.20	7.08
29	7.96	7.90	7.81	7.74	7.63	7.52	7.43	7.35
30	8.13	8.07	7.99	7.90	7.81	7.75	7.70	7.66
31	8.31	8.24	8.17	8.09	8.06	8.04	8.03	8.04
32	8.48	8.44	8.37	8.35	8.35	8.32	8.43	8.44
33	8.67	8.64	8.56	8.66	8.71	8.79	8.84	8.89
34	8.88	8.91	8.96	9.03	9.14	9.22	9.28	9.38
35	9.17	9.24	9.33	9.47	9.60	9.72	9.82	9.90
36	9.51	9.63	9.79	9.95	10.05	10.23	10.40	10.48
37	9.89	10.10	10.28	10.47	10.64	10.81	10.97	11.10
38	10.40	10.60	10.82	11.03	11.26	11.44	11.64	11.77
39	10.92	11.17	11.39	11.63	11.88	12.10	12.31	12.50
40	11.48	11.75	12.02	12.29	12.57	12.83	13.06	13.28

TABLE No. LXI.—*Continued.*

COST OF INSURANCE PER $1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	5.69	5.48	5.25	4.99	4.69	4.37	4.02	3.64
21	5.80	5.60	5.35	5.10	4.80	4.48	4.14	3.77
22	5.94	5.71	5.49	5.22	4.93	4.64	4.32	3.95
23	6.05	5.86	5.60	5.36	5.11	4.82	4.51	4.15
24	6.23	5.98	5.77	5.53	5.30	5.02	4.74	4.36
25	6.35	6.15	5.95	5.75	5.52	5.28	4.98	4.62
26	6.51	6.33	6.17	5.98	5.80	5.56	5.26	4.87
27	6.70	6.59	6.44	6.29	6.11	5.87	5.55	5.16
28	6.98	6.87	6.75	6.62	6.42	6.19	5.86	5.49
29	7.29	7.21	7.11	7.00	6.81	6.54	6.24	5.81
30	7.64	7.58	7.50	7.37	7.18	6.94	6.61	6.19
31	8.01	7.98	7.89	7.79	7.59	7.36	7.03	6.58
32	8.45	8.43	8.35	8.26	8.07	7.83	7.49	7.02
33	8.91	8.89	8.84	8.74	8.58	8.32	7.98	7.50
34	9.41	9.41	9.38	9.39	9.13	8.86	8.51	8.00
35	9.96	9.98	9.96	9.87	9.71	9.46	9.08	8.56
36	10.57	10.61	10.57	10.52	10.35	10.10	9.71	9.17
37	11.20	11.24	11.26	11.20	11.04	10.76	10.41	9.84
38	11.89	11.97	12.00	11.94	11.79	11.51	11.15	10.59
39	12.63	12.75	12.77	12.75	12.59	12.35	11.97	11.39
40	13.45	13.56	13.62	13.59	13.50	13.27	12.89	12.30

TABLE No. LXI.—*Concluded.*

COST OF INSURANCE PER $1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.
20	3.23	2.76	2.23	1.61	0.87	0.00
21	3.37	2.93	2.35	1.70	0.91	0.00
22	3.55	3.06	2.49	1.80	0.97	0.00
23	3.74	3.25	2.64	1.91	1.03	0.00
24	3.95	3.41	2.79	2.02	1.11	0.00
25	4.17	3.62	2.96	2.15	1.18	0.00
26	4.41	3.82	3.14	2.29	1.26	0.00
27	4.66	4.07	3 35	2.46	1.33	0.00
28	4.97	4.37	3.59	2 62	1.43	0.00
29	5.31	4.64	3.81	2.81	1.54	0.00
30	5.64	4.95	4.08	2.99	1.65	0.00
31	6.02	5.26	4.38	3.22	1.78	0.00
32	6.44	5.67	4.67	3.45	1.90	0.00
33	6.87	6.04	5.00	3.73	2.05	0.00
34	7.33	6.49	5.41	4.02	2.25	0.00
35	7.87	6.98	5.82	4.33	2.42	0.00
36	8.45	7.53	6.29	4.72	2.61	0.00
37	9.12	8.11	6.79	5.10	2.82	0.00
38	9.83	8.78	7.34	5.56	3.05	0.00
39	10.60	9.49	7.96	6.05	3.30	0.00
40	11.45	10.27	8.66	6.52	3.69	0.00

TABLE No. LXII.

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF THIRTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	6.94	6.66	6.35	6.03	5.67	5.29	4.88	4.43
21	6.99	6.67	6.33	5.95	5.55	5.12	4.65	4.14
22	7.04	6.67	6.28	5.86	5.40	4.90	4.37	3.79
23	7.08	6.66	6.21	5.73	5.20	4.63	4.02	3.35
24	7.12	6.64	6.12	5.56	4.95	4.29	3.58	2.79
25	7.14	6.59	5.98	5.33	4.62	3.85	3.01	2.09
26	7.17	6.51	5.80	5.02	4.19	3.27	2.28	1.19
27	7.16	6.38	5.53	4.61	3.60	2.51	1.31	0.00
28	7.13	6.18	5.15	4.03	2.80	1.46	0.00	
29	7.05	5.88	4.59	3.20	1.67	0.00		
30	6.90	5.39	3.75	1.96	0.00			
31	6.58	4.58	2.39	0.00				
32	5.97	3.12	0.00					
33	4.57	0.00						
34	0.00							

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	3.94	3.42	2.85	2.23	1.55	0.81	0.00
21	3.59	2.99	2.34	1.63	0.85	0.00	
22	3.16	2.47	1.72	0.90	0.00		
23	2.62	1.82	0.95	0.00			
24	1.94	1.02	0.00				
25	1.09	0.00					
26	0.00						

TABLE No. LXIII.

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FORTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.06	6.90	6.73	6.55	6.35	6.13	5.90	5.65
21	7.13	6.95	6.76	6.55	6.33	6.09	5.83	5.55
22	7.19	7.00	6.78	6.55	6.30	6.03	5.74	5.42
23	7.26	7.04	6.80	6.54	6.26	5.96	5.63	5.27
24	7.33	7.08	6.81	6.52	6.21	5.86	5.49	5.08
25	7.40	7.12	6.82	6.49	6.13	5.74	5.31	4.84
26	7.48	7.16	6.81	6.43	6.02	5.57	5.08	4.55
27	7.55	7.18	6.78	6.35	5.88	5.36	4.80	4.17
28	7.62	7.20	6.74	6.24	5.69	5.09	4.42	3.70
29	7.69	7.20	6.66	6.08	5.43	4.72	3.95	3.10
30	7.75	7.17	6.54	5.85	5.09	4.25	3.33	2.33
31	7.79	7.11	6.36	5.53	4.62	3.63	2.53	1.32
32	7.83	7.00	6.08	5.09	3.99	2.78	1.46	0.00
33	7.82	6.80	5.69	4.46	3.11	1.63	0.00	
34	7.75	6.48	5.09	3.55	1.86	0.00		
35	7.60	5.96	4.16	2.18	0.00			
36	7.28	5.08	2.66	0.00				
37	6.61	3.46	0.00					
38	5.07	0.00						
39	0.00							

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	5.37	5.08	4.75	4.40	4.01	3.59	3.12	2.61
21	5.24	4.91	4.54	4.14	3.70	3.22	2.69	2.11
22	5.08	4.70	4.29	3.83	3.33	2.79	2.19	1.52
23	4.88	4.45	3.98	3.46	2.89	2.27	1.58	0.83
24	4.64	4.14	3.60	3.01	2.36	1.65	0.86	0.00
25	4.33	3.77	3.15	2.47	1.72	0.90	0.00	
26	3.95	3.31	2.59	1.81	0.95	0.00		
27	3.49	2.73	1.91	1.00	0.00			
28	2.90	2.02	1.06	0.00				
29	2.16	1.13	0.00					
30	1.22	0.00						
31	0.00							

AGE.	17th Year.	18th Year.	19th Year.	20th Year.
20	2.05	1.43	0.75	0.00
21	1.47	0.77	0.00	
22	0.80	0.00		
23	0.00			

TABLE NO. LXIV.

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FORTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.13	7.04	6.94	6.85	6.74	6.62	6.49	6.34
21	7.20	7.10	7.00	6.89	6.77	6.63	6.49	6.33
22	7.27	7.17	7.06	6.93	6.79	6.64	6.49	6.31
23	7.36	7.24	7.11	6.97	6.82	6.66	6.48	6.28
24	7.44	7.31	7.17	7.01	6.84	6.66	6.46	6.23
25	7.53	7.38	7.22	7.05	6.86	6.65	6.42	6.17
26	7.62	7.45	7.28	7.08	6.87	6.63	6.37	6.09
27	7.71	7.53	7.32	7.11	6.86	6.60	6.30	5.97
28	7.82	7.60	7.38	7.12	6.85	6.54	6.20	5.82
29	7.92	7.68	7.42	7.13	6.81	6.45	6.06	5.63
30	8.03	7.75	7.45	7.12	6.74	6.33	5.88	5.38
31	8.13	7.82	7.47	7.08	6.65	6.17	5.64	5.06
32	8.25	7.88	7.46	7.01	6.51	5.95	5.34	4.66
33	8.35	7.92	7.44	6.90	6.31	5.66	4.94	4.14
34	8.45	7.94	7.37	6.74	6.05	5.27	4.42	3.48
35	8.54	7.93	7.25	6.51	5.67	4.75	3.74	2.62
36	8.62	7.88	7.07	6.17	5.17	4.07	2.85	1.51
37	8.67	7.78	6.79	5.69	4.47	3.14	1.66	0.00
38	8.69	7.58	6.35	5.00	3.51	1.86	0.00	
39	8.64	7.24	5.70	4.00	2.12	0.00		
40	8.49	6.68	4.68	2.48	0.00			
41	8.15	5.72	3.03	0.00				
42	7.44	3.94	0.00					
43	5.77	0.00						
44	0.00							

TABLE No. LXIV.—*Concluded.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FORTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	6.19	6.02	5.84	5.64	5.42	5.18	4.91	4.61
21	6.16	5.98	5.77	5.55	5.30	5.02	4.72	4.38
22	6.12	5.91	5.68	5.43	5.14	4.83	4.48	4.10
23	6.07	5.83	5.57	5.28	4.96	4.60	4.21	3.77
24	5.99	5.72	5.42	5.09	4.73	4.32	3.88	3.38
25	5.90	5.59	5.25	4.87	4.45	4.00	3.49	2.92
26	5.77	5.42	5.03	4.60	4.12	3.60	3.01	2.37
27	5.61	5.21	4.76	4.27	3.72	3.12	2.45	1.72
28	5.40	4.94	4.43	3.87	3.24	2.55	1.79	0.95
29	5.14	4.61	4.02	3.37	2.65	1.86	0.99	0.00
30	4.82	4.21	3.52	2.77	1.95	1.03	0.00	
31	4.41	3.70	2.91	2.04	1.08	0.00		
32	3.90	3.07	2.15	1.14	0.00			
33	3.26	2.28	1.21	0.00				
34	2.44	1.29	0.00					
35	1.39	0.00						
36	0.00							

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	4.28	3.91	3.51	3.06	2.57	2.02	1.42	0.75
21	4.00	3.59	3.13	2.62	2.07	1.45	0.77	0.00
22	3.68	3.21	2.69	2.12	1.48	0.79	0.00	
23	3.29	2.76	2.17	1.52	0.81	0.00		
24	2.83	2.23	1.56	0.83	0.00			
25	2.30	1.61	0.85	0.00				
26	1.66	0.88	0.00					
27	0.91	0.00						
28	0.00							

TABLE NO. LXV.

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FIFTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.17	7.13	7.08	7.03	6.98	6.92	6.86	6.78
21	7.25	7.20	7.15	7.10	7.03	6.97	6.90	6.82
22	7.33	7.28	7.22	7.16	7.09	7.02	6.94	6.85
23	7.42	7.36	7.29	7.23	7.15	7.07	6.98	6.88
24	7.51	7.44	7.37	7.29	7.21	7.12	7.02	6.91
25	7.60	7.53	7.45	7.37	7.27	7.17	7.06	6.93
26	7.70	7.62	7.53	7.44	7.33	7.22	7.09	6.94
27	7.80	7.72	7.62	7.51	7.39	7.26	7.11	6.94
28	7.92	7.82	7.71	7.58	7.45	7.30	7.12	6.93
29	8.03	7.92	7.79	7.66	7.50	7.32	7.12	6.90
30	8.16	8.03	7.89	7.73	7.54	7.34	7.10	6.84
31	8.29	8.14	7.98	7.78	7.57	7.34	7.07	6.77
32	8.43	8.25	8.05	7.84	7.59	7.31	7.00	6.66
33	8.57	8.36	8.13	7.88	7.59	7.27	6.91	6.50
34	8.70	8.47	8.20	7.90	7.57	7.19	6.77	6.31
35	8.85	8.57	8.26	7.91	7.52	7.08	6.59	6.06
36	8.99	8.66	8.30	7.89	7.43	6.91	6.36	5.76
37	9.14	8.75	8.32	7.83	7.29	6.70	6.07	5.39
38	9.28	8.82	8.30	7.73	7.11	6.44	5.72	4.89
39	9.41	8.86	8.25	7.59	6.87	6.10	5.22	4.22
40	9.53	8.88	8.16	7.40	6.56	5.62	4.54	3.27
41	9.65	8.87	8.04	7.13	6.10	4.93	3.55	1.92
42	9.75	8.84	7.84	6.71	5.43	3.91	2.12	0.00
43	9.87	8.76	7.50	6.06	4.36	2.36	0.00	
44	9.98	8.54	6.91	4.97	2.69	0.00		
45	10.01	8.09	5.83	3.16	0.00			
46	9.87	7.11	3.85	0.00				
47	9.25	5.01	0.00					
48	7.32	0.00						
49	0.00							

TABLE No. LXV.—*Concluded.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FIFTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	6.71	6.62	6.53	6.43	6.31	6.18	6.03	5.87
21	6.73	6.64	6.53	6.42	6.29	6.13	5.97	5.78
22	6.76	6.65	6.53	6.40	6.24	6.07	5.88	5.67
23	6.77	6.65	6.52	6.36	6.19	5.99	5.77	5.53
24	6.79	6.65	6.49	6.31	6.11	5.89	5.64	5.36
25	6.79	6.62	6.45	6.24	6.01	5.76	5.48	5.15
26	6.78	6.59	6.39	6.15	5.89	5.60	5.27	4.91
27	6.75	6.54	6.30	6.04	5.74	5.40	5.03	4.62
28	6.71	6.46	6.19	5.89	5.54	5.16	4.74	4.30
29	6.64	6.37	6.05	5.69	5.30	4.88	4.42	3.92
30	6.56	6.23	5.87	5.46	5.02	4.55	4.04	3.45
31	6.43	6.05	5.64	5.18	4.70	4.17	3.57	2.88
32	6.27	5.84	5.36	4.86	4.31	3.69	2.98	2.15
33	6.06	5.57	5.04	4.48	3.83	3.10	2.23	1.21
34	5.80	5.25	4.66	3.99	3.22	2.32	1.26	0.00
35	5.49	4.87	4.17	3.37	2.43	1.31	0.00	
36	5.11	4.37	3.54	2.55	1.38	0.00		
37	4.61	3.73	2.69	1.45	0.00			
38	3.95	2.85	1.54	0.00				
39	3.04	1.65	0.00					
40	1.77	0.00						

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	5.69	5.48	5.25	4.99	4.69	4.37	4.02	3.64
21	5.57	5.34	5.07	4.77	4.44	4.08	3.70	3.28
22	5.43	5.16	4.86	4.52	4.16	3.77	3.34	2.86
23	5.26	4.95	4.61	4.24	3.84	3.40	2.91	2.36
24	5.05	4.70	4.32	3.91	3.47	2.97	2.40	1.73
25	4.80	4.41	4.00	3.55	3.04	2.45	1.77	0.96
26	4.51	4.09	3.63	3.11	2.51	1.81	0.98	0.00
27	4.19	3.72	3.18	2.57	1.85	1.00	0.00	
28	3.81	3.26	2.64	1.90	1.03	0.00		
29	3.35	2.71	1.95	1.06	0.00			
30	2.79	2.01	1.09	0.00				
31	2.08	1.13	0.00					
32	1.16	0.00						
33	0.00							

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.
20	3.23	2.76	2.23	1.61	0.87	0.00
21	2.81	2.27	1.64	0.89	0.00	
22	2.31	1.67	0.90	0.00		
23	1.70	0.92	0.00			
24	0.94	0.00				
25	0.00					

TABLE NO. LXVI.

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FIFTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE. FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.20	7.19	7.17	7.16	7.14	7.12	7.10	7.07
21	7.28	7.26	7.25	7.23	7.21	7.19	7.16	7.14
22	7.36	7.35	7.33	7.31	7.28	7.26	7.23	7.20
23	7.45	7.43	7.41	7.39	7.36	7.34	7.30	7.27
24	7.55	7.52	7.50	7.47	7.45	7.41	7.38	7.33
25	7.64	7.62	7.59	7.56	7.53	7.49	7.45	7.40
26	7.75	7.72	7.69	7.66	7.62	7.58	7.53	7.47
27	7.86	7.83	7.79	7.76	7.71	7.66	7.60	7.52
28	7.98	7.94	7.90	7.86	7.81	7.74	7.67	7.58
29	8.10	8.06	8.01	7.96	7.90	7.82	7.74	7.63
30	8.24	8.19	8.14	8.07	7.99	7.90	7.80	7.67
31	8.37	8.32	8.25	8.17	8.08	7.98	7.85	7.71
32	8.52	8.45	8.37	8.28	8.17	8.04	7.90	7.73
33	8.68	8.59	8.50	8.38	8.25	8.10	7.93	7.73
34	8.83	8.73	8.62	8.48	8.33	8.15	7.94	7.71
35	9.00	8.88	8.73	8.58	8.39	8.18	7.95	7.69
36	9.17	9.02	8.86	8.67	8.45	8.20	7.94	7.68
37	9.33	9.17	8.97	8.74	8.49	8.22	7.95	7.68
38	9.51	9.31	9.07	8.81	8.53	8.25	7.98	7.66
39	9.69	9.45	9.18	8.88	8.59	8.30	7.98	7.63
40	9.87	9.59	9.28	8.98	8.68	8.34	7.98	7.52
41	10.07	9.74	9.42	9.11	8.75	8.37	7.90	7.32
42	10.27	9.94	9.60	9.23	8.83	8.33	7.72	6.96
43	10.54	10.18	9.79	9.36	8.83	8.18	7.39	6.42
44	10.87	10.45	9.99	9.43	8.73	7.88	6.85	5.60
45	11.24	10.75	10.14	9.40	8.48	7.37	6.02	4.38
46	11.68	11.02	10.21	9.22	8.01	6.54	4.76	2.61
47	12.11	11.22	10.13	8.80	7.19	5.23	2.87	0.00
48	12.52	11.31	9.82	8.02	5.84	3.20	0.00	
49	12.87	11.18	9.13	6.65	3.64	0.00		
50	13.09	10.69	7.78	4.26	0.00			
51	13.02	9.47	5.19	0.00				
52	12.30	6.73	0.00					
53	9.82	0.00						
54	0.00							

TABLE No. LXVI.—*Continued.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FIFTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.05	7.01	6.98	6.94	6.90	6.84	6.77	6.70
21	7.10	7.07	7.03	6.98	6.93	6.86	6.78	6.69
22	7.17	7.12	7.08	7.02	6.95	6.87	6.78	6.68
23	7.22	7.18	7.12	7.05	6.97	6.88	6.77	6.65
24	7.29	7.23	7.16	7.08	6.98	6.87	6.75	6.61
25	7.34	7.27	7.19	7.09	6.98	6.86	6.71	6.54
26	7.39	7.31	7.21	7.10	6.97	6.82	6.65	6.46
27	7.44	7.34	7.23	7.10	6.95	6.77	6.57	6.36
28	7.48	7.36	7.23	7.08	6.90	6.70	6.49	6.27
29	7.51	7.38	7.22	7.04	6.83	6.62	6.40	6.18
30	7.54	7.37	7.19	6.98	6.76	6.54	6.32	6.07
31	7.54	7.35	7.14	6.91	6.69	6.46	6.21	5.94
32	7.53	7.31	7.08	6.85	6.62	6.36	6.08	5.74
33	7.50	7.27	7.03	6.79	6.53	6.24	5.89	5.46
34	7.47	7.23	6.98	6.71	6.42	6.05	5.61	5.06
35	7.44	7.19	6.91	6.61	6.24	5.78	5.21	4.53
36	7.42	7.14	6.82	6.44	5.96	5.38	4.68	3.82
37	7.38	7.06	6.66	6.17	5.57	4.84	3.95	2.88
38	7.33	6.91	6.41	5.78	5.03	4.10	2.99	1.64
39	7.20	6.67	6.02	5.23	4.27	3.11	1.70	0.00
40	6.97	6.29	5.47	4.47	3.25	1.78	0.00	
41	6.60	5.74	4.69	3.41	1.87	0.00		
42	6.05	4.94	3.60	1.97	0.00			
43	5.24	3.81	2.09	0.00				
44	4.07	2.23	0.00					
45	2.40	0.00						
46	0.00							

TABLE NO. LXVI.—*Concluded.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FIFTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	6.61	6.50	6.39	6.25	6.09	5.92	5.73	5.54
21	6.59	6.47	6.33	6.17	5.99	5.80	5.61	5.42
22	6.56	6.42	6.25	6.07	5.88	5.69	5.49	5.28
23	6.51	6.34	6.16	5.96	5.77	5.57	5.36	5.12
24	6.44	6.25	6.05	5.85	5.66	5.44	5.20	4.90
25	6.35	6.15	5.95	5.75	5.52	5.28	4.98	4.62
26	6.25	6.05	5.85	5.62	5.37	5.07	4.70	4.24
27	6.16	5.95	5.72	5.47	5.16	4.78	4.31	3.75
28	6.06	5.83	5.57	5.26	4.87	4.40	3.82	3.12
29	5.94	5.68	5.36	4.97	4.48	3.90	3.18	2.32
30	5.81	5.48	5.08	4.58	3.98	3.25	2.37	1.30
31	5.60	5.19	4.69	4.07	3.33	2.42	1.33	0.00
32	5.32	4.80	4.17	3.41	2.48	1.36	0.00	
33	4.92	4.28	3.50	2.54	1.39	0.00		
34	4.40	3.59	2.62	1.43	0.00			
35	3.70	2.69	1.47	0.00				
36	2.78	1.52	0.00					
37	1.58	0.00						
38	0.00							

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	5.35	5.14	4.92	4.64	4.30	3.88	3.37	2.76
21	5.21	4.98	4.70	4.36	3.93	3.42	2.79	2.03
22	5.05	4.76	4.41	3.98	3.46	2.83	2.06	1.13
23	4.83	4.48	4.04	3.51	2.87	2.09	1.14	0.00
24	4.55	4.10	3.56	2.91	2.12	1.16	0.00	
25	4.17	3.62	2.96	2.15	1.18	0.00		
26	3.68	3.01	2.19	1.20	0.00			
27	3.06	2.23	1.22	0.00				
28	2.27	1.24	0.00					
29	1.27	0.00						
30	0.00							

AGE.	33d Year.	34th Year.	35th Year.
20	2.01	1.10	0.00
21	1.11	0.00	
22	0.00		

TABLE No. LXVII.

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SIXTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.22	7.22	7.23	7.24	7.25	7.25	7.26	7.26
21	7.30	7.30	7.31	7.32	7.32	7.33	7.34	7.35
22	7.38	7.39	7.40	7.40	7.41	7.42	7.42	7.43
23	7.48	7.48	7.49	7.50	7.50	7.51	7.51	7.52
24	7.57	7.58	7.58	7.59	7.60	7.60	7.61	7.61
25	7.67	7.68	7.68	7.69	7.69	7.70	7.70	7.71
26	7.78	7.78	7.79	7.80	7.80	7.80	7.81	7.80
27	7.89	7.90	7.90	7.91	7.91	7.91	7.91	7.89
28	8.01	8.02	8.03	8.03	8.03	8.02	8 01	7.99
29	8.14	8.15	8.15	8.15	8.15	8.13	8.11	8.09
30	8.28	8.28	8.28	8.28	8.26	8.25	8.22	8.18
31	8.42	8.43	8.42	8.41	8.39	8.36	8.32	8.27
32	8.58	8.58	8.56	8.54	8.51	8.47	8.42	8.36
33	8.74	8.72	8.70	8.67	8.63	8.59	8.52	8.44
34	8.90	8.88	8.85	8.81	8.76	8.69	8.61	8.51
35	9.08	9.05	9.00	8.95	8.88	8.80	8.70	8.60
36	9.26	9.21	9.16	9.09	9.00	8.90	8.80	8.72
37	9.44	9.38	9.31	9.22	9.12	9.02	8.94	8.89
38	9.63	9.56	9.47	9.36	9.26	9.18	9.13	9.08
39	9.83	9.74	9.63	9.52	9.44	9.39	9.33	9.30
40	10.03	9.92	9 81	9.72	9.67	9.62	9.59	9.52
41	10.25	10.13	10.04	9.99	9.93	9.90	9.83	9.72
42	10.49	10.40	10.34	10.29	10.26	10.18	10.07	9.89
43	10.80	10.74	10.68	10.65	10.58	10.46	10.27	10.02
44	11.19	11.13	11.09	11.02	10.89	10.70	10.43	10.08
45	11.63	11.60	11.52	11.39	11.19	10.91	10.53	10.04
46	12.17	12.09	11.95	11.74	11.45	11.06	10.54	9.86
47	12.75	12.60	12.38	12.07	11.66	11.11	10.40	9.48
48	13.36	13.13	12 80	12.36	11.78	11.03	10.15	8.82
49	14.01	13.66	13.19	12.57	11.77	10.72	9.41	7.76
50	14.69	14.18	13.52	12.65	11.53	10.12	8.34	6.12
51	15.39	14.67	13.73	12.51	10.98	9.05	6.64	3.67
52	16.10	15.07	13.73	12.05	9.94	7.29	4.03	0.00
53	16.80	15.30	13.43	11.08	8.13	4.49	0.00	
54	17.39	15.27	12.59	9.24	5.10	0.00		
55	17.83	14.70	10.79	5.96	0.00			
56	17.87	13.11	7.24	0.00				
57	16.97	9.37	0.00					
58	13.63	0.00						
59	0.00							

TABLE No. LXVII.—*Continued.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SIXTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.27	7.28	7.28	7.28	7.29	7.28	7.27	7.25
21	7.35	7.36	7.36	7.36	7.35	7.34	7.32	7.30
22	7.43	7.44	7.44	7.43	7.42	7.40	7.38	7.34
23	7.52	7.52	7.52	7.50	7.49	7.46	7.42	7.38
24	7.61	7.60	7.59	7.57	7.55	7.51	7.47	7.41
25	7.70	7.68	7.67	7.64	7.60	7.56	7.50	7.43
26	7.78	7.77	7.74	7.70	7.66	7.60	7.53	7.45
27	7.88	7.85	7.81	7.77	7.71	7.63	7.55	7.46
28	7.96	7.92	7.88	7.82	7.75	7.66	7.57	7.51
29	8.05	8.00	7.94	7.86	7.78	7.69	7.62	7.58
30	8.13	8.07	7.99	7.90	7.81	7.75	7.70	7.66
31	8.21	8.13	8.04	7.95	7.88	7.84	7.79	7.77
32	8.28	8.19	8.09	8.02	7.98	7.94	7.91	7.86
33	8.34	8.25	8.18	8.13	8.09	8.06	8.01	7.92
34	8.42	8.35	8.30	8.25	8.23	8.17	8.08	7.94
35	8.53	8.48	8.43	8.41	8.35	8.25	8.11	7.91
36	8.68	8.63	8.60	8.54	8.45	8.30	8.09	7.81
37	8.84	8.82	8.75	8.66	8.50	8.29	8.01	7.63
38	9.05	8.99	8.88	8.73	8.51	8.22	7.83	7.33
39	9.24	9.14	8.98	8.75	8.45	8.05	7.54	6.87
40	9.41	9.25	9.02	8.70	8.30	7.77	7.08	6.21
41	9.55	9.31	9.00	8.57	8.03	7.31	6.42	5.29
42	9.64	9.31	8.88	8.31	7.57	6.64	5.48	4.02
43	9.67	9.22	8.63	7.86	6.90	5.69	4.18	2.31
44	9.60	8.99	8.19	7.19	5.93	4.35	2.40	0.00
45	9.40	8.56	7.51	6.20	4.55	2.51	0.00	
46	8.99	7.89	6.51	4.77	2.64	0.00		
47	8.32	6.86	5.03	2.78	0.00			
48	7.27	5.34	2.95	0.00				
49	5.69	3.14	0.00					
50	3.38	0.00						
51	0.00							

TABLE No. LXVII.—*Concluded.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SIXTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	7.23	7.19	7.15	7.09	7.03	6.95	6.87	6.81
21	7.26	7.22	7.17	7.11	7.02	6.94	6.88	6.84
22	7.30	7.24	7.17	7.10	7.01	6.95	6.92	6.88
23	7.33	7.25	7.18	7.09	7.03	6.99	6.95	6.93
24	7.34	7.26	7.18	7.11	7.08	7.04	7.02	6.97
25	7.35	7.27	7.20	7.17	7.12	7.10	7.05	6.97
26	7.36	7.30	7.26	7.22	7.20	7.15	7.07	6.94
27	7.40	7.36	7.32	7.30	7.24	7.16	7.04	6.86
28	7.47	7.42	7.40	7.35	7.27	7.14	6.96	6.72
29	7.54	7.52	7.46	7.38	7.25	7.07	6.83	6.51
30	7.64	7.58	7.50	7.37	7.18	6.94	6.61	6.19
31	7.71	7.63	7.49	7.31	7.06	6.73	6.30	5.73
32	7.77	7.63	7.44	7.19	6.85	6.41	5.84	5.12
33	7.78	7.58	7.32	6.98	6.53	5.95	5.22	4.31
34	7.74	7.47	7.12	6.67	6.07	5.33	4.40	3.22
35	7.64	7.28	6.81	6.21	5.45	4.49	3.30	1.82
36	7.45	6.97	6.35	5.57	4.60	3.37	1.86	0.00
37	7.14	6.51	5.71	4.71	3.45	1.91	0.00	
38	6.68	5.86	4.83	3.55	1.96	0.00		
39	6.03	4.97	3.65	2.01	0.00			
40	5.12	3.76	2.08	0.00				
41	3.88	2.14	0.00					
42	2.22	0.00						

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	6.77	6.74	6.72	6.67	6.59	6.48	6.32	6.10
21	6.80	6.78	6.74	6.66	6.54	6.38	6.16	5.87
22	6.86	6.81	6.73	6.61	6.45	6.23	5.94	5.56
23	6.88	6.81	6.69	6.52	6.30	6.00	5.62	5.12
24	6.89	6.77	6.60	6.37	6.07	5.68	5.18	4.54
25	6.85	6.68	6.45	6.15	5.76	5.24	4.60	3.79
26	6.77	6.54	6.23	5.83	5.31	4.66	3.84	2.82
27	6.63	6.32	5.91	5.38	4.73	3.90	2.86	1.58
28	6.41	6.00	5.46	4.80	3.95	2.90	1.60	0.00
29	6.09	5.55	4.87	4.01	2.95	1.63	0.00	
30	5.64	4.95	4.08	2.99	1.65	0.00		
31	5.03	4.15	3.04	1.68	0.00			
32	4.23	3.10	1.71	0.00				
33	3.16	1.75	0.00					
34	1.78	0.00						

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.
20	5.81	5.44	4.96	4.35	3.59	2.63	1.45
21	5.50	5.01	4.39	3.62	2.66	1.47	0.00
22	5.06	4.44	3.66	2.69	1.48	0.00	
23	4.49	3.70	2.72	1.50	0.00		
24	3.75	2.75	1.52	0.00			
25	2.78	1.54	0.00				
26	1.56	0.00					

TABLE NO. LXVIII.

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SIXTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.23	7.25	7.27	7.30	7.32	7.34	7.37	7.39
21	7.31	7.33	7.36	7.38	7.40	7.43	7.45	7.48
22	7.40	7.42	7.45	7.47	7.49	7.52	7.55	7.58
23	7.49	7.52	7.54	7.56	7.59	7.62	7.65	7.68
24	7.59	7.61	7.64	7.66	7.69	7.72	7.76	7.79
25	7.69	7.72	7.74	7.77	7.80	7.84	7.87	7.90
26	7.80	7.82	7.86	7.89	7.92	7.95	7.99	8.01
27	7.91	7.94	7.97	8.01	8.04	8.07	8.10	8.13
28	8.04	8.07	8.10	8.13	8.17	8.20	8.22	8.25
29	8.17	8.20	8.24	8.27	8.30	8.32	8.35	8.37
30	8.31	8.34	8.38	8.41	8.43	8.46	8.48	8.49
31	8.46	8.49	8.52	8.55	8.58	8.60	8.61	8.62
32	8.62	8.65	8.67	8.70	8.72	8.73	8.74	8.74
33	8.78	8.80	8.83	8.85	8.86	8.88	8.88	8.86
34	8.94	8.97	8.99	9.00	9.02	9.02	9.01	8.99
35	9.12	9.15	9.16	9.17	9.17	9.16	9.14	9.14
36	9.31	9.32	9.33	9.33	9.32	9.31	9.30	9.33
37	9.50	9.51	9.51	9.50	9.48	9.48	9.51	9.58
38	9.70	9.70	9.69	9.67	9.66	9.70	9.77	9.87
39	9.91	9.89	9.88	9.87	9.90	9.98	10.08	10.23
40	10.12	10.10	10.09	10.13	10.21	10.31	10.46	10.60
41	10.35	10.34	10.37	10.45	10.56	10.71	10.86	10.99
42	10.60	10.64	10.72	10.83	10.99	11.14	11.28	11.40
43	10.93	11.02	11.13	11.29	11.44	11.59	11.72	11.81
44	11.34	11.45	11.62	11.78	11.92	12.05	12.15	12.22
45	11.81	11.99	12.15	12.30	12.43	12.53	12.61	12.64
46	12.39	12.56	12.71	12.85	12.96	13.03	13.06	13.04
47	13.01	13.17	13.31	13.42	13.50	13.54	13.51	13.38
48	13.69	13.83	13.94	14.03	14.06	14.03	13.90	13.68
49	14.41	14.53	14.61	14.65	14.62	14.48	14.25	13.88
50	15.19	15.28	15.31	15.28	15.14	14.90	14.51	13.93
51	16.03	16.07	16.04	15.89	15.64	15.23	14.62	13.78
52	16.94	16.90	16.74	16.48	16.06	15.41	14.53	13.36
53	17.91	17.74	17.46	17.01	16.32	15.39	14.15	12.55
54	18.91	18.62	18.13	17.40	16.41	15.09	13.38	11.16
55	19.99	19.47	18.69	17.62	16.20	14.37	11.99	8.92
56	21.10	20.25	19.10	17.56	15.57	12.99	9.66	5.41
57	22.19	20.93	19.24	17.07	14.23	10.59	5.93	0.00
58	23.27	21.40	18.98	15.83	11.78	6.59	0.00	
59	24.26	21.52	17.94	13.35	7.47	0.00		
60	25.05	20.89	15.55	8.70	0.00			
61	25.30	18.82	10.53	0.00				
62	24.27	13.58	0.00					
63	19.65	0.00						
64	0.00							

TABLE No. LXVIII.—*Continued.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SIXTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.42	7.45	7.48	7.51	7.54	7.57	7.59	7.61
21	7.51	7.54	7.57	7.61	7.63	7.65	7.68	7.70
22	7.61	7.64	7.67	7.70	7.72	7.75	7.77	7.78
23	7.71	7.75	7.77	7.80	7.82	7.84	7.85	7.86
24	7.82	7.85	7.87	7.90	7.91	7.93	7.94	7.94
25	7.93	7.95	7.98	8.00	8.01	8.02	8.02	8.01
26	8.04	8.06	8.08	8.09	8.10	8.10	8.09	8.08
27	8.15	8.17	8.18	8.19	8.20	8.18	8.17	8.17
28	8.27	8.28	8.29	8.29	8.28	8.27	8.26	8.29
29	8.38	8.39	8.39	8.38	8.37	8.36	8.39	8.46
30	8.50	8.50	8.49	8.48	8.47	8.50	8.57	8.65
31	8.62	8.61	8.59	8.59	8.62	8.68	8.77	8.90
32	8.73	8.72	8.71	8.74	8.81	8.90	9.03	9.15
33	8.85	8.84	8.87	8.94	9.03	9.17	9.29	9.40
34	8.98	9.01	9.09	9.18	9.31	9.44	9.55	9.66
35	9.17	9.24	9.33	9.47	9.60	9.72	9.82	9.90
36	9.40	9.50	9.64	9.77	9.89	9.99	10.08	10.14
37	9.68	9.82	9.95	10.08	10.18	10.27	10.33	10.35
38	10.02	10.15	10.28	10.39	10.47	10.53	10.56	10.54
39	10.37	10.50	10.61	10.70	10.76	10.78	10.76	10.66
40	10.73	10.85	10.94	11.00	11.03	11.01	10.90	10.73
41	11.12	11.20	11.27	11.29	11.27	11.17	10.99	10.71
42	11.49	11.56	11.59	11.56	11.45	11.27	10.98	10.54
43	11.87	11.90	11.88	11.77	11.58	11.28	10.83	10.21
44	12.25	12.23	12.11	11.92	11.61	11.14	10.51	9.66
45	12.61	12.50	12.30	11.98	11.49	10.84	9.96	8.84
46	12.92	12.71	12.38	11.88	11.21	10.30	9.14	7.62
47	13.17	12.83	12.31	11.61	10.67	9.47	7.89	5.88
48	13.33	12.79	12.06	11.09	9.83	8.20	6.10	3.42
49	13.32	12.56	11.55	10.25	8.54	6.36	3.56	0.00
50	13.13	12.08	10.71	8.93	6.65	3.72	0.00	
51	12.67	11.24	9.38	6.97	3.90	0.00		
52	11.85	9.88	7.35	4.11	0.00			
53	10.47	7.79	4.36	0.00				
54	8.31	4.65	0.00					
55	4.99	0.00						
56	0.00							

TABLE NO. LXVIII.—*Continued.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SIXTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	7.63	7.64	7.65	7.65	7.64	7.63	7.63	7.65
21	7.71	7.72	7.72	7.71	7.70	7.69	7.72	7.78
22	7.79	7.79	7.78	7.77	7.76	7.78	7.85	7.93
23	7.86	7.85	7.84	7.83	7.86	7.92	8.00	8.12
24	7.93	7.91	7.91	7.93	8.00	8.08	8.20	8.31
25	8.00	7.99	8.01	8.08	8.16	8.28	8.39	8.50
26	8.07	8.10	8.17	8.25	8.37	8.48	8.59	8.67
27	8.19	8.26	8.34	8.46	8.58	8.68	8.77	8.85
28	8.35	8.44	8.56	8.68	8.79	8.88	8.95	9.00
29	8.54	8.67	8.78	8.90	8.99	9.06	9.12	9.14
30	8.78	8.90	9.01	9.10	9.18	9.24	9.26	9.24
31	9.02	9.13	9.23	9.31	9.36	9.38	9.36	9.28
32	9.26	9.36	9.44	9.50	9.52	9.50	9.41	9.26
33	9.50	9.58	9.64	9.66	9.64	9.55	9.40	9.16
34	9.74	9.79	9.82	9.80	9.71	9.55	9.30	8.93
35	9.96	9.98	9.96	9.87	9.71	9.46	9.08	8.56
36	10.16	10.14	10.05	9.89	9.63	9.24	8.72	8.01
37	10.33	10.24	10.07	9.81	9.42	8.88	8.16	7.24
38	10.44	10.28	10.01	9.60	9.06	8.33	7.39	6.16
39	10.49	10.22	9.81	9.25	8.51	7.54	6.29	4.68
40	10.45	10.03	9.46	8.70	7.71	6.43	4.79	2.68
41	10.27	9.69	8.91	7.90	6.59	4.90	2.74	0.00
42	9.94	9.13	8.10	6.76	5.03	2.81	0.00	
43	9.39	8.33	6.94	5.17	2.89	0.00		
44	8.57	7.15	5.32	2.98	0.00			
45	7.37	5.49	3.07	0.00				
46	5.67	3.17	0.00					
47	3.29	0.00						
48	0.00							

TABLE NO. LXVIII.—*Concluded.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SIXTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	7.71	7.79	7.90	8.01	8.11	8.20	8.27	8.31
21	7.86	7.97	8.08	8.18	8.26	8.33	8.38	8.40
22	8.04	8.15	8.25	8.34	8.41	8.46	8.48	8.46
23	8.23	8.33	8.41	8.49	8.54	8.56	8.54	8.46
24	8.41	8.50	8.57	8.62	8.64	8.62	8.54	8.41
25	8.58	8.66	8.71	8.73	8.71	8.63	8.49	8.27
26	8.75	8.80	8.82	8.80	8.72	8.58	8.36	8.02
27	8.90	8.92	8.90	8.82	8.68	8.45	8.11	7.65
28	9.03	9.01	8.92	8.78	8.55	8.21	7.74	7.12
29	9.12	9.03	8.89	8.66	8.31	7.84	7.21	6.39
30	9.15	9.01	8.77	8.42	7.94	7.30	6.47	5.40
31	9.13	8.89	8.53	8.05	7.40	6.56	5.47	4.07
32	9.02	8.66	8.16	7.50	6.66	5.55	4.13	2.31
33	8.79	8.29	7.62	6.76	5.64	4.19	2.35	0.00
34	8.42	7.74	6.87	5.73	4.26	2.38	0.00	
35	7.87	6.98	5.82	4.33	2.42	0.00		
36	7.11	5.93	4.41	2.47	0.00			
37	6.04	4.49	2.51	0.00				
38	4.58	2.56	0.00					
39	2.62	0.00						

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	8.33	8.32	8.24	8.11	7.90	7.58	7.15	6.57
21	8.39	8.31	8.18	7.96	7.64	7.21	6.63	5.88
22	8.38	8.25	8.03	7.71	7.27	6.69	5.93	4.95
23	8.33	8.11	7.78	7.34	6.75	5.99	4.99	3.71
24	8.19	7.86	7.41	6.81	6.04	5.04	3.75	2.10
25	7.94	7.49	6.88	6.11	5.09	3.79	2.12	0.00
26	7.57	6.96	6.17	5.15	3.83	2.14	0.00	
27	7.01	6.24	5.20	3.87	2.17	0.00		
28	6.31	5.27	3.92	2.19	0.00			
29	5.33	3.97	2.22	0.00				
30	4.02	2.25	0.00					
31	2.28	0.00						

AGE.	41st Year.	42d Year.	43d Year.	44th Year.	45th Year.
20	5.83	4.86	3.62	2.02	0.00
21	4.90	3.65	2.04	0.00	
22	3.68	2.06	0.00		
23	2.08	0.00			

TABLE No. LXIX.

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SEVENTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.24	7.27	7.29	7.33	7.36	7.40	7.43	7.47
21	7.32	7.35	7.38	7.42	7.45	7.49	7.53	7.57
22	7.40	7.44	7.48	7.51	7.55	7.59	7.63	7.67
23	7.50	7.54	7.57	7.61	7.65	7.69	7.73	7.79
24	7.60	7.63	7.67	7.71	7.76	7.80	7.85	7.90
25	7.70	7.74	7.78	7.82	7.87	7.92	7.97	8.02
26	7.81	7.85	7.90	7.94	7.99	8.04	8.10	8.15
27	7.93	7.97	8.02	8.07	8.12	8.17	8.23	8.27
28	8.05	8.10	8.15	8.20	8.26	8.31	8.36	8.41
29	8.18	8.24	8.29	8.34	8.40	8.44	8.50	8.55
30	8.33	8.38	8.44	8.49	8.54	8.59	8.64	8.68
31	8.48	8.53	8.59	8.64	8.69	8.74	8.78	8.83
32	8.64	8.69	8.74	8.80	8.85	8.89	8.94	8.98
33	8.80	8.85	8.91	8.96	9.00	9.05	9.09	9.12
34	8.97	9.03	9.08	9.12	9.17	9.21	9.24	9.28
35	9.15	9.21	9.25	9.30	9.34	9.37	9.41	9.45
36	9.34	9.39	9.44	9.48	9.51	9.55	9.59	9.69
37	9.53	9.58	9.62	9.66	9.69	9.74	9.84	9.98
38	9.74	9.78	9.82	9.85	9.90	10.00	10.15	10.33
39	9.95	9.98	10.02	10.07	10.17	10.32	10.51	10.76
40	10.17	10.20	10.25	10.35	10.51	10.70	10.95	11.21
41	10.40	10.45	10.55	10.71	10.90	11.16	11.43	11.70
42	10.66	10.77	10.93	11.14	11.39	11.66	11.94	12.21
43	11.00	11.16	11.37	11.64	11.91	12.19	12.48	12.77
44	11.42	11.63	11.90	12.18	12.48	12.76	13.06	13.36
45	11.91	12.19	12.48	12.77	13.07	13.38	13.68	13.98
46	12.50	12.80	13.10	13.41	13.72	14.03	14.34	14.64
47	13.14	13.45	13.77	14.09	14.41	14.73	15.04	15.31
48	13.84	14.16	14.49	14.82	15.15	15.47	15.74	16.01
49	14.59	14.93	15.27	15.61	15.94	16.22	16.49	16.71
50	15.41	15.76	16.11	16.45	16.74	17.02	17.25	17.39
51	16.30	16.66	17.02	17.32	17.60	17.84	17.98	18.06
52	17.27	17.63	17.95	18.25	18.49	18.64	18.72	18.68
53	18.32	18.65	18.96	19.21	19.37	19.45	19.42	19.28
54	19.43	19.76	20.02	20.18	20.27	20.23	20.09	19.75
55	20.65	20.93	21.10	21.18	21.15	21.00	20.65	20.06
56	21.95	22.13	22.22	22.18	22.03	21.66	21.04	20.08
57	23.31	23.41	23.37	23.21	22.82	22.16	21.15	19.68
58	24.78	24.74	24.57	24.15	23.47	22.39	20.82	18.69
59	26.34	26.16	25.72	24.99	23.84	22.19	19.90	16.78
60	28.05	27.58	26.80	25.56	23.79	21.34	18.00	13.55
61	29.83	28.98	27.65	25.73	23.08	19.46	14.66	8.30
62	31.68	30.22	28.14	25.23	21.28	16.02	9.07	0.00
63	33.50	31.19	27.97	23.59	17.76	10.06	0.00	
64	35.22	31.58	26.64	20.05	11.36	0.00		
65	36.60	30.88	23.24	13.16	0.00			
66	37.18	27.98	15.85	0.00				
67	35.84	20.30	0.00					
68	29.16	0.00						
69	0.00							

TABLE No. LXIX.—*Continued.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SEVENTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.52	7.56	7.61	7.65	7.71	7.75	7.80	7.85
21	7.61	7.66	7.71	7.76	7.81	7.86	7.91	7.95
22	7.72	7.77	7.82	7.87	7.92	7.97	8.01	8.05
23	7.83	7.89	7.94	7.98	8.03	8.08	8.12	8.16
24	7.95	8.00	8.05	8.10	8.14	8.19	8.23	8.27
25	8.07	8.12	8.17	8.22	8.26	8.30	8.34	8.37
26	8.19	8.25	8.29	8.33	8.38	8.42	8.44	8.48
27	8.32	8.37	8.41	8.46	8.50	8.52	8.56	8.60
28	8.46	8.50	8.54	8.58	8.61	8.64	8.69	8.77
29	8.59	8.63	8.67	8.70	8.73	8.78	8.86	9.00
30	8.73	8.77	8.80	8.83	8.87	8.96	9.10	9.26
31	8.87	8.90	8.93	8.98	9.06	9.20	9.37	9.59
32	9.01	9.04	9.09	9.17	9.31	9.48	9.70	9.93
33	9.16	9.20	9.29	9.43	9.60	9.83	10.06	10.30
34	9.32	9.41	9.56	9.73	9.96	10.19	10.44	10.68
35	9.54	9.69	9.86	10.10	10.34	10.58	10.83	11.08
36	9.83	10.01	10.25	10.49	10.74	10.99	11.24	11.50
37	10.16	10.40	10.65	10.90	11.16	11.42	11.68	11.94
38	10.57	10.82	11.08	11.34	11.60	11.88	12.13	12.39
39	11.01	11.27	11.54	11.80	12.07	12.34	12.60	12.82
40	11.48	11.75	12.02	12.29	12.57	12.83	13.06	13.28
41	11.97	12.25	12.53	12.81	13.08	13.31	13.53	13.71
42	12.50	12.80	13.07	13.34	13.58	13.81	13.99	14.10
43	13.06	13.35	13.63	13.87	14.10	14.29	14.41	14.47
44	13.65	13.94	14.19	14.43	14.62	14.74	14.80	14.77
45	14.28	14.53	14.77	14.97	15.09	15.15	15.13	15.02
46	14.90	15.15	15.35	15.48	15.54	15.52	15.41	15.15
47	15.56	15.77	15.90	15.96	15.94	15.82	15.56	15.11
48	16.22	16.35	16.42	16.39	16.28	16.00	15.55	14.83
49	16.85	16.91	16.89	16.77	16.49	16.02	15.28	14.22
50	17.46	17.43	17.31	17.02	16.53	15.77	14.68	13.17
51	18.03	17.90	17.60	17.10	16.31	15.18	13.62	11.49
52	18.55	18.24	17.72	16.91	15.74	14.11	11.90	8.96
53	18.96	18.42	17.57	16.36	14.67	12.37	9.31	5.27
54	19.19	18.31	17.04	15.29	12.89	9.70	5.50	0.00
55	19.14	17.81	15.98	13.47	10.14	5.75	0.00	
56	18.69	16.76	14.13	10.64	6.02	0.00		
57	17.65	14.89	11.20	6.35	0.00			
58	15.76	11.86	6.72	0.00				
59	12.63	7.15	0.00					
60	7.67	0.00						
61	0.00							

TABLE NO. LXIX.—*Continued.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SEVENTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	7.89	7.93	7.97	8.01	8.04	8.07	8.11	8.19
21	7.99	8.03	8.07	8.10	8.13	8.17	8.25	8.37
22	8.10	8.13	8.16	8.19	8.23	8.31	8.44	8.59
23	8.20	8.22	8.26	8.30	8.38	8.50	8.66	8.86
24	8.29	8.33	8.37	8.45	8.57	8.73	8.94	9.15
25	8.40	8.44	8.52	8.65	8.81	9.01	9.23	9.45
26	8.52	8.60	8.73	8.89	9.10	9.31	9.53	9.76
27	8.68	8.81	8.97	9.18	9.40	9.63	9.85	10.08
28	8.90	9.06	9.28	9.50	9.72	9.95	10.18	10.41
29	9.16	9.38	9.60	9.83	10.05	10.29	10.52	10.76
30	9.48	9.70	9.93	10.17	10.40	10.64	10.87	11.10
31	9.81	10.05	10.28	10.52	10.76	11.00	11.23	11.43
32	10.17	10.41	10.65	10.89	11.13	11.37	11.57	11.76
33	10.54	10.78	11.03	11.27	11.51	11.72	11.91	12.07
34	10.93	11.18	11.43	11.67	11.87	12.07	12.23	12.33
35	11.33	11.59	11.83	12.04	12.24	12.40	12.50	12.55
36	11.76	12.00	12.22	12.42	12.58	12.69	12.74	12.72
37	12.19	12.41	12.61	12.78	12.88	12.93	12.91	12.82
38	12.61	12.82	12.99	13.09	13.14	13.12	13.03	12.82
39	13.04	13.21	13.32	13.37	13.35	13.26	13.04	12.66
40	13.45	13.56	13.62	13.59	13.50	13.27	12.89	12.30
41	13.82	13.88	13.86	13.76	13.53	13.14	12.54	11.67
42	14.16	14.14	14.04	13.81	13.41	12.79	11.91	10.68
43	14.44	14.34	14.10	13.70	13.07	12.16	10.91	9.20
44	14.67	14.42	14.01	13.37	12.44	11.16	9.41	7.08
45	14.77	14.35	13.69	12.74	11.43	9.64	7.26	4.11
46	14.71	14.04	13.07	11.72	9.88	7.44	4.21	0.00
47	14.42	13.42	12.04	10.15	7.64	4.32	0.00	
48	13.81	12.38	10.44	7.86	4.45	0.00		
49	12.76	10.76	8.10	4.59	0.00			
50	11.10	8.36	4.73	0.00				
51	8.65	4.90	0.00					
52	5.08	0.00						
53	0.00							

TABLE No. LXIX.—*Continued.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SEVENTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	8.31	8.46	8.66	8.86	9.08	9.28	9.50	9.72
21	8.52	8.72	8.93	9.14	9.36	9.57	9.79	10.01
22	8.79	9.00	9.21	9.43	9.64	9.87	10.09	10.30
23	9.07	9.29	9.50	9.72	9.95	10.17	10.38	10.56
24	9.36	9.58	9.81	10.03	10.25	10.47	10.65	10.83
25	9.67	9.89	10.12	10.34	10.56	10.75	10.92	11.07
26	9.98	10.21	10.43	10.66	10.85	11.03	11.18	11.26
27	10.31	10.54	10.76	10.95	11.13	11.28	11.37	11.42
28	10.64	10.87	11.06	11.25	11.40	11.49	11.54	11.51
29	10.98	11.18	11.36	11.52	11.61	11.66	11.64	11.56
30	11.30	11.49	11.64	11.74	11.78	11.76	11.68	11.49
31	11.62	11.78	11.87	11.92	11.90	11.82	11.62	11.29
32	11.92	12.02	12.06	12.04	11.96	11.76	11.43	10.89
33	12.17	12.22	12.20	12.11	11.91	11.57	11.04	10.27
34	12.38	12.36	12.28	12.07	11.72	11.19	10.41	9.34
35	12.53	12.44	12.24	11.89	11.34	10.56	9.47	7.98
36	12.63	12.42	12.06	11.51	10.71	9.61	8.10	6.10
37	12.61	12.25	11.69	10.88	9.76	8.23	6.19	3.51
38	12.45	11.88	11.05	9.91	8.36	6.29	3.56	0.00
39	12.08	11.25	10.09	8.51	6.40	3.63	0.00	
40	11.45	10.27	8.66	6.52	3.69	0.00		
41	10.47	8.83	6.64	3.76	0.00			
42	9.01	6.78	3.84	0.00				
43	6.93	3.92	0.00					
44	4.01	0.00						
45	0.00	0.00						

Table No. LXIX.—*Concluded.*

COST OF INSURANCE PER $1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SEVENTY OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

Age.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.	41st Year.
20	9.93	10.14	10.32	10.49	10.64	10.72	10.76	10.75	10.67
21	10.22	10.40	10.57	10.71	10.80	10.84	10.83	10.75	10.57
22	10.48	10.65	10.80	10.88	10.93	10.91	10.83	10.65	10.35
23	10.74	10.88	10.97	11.02	11.00	10.92	10.74	10.43	9.95
24	10.98	11.06	11.11	11.09	11.01	10.83	10.52	10.04	9.34
25	11.16	11.21	11.19	11.11	10.92	10.61	10.12	9.42	8.45
26	11.31	11.29	11.21	11.03	10.71	10.22	9.51	8.53	7.19
27	11.40	11.32	11.13	10.82	10.32	9.60	8.61	7.26	5.47
28	11.44	11.24	10.92	10.42	9.70	8.70	7.34	5.52	3.13
29	11.36	11.04	10.53	9.80	8.79	7.41	5.58	3.16	0.00
30	11.16	10.64	9.91	8.89	7.49	5.64	3.20	0.00	
31	10.77	10.03	8.99	7.58	5.71	3.23	0.00		
32	10.14	9.10	7.67	5.78	3.27	0.00			
33	9.21	7.77	5.85	3.31	0.00				
34	7.87	5.93	3.36	0.00					
35	6.01	3.40	0.00						
36	3.45	0.00							
37	0.00								

Age.	42d Year.	43d Year.	44th Year.	45th Year.	46th Year.	47th Year.	48th Year.	49th Year.	50th Year.
20	10.49	10.19	9.72	9.05	8.12	6.85	5.15	2.92	0.00
21	10.27	9.80	9.12	8.18	6.90	5.19	2.94	0.00	
22	9.87	9.19	8.24	6.95	5.23	2.96	0.00		
23	9.26	8.31	7.01	5.28	2.99	0.00			
24	8.38	7.07	5.32	3.01	0.00				
25	7.13	5.36	3.04	0.00					
26	5.41	3.07	0.00						
27	3.10	0.00							
28	0.00								

The American

Experience Table of Mortality

WITH

NET PREMIUMS AND NET VALUES

COMPUTED THEREFROM

ON THE BASIS OF

FOUR AND ONE-HALF PER CENT INTEREST.

TABLE No. LXX.

AMERICAN EXPERIENCE TABLE OF MORTALITY.

AGE.	Number Living.	Number Dying.	Logarithm, Number Living.	Logarithm, Number Dying.	Logarithm, Probability of Dying.	Yearly Probability of Dying.	Expectation of Life.
10	100,000	749	5.0000000	2.8744818	7.8744818	.007490	48.72
11	99,251	746	4.9967349	2.8727388	7.8760039	.007516	48.08
12	98,505	743	4.9934583	2.8709888	7.8775305	.007543	47.45
13	97,762	740	4.9901701	2.8692317	7.8790616	.007569	46.80
14	97,022	737	4.9868702	2.8674675	7.8805973	.007596	46.16
15	96,285	735	4.9835586	2.8662873	7.8827287	.007634	45.50
16	95,550	732	4.9802307	2.8645111	7.8842804	.007661	44.85
17	94,818	729	4.9768908	2.8627275	7.8858367	.007688	44.19
18	94,089	727	4.9735389	2.8615344	7.8879955	.007727	43.53
19	93,362	725	4.9701701	2.8603380	7.8901679	.007765	42.87
20	92,637	723	4.9667845	2.8591383	7.8923538	.007805	42.20
21	91,914	722	4.9633817	2.8585372	7.8951555	.007855	41.53
22	91,192	721	4.9599567	2.8579353	7.8979786	.007906	40.85
23	90,471	720	4.9565094	2.8573325	7.9008231	.007958	40.17
24	89,751	719	4.9530393	2.8567289	7.9036896	.008011	39.49
25	89,032	718	4.9495461	2.8561244	7.9065783	.008065	38.81
26	88,314	718	4.9460296	2.8561244	7.9100948	.008130	38.12
27	87,596	718	4.9424843	2.8561244	7.9136401	.008197	37.43
28	86,878	718	4.9389098	2.8561244	7.9172146	.008264	36.73
29	86,160	719	4.9353057	2.8567289	7.9214232	.008345	36.03
30	85,441	720	4.9316663	2.8573325	7.9256662	.008427	35.33
31	84,721	721	4.9279911	2.8579353	7.9299442	.008510	34.63
32	84,000	723	4.9242793	2.8591383	7.9348590	.008607	33.92
33	83,277	726	4.9205251	2.8609366	7.9404115	.008718	33.21
34	82,551	729	4.9167223	2.8627275	7.9460052	.008831	32.50
35	81,822	732	4.9128701	2.8645111	7.9516410	.008946	31.78
36	81,090	737	4.9089673	2.8674675	7.9585002	.009089	31.07
37	80,353	742	4.9050021	2.8704039	7.9654018	.009234	30.35
38	79,611	749	4.9009731	2.8744818	7.9735087	.009408	29.62
39	78,862	756	4.8968678	2.8785218	7.9816540	.009586	28.90
40	78,106	765	4.8926844	2.8836614	7.9909770	.009794	28.18
41	77,341	774	4.8884098	2.8887410	8.0003312	.010008	27.45
42	76,567	785	4.8840416	2.8948697	8.0108281	.010252	26.72
43	75,782	797	4.8795661	2.9014583	8.0218922	.010517	26.00
44	74,985	812	4.8749744	2.9095560	8.0345816	.010829	25.27
45	74,173	828	4.8702458	2.9180303	8.0477845	.011163	24.54
46	73,345	848	4.8653705	2.9283959	8.0630254	.011562	23.81
47	72,497	870	4.8603200	2.9395193	8.0791993	.012000	23.08
48	71,627	896	4.8550768	2.9523080	8.0972312	.012509	22.36
49	70,731	927	4.8496098	2.9670797	8.1174699	.013106	21.63
50	69,804	962	4.8438803	2.9831751	8.1392948	.013781	20.91
51	68,842	1,001	4.8378535	3.0004341	8.1625806	.014541	20.20
52	67,841	1,044	4.8314922	3.0187005	8.1872083	.015389	19.49

TABLE No. LXX.—*Concluded.*

AMERICAN EXPERIENCE TABLE OF MORTALITY.

AGE.	Number Living.	Number Dying.	Logarithm, Number Living.	Logarithm, Number Dying.	Logarithm, Probability of Dying.	Yearly Probability of Dying.	Expectation of Life.
53	66,797	1,091	4.8247570	3.0378248	8.2130678	.016333	18.79
54	65,706	1,143	4.8176050	3.0580462	8.2404412	.017396	18.09
55	64,563	1,199	4.8099837	3.0788192	8.2688355	.018571	17.40
56	63,364	1,260	4.8018426	3.1003705	8.2985279	.019885	16.72
57	62,104	1,325	4.7931196	3.1222159	8.3290963	.021335	16.05
58	60,779	1,394	4.7837536	3.1442628	8.3605092	.022936	15.39
59	59,385	1,468	4.7736768	3.1667261	8.3930493	.024720	14.74
60	57,917	1,546	4.7628061	3.1892095	8.4264034	.026693	14.10
61	56,371	1,628	4.7510557	3.2116544	8.4605987	.028880	13.47
62	54,743	1,713	4.7383286	3.2337574	8.4954288	.031292	12.86
63	53,030	1,800	4.7245216	3.2552725	8.5307509	.033943	12.26
64	51,230	1,889	4.7095244	3.2762320	8.5667076	.036873	11.67
65	49,341	1,980	4.6932079	3.2966652	8.6034573	.040129	11.10
66	47,361	2,070	4.6754209	3.3159703	8.6405494	.043707	10.54
67	45,291	2,158	4.6560119	3.3340514	8.6780395	.047647	10.00
68	43,133	2,243	4.6348097	3.3508293	8.7160196	.052002	9.47
69	40,890	2,321	4.6116171	3.3656751	8.7540580	.056762	8.97
70	38,569	2,391	4.5862384	3.3785796	8.7923412	.061993	8.48
71	36,178	2,448	4.5584446	3.3888114	8.8303668	.067665	8.00
72	33,730	2,487	4.5280163	3.3956758	8.8676595	.073733	7.55
73	31,243	2,505	4.4947527	3.3988077	8.9040550	.080178	7.11
74	28,738	2,501	4.4584565	3.3981137	8.9396572	.087028	6.68
75	26,237	2,476	4.4189142	3.3937506	8.9748364	.094371	6.27
76	23,761	2,431	4.3758647	3.3857850	9.0099203	.102311	5.88
77	21,330	2,369	4.3289909	3.3745651	9.0455742	.111064	5.49
78	18,961	2,291	4.2778612	3.3600251	9.0821639	.120827	5.11
79	16,670	2,196	4.2219356	3.3416323	9.1196967	.131734	4.74
80	14,474	2,091	4.1605886	3.3203540	9.1597654	.144466	4.39
81	12,383	1,964	4.0928259	3.2931415	9.2003156	.158605	4.05
82	10,419	1,816	4.0178260	3.2591158	9.2412898	.174297	3.71
83	8,603	1,648	3.9346499	3.2169572	9.2823073	.191561	3.39
84	6,955	1,470	3.8422971	3.1673173	9.3250202	.211359	3.08
85	5,485	1,292	3.7391766	3.1112625	9.3720859	.235552	2.77
86	4,193	1,114	3.6225249	3.0468852	9.4243603	.265681	2.47
87	3,079	933	3.4884097	2.9698816	9.4814719	.303020	2.18
88	2,146	744	3.3316297	2.8715729	9.5399432	.346692	1.91
89	1,402	555	3.1467480	2.7442930	9.5975450	.395863	1.66
90	847	385	2.9278834	2.5854607	9.6575773	.454545	1.42
91	462	246	2.6646420	2.3909351	9.7262931	.532466	1.19
92	216	137	2.3344538	2.1367206	9.8022668	.634259	.98
93	79	58	1.8976271	1.7634280	9.8658009	.734177	.80
94	21	18	1.3222193	1.2552725	9.9330532	.857143	.64
95	3	3	0.4771213	0.4771213	0.0000000	1.000000	.50

TABLE NO. LXXI.

COMMUTATION COLUMNS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	D_x	N_x	C_x	M_x	R_x
10	64,392.77	1,214 144.11	461.5329	12,109.051	322,708.03
11	61,158.34	1,149,751.32	439.8892	11,647.519	310,598.98
12	58,084.84	1,088,592.98	419.2538	11.207.629	298,951.46
13	55,164.32	1,030,508.14	399.5799	10,788.375	287,743.83
14	52,389.25	975,343 82	380.8230	10,388.796	276,955.46
15	49,752.43	922 954.57	363.4350	10,007.973	266,566.66
16	47,246.54	873,202.15	346.3651	9,644.538	256,558.69
17	44,865.64	825,955.60	330.0915	9.298.173	246,914.15
18	42,603.53	781 089.96	315.0104	8,968.081	237,615.98
19	40,453.92	738,486.43	300.6161	8,653.071	228,647.90
20	38,411.27	698,032.51	286.8773	8,352.455	219,994.83
21	36,470.32	659,621.24	274.1440	8,065.577	211,642.37
22	34,625.68	623,150.92	261.9754	7.791.433	203,576.79
23	32,872.65	588,525.23	250.3465	7,529.458	195.785.36
24	31,206.73	555,652.58	239.2333	7,279.111	188,255.90
25	29,623.67	524,445.85	228.6130	7,039.878	180,976.79
26	28,119.40	494,822.18	218.7684	6,811.265	173,936.91
27	26 689.75	466,702.78	209.3478	6,592.497	167 125.65
28	25 331.08	440,013.04	200.3328	6,383.149	160,533.15
29	24,039.93	414,681.96	191.9730	6,182.816	154,150.00
30	22,812.75	390,642.02	183.9617	5,990.843	147,967.19
31	21,646.42	367,829.28	176.2844	5,806.881	141,976.34
32	20,537.99	346,182 86	169.1612	5,630.597	136,169.46
33	19,484.42	325,644.86	162.5484	5.461.436	130,538.87
34	18,482.83	306,160.44	156.1915	5,298.887	125,077.43
35	17,530.73	287,677.61	150.0806	5,142.696	119,778.54
36	16,625.73	270,146.89	144.5988	4,992.615	114,635.85
37	15,765.20	253,521.15	139.3108	4,848.016	109,643.23
38	14 947.00	237,755.96	134.5695	4 708.706	104,795.22
39	14,168.78	222,808.96	129.9781	4,574.136	100,086.51
40	13,428.66	208,640.18	125.8617	4 444.158	95,512.375
41	12,724.53	195,211.51	121.8588	4,318.296	91,068.217
42	12,054.73	182,486.98	118.2685	4,196.438	86,749.920
43	11,417.36	170,432.25	114.9057	4,078.169	82,553.483
44	10,810.79	159,014.90	112.0271	3,963.263	78,475.314
45	10,233.23	148,204.10	109.3153	3,851.236	74,512.050
46	9,683.250	137,970.87	107.1347	3,741.921	70,660.814
47	9,159.133	128,287.62	105.1810	3,634.786	66,918.893
48	8,659.542	119,128.49	103.6597	3,529.605	63,284.107
49	8,182.981	110,468.95	102.6278	3,425.946	59,754.502
50	7,727.976	102,285.96	101.9164	3,323.318	56,328.556
51	7,293.276	94,557 992	101.4815	3,221.401	53,005.239
52	6,877.730	87,264.715	101.2831	3,119.920	49,783.837
53	6,480.277	80,386.985	101.2850	3,018.637	46,663.918
54	6,099.937	73,906.705	101.5431	2,917.352	43,645.281

TABLE No. LXXI.—*Concluded.*

COMMUTATION COLUMNS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	D_x	N_x	C_x	M_x	R_x
55	5,735.717	67,806.768	101.9312	2,815.809	40,727.929
56	5,386.794	62,071.052	102.5043	2,713.877	37,912.121
57	5,052.322	56,684.258	103.1504	2 611.373	35,198.243
58	4,731.609	51,631.936	103.8488	2,508.223	32,586.870
59	4,424.005	46,900.329	104.6523	2,404.374	30,078.647
60	4,128.846	42,476.324	105.4668	2,299.722	27,674.274
61	3,845.582	38,347.478	106.2782	2,194.255	25,374.552
62	3,573.704	34,501.897	107.0117	2,087.977	23,180.297
63	3,312.801	30,928.193	107.6044	1,980.965	21,092.320
64	3,062.540	27,615.392	108.0620	1,873.361	19,111.356
65	2,822.598	24,552.851	108.3902	1,765.299	17,237.995
66	2,592.661	21,730.253	108.4373	1,656.908	15,472.697
67	2,372.578	19,137.592	108.1792	1,548.471	13,815.788
68	2,162.230	16,765.014	107.5983	1,440.292	12,267.317
69	1,961.522	14,602.784	106.5454	1,332.694	10,827.025
70	1,770.509	12,641.263	105.0323	1,226.148	9,494.3319
71	1,589.234	10,870.754	102.9055	1,121.116	8,268.1839
72	1,417.893	9,281.520	100.0430	1,018.210	7,147.0681
73	1,256.792	7,863.627	96.42778	918.1673	6,128.8578
74	1,106.244	6,606.834	92.12806	821.7395	5,210.6905
75	966.4790	5,500.590	87.27957	729.6114	4,388.9510
76	837.5807	4,534.111	82.00317	642.3319	3,659.3395
77	719.5095	3 696 530	76.47059	560.3287	3 017.0077
78	612.0552	2,977.021	70.76821	483.8581	2,456.6789
79	514.9306	2,364.966	64.91260	413.0899	1,972.8208
80	427.8440	1,850.035	59.14724	348.1773	1,559.7309
81	350.2727	1.422.191	53.16253	289.0301	1,211.5536
82	282.0267	1,071.9185	47.03961	235.8675	922.52352
83	222.8424	789.89177	40.84970	188.8279	686.65598
84	172.3966	567.04938	34.86844	147.9782	497.82805
85	130.1044	394.65274	29.32659	113.1098	349.84982
86	95.17523	264.54837	24.19736	83.78319	236.74004
87	66.87940	169.37314	19.39314	59.58583	152.95684
88	44.60629	102.49372	14.79868	40.19269	93.37098
89	27.88676	57.88742	10.56396	25.39401	53.178320
90	16.12194	30.00064	7.012586	14.83005	27.784310
91	8.415106	13.87871	4.287819	7.8174567	12.954265
92	3.764915	5.463611	2.285102	3.5296396	5.1368062
93	1.317687	1.698697	.9257562	1.2445372	1.6071665
94	0.335188	0.381009	.2749318	.3187806	.36262938
95	0.045822	0.045822	.0438488	.0438488	.04384878

TABLE NO. LXXII.

LOGARITHMS OF COMMUTATION COLUMNS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT; ALSO LOGARITHMS OF PROBABILITY OF DYING AND OF THE ANNUITY OF $1, FIRST PAYMENT IMMEDIATE.

AGE.	λD_x	λN_x	λM_x	$\lambda \frac{d_x}{l_x}$	$\lambda \frac{N_x}{D_x} = \lambda A_x$
10	4.808 8371	6.084 2702	4.083 1101	7.874 4818	1.275 4331
11	4.786 4557	6.060 6039	4.066 2334	7.876 0039	1.274 1481
12	4.764 0628	6.036 8655	4.049 5137	7.877 5305	1.272 8027
13	4.741 6583	6.013 0514	4.032 9560	7.879 0616	1.271 3931
14	4.719 2422	5.989 1577	4.016 5652	7.880 5973	1.269 9156
15	4.696 8143	5.965 1804	4.000 3461	7.882 7287	1.268 3660
16	4.674 3700	5.941 1148	3.984 2814	7.884 2804	1.266 7448
17	4.651 9139	5.916 9567	3.968 3976	7.885 8367	1.265 0428
18	4.629 4457	5.892 7011	3.952 6995	7.887 9955	1.263 2554
19	4.606 9607	5.868 3425	3.937 1702	7.890 1679	1.261 3818
20	4.584 4587	5.843 8757	3.921 8141	7.892 3538	1.259 4169
21	4.561 9396	5.819 2946	3.906 6355	7.895 1555	1.257 3550
22	4.539 3983	5.794 5932	3.891 6174	7.897 9786	1.255 1948
23	4.516 8347	5.769 7651	3.876 7637	7.900 8231	1.252 9304
24	4.494 2483	5.744 8033	3.862 0784	7.903 6896	1.250 5550
25	4.471 6389	5.719 7007	3.847 5651	7.906 5783	1.248 0618
26	4.449 0060	5.694 4491	3.833 2278	7.910 0948	1.245 4431
27	4.426 3445	5.669 0404	3.819 0499	7.913 6401	1.242 6960
28	4.403 6537	5.643 4655	3.805 0350	7.917 2146	1.239 8118
29	4.380 9333	5.617 7150	3.791 1863	7.921 4232	1.236 7817
30	4.358 1776	5.591 7790	3.777 4879	7.925 6662	1.233 6013
31	4.335 3861	5.565 6463	3.763 9429	7.929 9442	1.230 2602
32	4.312 5579	5.539 3056	3.750 5545	7.934 8590	1.226 7476
33	4.289 6875	5.512 7442	3.737 3068	7.940 4115	1.223 0567
34	4.266 7685	5.485 9490	3.724 1847	7.946 0052	1.219 1806
35	4.243 7999	5.458 9061	3.711 1908	7.951 6410	1.215 1062
36	4.220 7809	5.431 6000	3.698 3281	7.958 5002	1.210 8191
37	4.197 6994	5.404 0142	3.685 5641	7.965 4018	1.206 3149
38	4.174 5540	5.376 1314	3.672 9015	7.973 5087	1.201 5774
39	4.151 3324	5.347 9327	3.660 3091	7.981 6540	1.196 6002
40	4.128 0328	5.319 3980	3.647 7895	7.990 9770	1.191 3652
41	4.104 6419	5.290 5055	3.635 3124	8.000 3312	1.185 8636
42	4.081 1574	5.261 2319	3.622 8808	8.010 8281	1.180 0745
43	4.057 5656	5.231 5517	3.610 4652	8.021 8922	1.173 9862
44	4.033 8576	5.201 4378	3.598 0529	8.034 5816	1.167 5802
45	4.010 0128	5.170 8602	3.585 6002	8.047 7845	1.160 8474
46	3.986 0212	5.139 7874	3.573 0946	8.063 0254	1.153 7662
47	3.961 8544	5.108 1848	3.560 4789	8.079 1993	1.146 3303
48	3.937 4948	5.076 0157	3.547 7261	8.097 2312	1.138 5208
49	3.912 9116	5.043 2402	3.534 7805	8.117 4699	1.130 3287
50	3.888 0658	5.009 8161	3.521 5718	8.139 2948	1.121 7503
51	3.862 9227	4.975 6983	3.508 0449	8.162 5806	1.112 7755
52	3.837 4451	4.940 8387	3.494 1434	8.187 2083	1.103 3936

TABLE NO. LXXII.—*Concluded.*

LOGARITHMS OF COMMUTATION COLUMNS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT; ALSO LOGARITHMS OF PROBABILITY OF DYING AND OF THE ANNUITY OF $1, FIRST PAYMENT IMMEDIATE.

AGE.	λD_x	λN_x	λM_x	$\lambda \frac{d_x}{l_x}$	$\lambda \frac{N_x}{D_x} = \lambda A_x$
53	3.811 5936	4.905 1857	3.479 8109	8.213 0678	1.093 5922
54	3.785 3253	4.868 6839	3.464 9888	8.240 4412	1.083 3585
55	3.758 5877	4.831 2730	3.449 6031	8.268 8355	1.072 6853
56	3.731 3304	4.792 8891	3.433 5902	8.298 5279	1.061 5588
57	3.703 4910	4.753 4625	3.416 8689	8.329 0963	1.049 9714
58	3.675 0087	4.712 9184	3.399 3661	8.360 5092	1.037 9097
59	3.645 8156	4.671 1759	3.381 0020	8.393 0493	1.025 3603
60	3.615 8286	4.628 1469	3.361 6753	8.426 4034	1.012 3183
61	3.584 9620	4.583 7368	3.341 2871	8.460 5987	0.998 7748
62	3.553 1186	4.537 8430	3.319 7256	8.495 4288	0.984 7244
63	3.520 1953	4.490 3545	3.296 8768	8.530 7509	0.970 1592
64	3.486 0818	4.441 1512	3.272 6213	8.566 7076	0.955 0694
65	3.450 6490	4.390 1020	3.246 8181	8.603 4573	0.939 4529
66	3.413 7457	4.337 0648	3.219 2985	8.640 5494	0.923 3190
67	3.375 2204	4.281 8873	3.189 9031	8.678 0395	0.906 6669
68	3.334 9019	4.224 4040	3.158 4505	8.716 0196	0.889 5020
69	3.292 5931	4.164 4357	3.124 7303	8.754 0580	0.871 8426
70	3.248 0981	4.101 7904	3.088 5429	8.792 3412	0.853 6923
71	3.201 1880	4.036 2597	3.049 6505	8.830 3668	0.835 0717
72	3.151 6434	3.967 6191	3.007 8375	8.867 6595	0.815 9757
73	3.099 2636	3.895 6229	2.962 9218	8.904 0550	0.796 3593
74	3.043 8511	3.819 9934	2.914 7341	8.939 6572	0.776 1424
75	2.985 1924	3.740 4093	2.863 0917	8.974 8364	0.755 2169
76	2.923 0267	3.656 4922	2.807 7595	9.009 9203	0.733 4655
77	2.857 0365	3.567 7943	2.748 4429	9.045 5742	0.710 7577
78	2.786 7906	3.473 7818	2.684 7180	9.082 1639	0.689 9913
79	2.711 7487	3.373 8248	2.616 0446	9.119 6967	0.662 0761
80	2.631 2854	3.267 1799	2.541 8004	9.159 7654	0.635 8945
81	2.544 4063	3.152 9580	2.460 9430	9.200 3156	0.608 5516
82	2.450 2902	3.030 1616	2.372 6682	9.241 2898	0.579 8715
83	2.347 9978	2.897 5676	2.276 0662	9.282 3073	0.549 5698
84	2.236 5287	2.753 6209	2.170 1978	9.325 0202	0.517 0921
85	2.114 2919	2.596 2151	2.053 5002	9.372 0859	0.481 9233
86	1.978 5239	2.422 5051	1.923 1569	9.424 3603	0.443 9812
87	1.825 2925	2.228 8444	1 775 1430	9.481 4719	0.403 5521
88	1.649 3961	2.010 6972	1.604 1471	9.539 9432	0.361 3010
89	1.445 3981	1.762 5841	1.404 7313	9.597 5450	0.317 1861
90	1.207 4173	1.477 1308	1.171 1425	9.657 5773	0.269 7134
91	0.925 0595	1.142 3493	0 893 0656	9.726 2931	0.217 2898
92	0.575 7551	0.737 4798	0.547 7304	9.802 2668	0.161 7247
93	0.119 8122	0.230 1158	0.095 0079	9.865 8009	0.110 3038
94	9.525 2881	9.580 9361	9.503 4919	9.933 0532	0.055 6484
95	8.661 0737	8.661 0737	8.641 9573	0.000 0000	0.000 0000

TABLE No. LXXIII.

ANNUITIES FOR WHOLE LIFE, FIRST PAYMENT IMMEDIATE, AMERICAN EXPERIENCE TABLE OF MORTALITY.

AGE.	Four Per Cent.	Four and One-Half Per Cent.	Six Per Cent.	AGE.	Four Per Cent.	Four and One-Half Per Cent.	Six Per Cent.
10	20.414	18.855	15.293	53	12.944	12.405	11.009
11	20.343	18.800	15.265	54	12.628	12.116	10.786
12	20.269	18.741	15.236	55	12.307	11.822	10.556
13	20.192	18.681	15.204	56	11.982	11.523	10.321
14	20.112	18.617	15.171	57	11.653	11.219	10.081
15	20.028	18.551	15.137	58	11.321	10.912	9.836
16	19.942	18.482	15.100	59	10.985	10.601	9.586
17	19.851	18.409	15.062	60	10.648	10.288	9.332
18	19.757	18.334	15.021	61	10.309	9.972	9.074
19	19.660	18.255	14.978	62	9.969	9.654	8.813
20	19.558	18.173	14.932	63	9.630	9.336	8.549
21	19.452	18.086	14.885	64	9.290	9.017	8.283
22	19.342	17.997	14.834	65	8.952	8.699	8.016
23	19.228	17.903	14.781	66	8.616	8.381	7.747
24	19.109	17.805	14.725	67	8.282	8.066	7.479
25	18.985	17.704	14.666	68	7.952	7.754	7.212
26	18.857	17.597	14.604	69	7.627	7.445	6.945
27	18.723	17.486	14.538	70	7.307	7.140	6.681
28	18.585	17.370	14.469	71	6.993	6.840	6.420
29	18.440	17.250	14.396	72	6.685	6.546	6.163
30	18.291	17.124	14.320	73	6.383	6.257	5.908
31	18.135	16.993	14.239	74	6.086	5.972	5.656
32	17.973	16.856	14.154	75	5.794	5.691	5.406
33	17.806	16.713	14.064	76	5.505	5.413	5.157
34	17.632	16.565	13.969	77	5.219	5.138	4.908
35	17.451	16.410	13.870	78	4.936	4.864	4.660
36	17.263	16.249	13.765	79	4.656	4.593	4.413
37	17.069	16.081	13.655	80	4.380	4.324	4.167
38	16.868	15.907	13.540	81	4.108	4.060	3.924
39	16.659	15.725	13.418	82	3.842	3.801	3.683
40	16.443	15.537	13.291	83	3.580	3.545	3.445
41	16.220	15.341	13.157	84	3.318	3.289	3.205
42	15.988	15.138	13.017	85	3.057	3.033	2.964
43	15.749	14.927	12.870	86	2.799	2.780	2.724
44	15.502	14.709	12.716	87	2.548	2.532	2.488
45	15.248	14.483	12.555	88	2.310	2.298	2.263
46	14.985	14.248	12.386	89	2.085	2.076	2.050
47	14.714	14.006	12.211	90	1.867	1.861	1.842
48	14.436	13.757	12.028	91	1.654	1.649	1.637
49	14.151	13.500	11.838	92	1.454	1.451	1.443
50	13.858	13.236	11.640	93	1.291	1.289	1.285
51	13.559	12.965	11.436	94	1.137	1.137	1.135
52	13.255	12.688	11.226	95	1.000	1.000	1.000

TABLE No. LXXIV.

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAYABLE AS STATED.

AGE.	In 1 Year.	In 2 Years.	In 3 Years.	In 4 Years.	In 5 Years.	In 6 Years.	In 7 Years.	In 8 Years.
20	956.94	916.05	877.23	840.38	805.40	772.18	740.66	710.74
21	956.94	916.05	877.24	840.39	805.41	772.21	740.70	710.79
22	956.94	916.06	877.25	840.40	805.43	772.24	740.74	710.84
23	956.94	916.06	877.25	840.42	805.45	772.27	740.78	710.89
24	956.94	916.06	877.26	840.43	805.47	772.30	740.82	710.95
25	956.94	916.06	877.26	840.44	805.50	772.33	740.87	711.01
26	956.94	916.07	877.27	840.46	805.52	772.37	740.92	711.08
27	956.94	916.07	877.28	840.47	805.55	772.41	740.98	711.15
28	956.94	916.07	877.29	840.49	805.58	772.45	741.03	711.23
29	956.94	916.07	877.30	840.51	805.61	772.50	741.10	711.31
30	956.94	916.08	877.31	840.53	805.64	772.55	741.16	711.41
31	956.94	916.08	877.32	840.55	805.68	772.60	741.24	711.51
32	956.94	916.08	877.33	840.57	805.72	772.66	741.32	711.61
33	956.94	916.09	877.34	840.60	805.76	772.72	741.41	711.73
34	956.94	916.09	877.36	840.63	805.80	772.79	741.50	711.86
35	956.94	916.10	877.38	840.66	805.86	772.87	741.61	712.00
36	956.94	916.10	877.39	840.69	805.91	772.95	741.73	712.16
37	956.94	916.11	877.41	840.73	805.97	773.04	741.86	712.33
38	956.94	916.12	877.43	840.77	806.04	773.15	742.00	712.52
39	956.94	916.12	877.45	840.81	806.11	773.26	742.16	712.73
40	956.94	916.13	877.48	840.87	806.20	773.38	742.33	712.96
41	956.94	916.14	877.50	840.92	806.29	773.52	742.52	713.22
42	956.94	916.15	877.53	840.98	806.39	773.67	742.74	713.50
43	956.94	916.16	877.57	841.05	806.50	773.84	742.98	713.83
44	956.94	916.18	877.61	841.12	806.63	774.03	743.25	714.20
45	956.94	916.19	877.65	841.21	806.77	774.25	743.56	714.62
46	956.94	916.21	877.70	841.31	806.94	774.51	743.92	715.10
47	956.94	916.22	877.75	841.42	807.13	774.79	744.32	715.65
48	956.94	916.24	877.81	841.55	807.34	775.12	744.78	716.26
49	956.94	916.27	877.89	841.70	807.60	775.49	745.31	716.96
50	956.94	916.30	877.97	841.86	807.87	775.91	745.89	717.74
51	956.94	916.33	878.07	842.05	808.19	776.38	746.55	718.61
52	956.94	916.36	878.17	842.26	808.53	776.90	747.27	719.58
53	956.94	916.40	878.30	842.49	808.92	777.48	748.08	720.64
54	956.94	916.45	878.42	842.75	809.35	778.12	748.97	721.82
55	956.94	916.49	878.56	843.04	809.83	778.83	749.96	723.13
56	956.94	916.55	878.72	843.36	810.35	779.61	751.04	724.56
57	956.94	916.61	878.90	843.71	810.93	780.47	752.24	726.14
58	956.94	916.67	879.10	844.10	811.58	781.43	753.55	727.87
59	956.94	916.75	879.32	844.53	812.28	782.47	755.00	729.76
60	956.94	916.83	879.56	845.01	813.07	783.63	756.59	731.84
61	956.94	916.92	879.82	845.53	813.92	784.89	758.32	734.11
62	956.94	917.02	880.12	846.10	814.86	786.27	760.22	736.58
63	956.94	917.13	880.44	846.74	815.89	787.79	762.29	739.28
64	956.94	917.25	880.79	847.43	817.03	789.45	764.55	742.21
65	956.94	917.38	881.19	848.20	818.27	791.26	767.02	745.38
66	956.94	917.53	881.62	849.04	819.63	793.24	769.68	748.81
67	956.94	917.69	882.09	849.96	821.11	795.38	772.57	752.49
68	956.94	917.87	882.61	850.96	822.72	797.69	775.66	756.41
69	956.94	918.07	883.18	852.05	824.46	800.18	778.96	760.57
70	956.94	918.29	883.80	853.23	826.32	802.82	782.45	764.95

TABLE No. LXXIV.—*Continued.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAYABLE AS STATED.

AGE.	In 9 Years.	In 10 Years.	In 11 Years.	In 12 Years.	In 13 Years.	In 14 Years.	In 15 Years.	In 16 Years.
20	682.34	655.39	629.82	605.55	582.52	560.68	539.96	520.31
21	682.40	655.47	629.91	605.66	582.65	560.83	540.13	520.50
22	682.47	655.55	630.01	605.78	582.79	560.99	540.31	520.70
23	682.54	655.63	630.11	605.90	582.93	561.15	540.50	520.92
24	682.61	655.73	630.22	606.03	583.09	561.33	540.71	521.16
25	682.69	655.82	630.34	606.17	583.25	561.53	540.93	521.41
26	682.78	655.93	630.47	606.33	583.44	561.74	541.17	521.69
27	682.87	656.04	630.61	606.49	583.63	561.97	541.44	521.99
28	682.97	656.17	630.76	606.67	583.84	562.21	541.72	522.31
29	683.07	656.30	630.92	606.87	584.07	562.48	542.03	522.66
30	683.19	656.45	631.10	607.08	584.32	562.77	542.36	523.05
31	683.32	656.60	631.29	607.31	584.60	563.09	542.73	523.47
32	683.46	656.78	631.50	607.56	584.90	563.44	543.14	523.93
33	683.61	656.97	631.73	607.84	585.22	563.82	543.58	524.44
34	683.77	657.17	631.98	608.14	585.58	564.24	544.07	525.00
35	683.96	657.40	632.27	608.48	585.98	564.71	544.61	525.62
36	684.16	657.65	632.57	608.85	586.42	565.22	545.21	526.32
37	684.38	957.93	632.91	609.26	586.90	565.80	545.87	527.09
38	684.62	658.24	633.29	609.71	587.45	566.44	546.62	527.95
39	684.89	658.57	633.70	610.21	588.05	567.15	547.45	528.91
40	685.19	658.95	634.17	610.78	588.72	567.94	548.38	529.99
41	685.52	659.37	634.69	611.41	589.48	568.84	549.43	531.20
42	685.90	659.85	635.28	612.13	590.34	569.85	550.60	532.56
43	686.32	660.38	635.94	612.93	591.30	570.98	551.93	534.08
44	686.80	660.99	636.69	613.85	592.39	572.27	553.42	535.80
45	687.35	661.68	637.55	614.88	593.62	573.71	555.09	537.71
46	687.97	662.47	638.51	616.00	595.00	575.33	556.97	539.86
47	688.68	663.35	639.60	617.35	596.55	577.14	559.06	542.26
48	689.48	664.35	640.82	618.82	598.29	579.17	561.40	544.92
49	690.38	665.48	642.19	620.47	600.23	581.42	563.99	547.87
50	691.38	666.72	643.72	622.29	602.37	583.91	566.85	551.12
51	692.49	668.11	645.41	624.31	604.75	586.67	570.00	554.69
52	693.72	669.65	647.27	626.53	607.35	589.68	573.45	558.59
53	695.09	671.34	649.33	628.98	610.22	592.99	577.22	562.86
54	696.60	673.21	651.59	631.66	613.36	596.61	581.35	567.50
55	698.25	675.26	654.07	634.60	616.79	600.56	585.83	572.54
56	700.08	677.51	656.79	637.82	620.54	604.86	590.70	578.00
57	702.08	679.98	659.76	641.33	624.61	609.52	595.98	583.89
58	704.27	682.68	663.00	645.15	629.03	614.57	601.67	590.23
59	706.67	685.62	666.53	649.30	633.83	620.03	607.79	597.02
60	709.29	688.83	670.37	653.79	639.00	625.90	614.36	604.28
61	712.15	692.32	674.52	658.65	644.57	632.19	621.36	611.98
62	715.25	696.10	679.02	663.87	650.54	638.90	628.80	620.13
63	718.62	700.19	683.85	669.47	656.91	646.02	636.67	628.71
64	722.27	704.60	689.04	675.45	663.68	653.56	644.95	637.71
65	726.21	709.34	694.59	681.81	670.84	661.50	653.64	
66	730.44	714.38	700.47	688.52	678.36	669.80		
67	734.95	719.74	706.69	695.58	686.23			
68	739.73	725.40	713.21	702.96				
69	744.77	731.34	720.03					
70	750.06	737.54						

TABLE NO. LXXIV.—*Continued.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAYABLE AS STATED.

AGE.	In 17 Years.	In 18 Years.	In 19 Years.	In 20 Years.	In 21 Years.	In 22 Years.	In 23 Years.	In 24 Years.
20	501.67	483.99	467.24	451.35	436.30	422.03	408.52	395.72
21	501.88	484.24	467.51	451.65	436.63	422.39	408.91	396.15
22	502.12	484.49	467.79	451.97	436.98	422.78	409.33	396.61
23	502.36	484.77	468.10	452.31	437.35	423.19	409.79	397.10
24	502.63	485.07	468.43	452.68	437.76	423.64	410.28	397.64
25	502.91	485.39	468.79	453.08	438.20	424.13	410.81	398.23
26	503.23	485.74	469.19	453.52	438.69	424.66	411.40	398.87
27	503.57	486.12	469.61	453.99	439.21	425.24	412.04	399.57
28	503.93	486.54	470.07	454.50	439.78	425.87	412.73	400.34
29	504.33	486.99	470.58	455.07	440.41	426.57	413.50	401.18
30	504.77	487.48	471.13	455.69	441.10	427.33	414.35	402.12
31	505.25	488.02	471.74	456.37	441.86	428.18	415.28	403.15
32	505.78	488.62	472.42	457.12	442.70	429.12	416.33	404.30
33	506.36	489.28	473.16	457.96	443.64	430.15	417.48	405.57
34	507.00	490.01	473.98	458.88	444.67	431.31	418.76	406.99
35	507.71	490.81	474.90	459.91	445.82	432.59	420.18	408.56
36	508.50	491.72	475.92	461.06	447.11	434.03	421.76	410.31
37	509.39	492.73	477.06	462.34	448.54	435.62	423.54	412.26
38	510.38	493.85	478.33	463.78	450.15	437.40	425.50	414.43
39	511.48	495.11	479.75	465.37	451.93	439.38	427.69	416.83
40	512.72	496.52	481.34	467.16	453.91	441.58	430.12	419.50
41	514.10	498.09	483.12	469.14	456.13	444.03	432.82	422.46
42	515.65	499.85	485.10	471.36	458.60	446.76	435.82	425.74
43	517.40	501.82	487.32	473.84	461.35	449.80	439.15	429.37
44	519.35	504.03	489.80	476.60	464.40	453.16	442.83	433.38
45	521.53	506.49	492.55	479.67	467.79	456.88	446.90	437.80
46	523.97	509.24	495.62	483.07	471.54	460.99	451.37	442.65
47	526.68	512.29	499.01	486.82	475.67	465.50	456.28	447.96
48	529.69	515.66	502.76	490.97	480.21	470.46	461.65	453.75
49	533.02	519.38	506.89	495.51	485.19	475.87	467.51	460.05
50	536.68	523.46	511.41	500.48	490.61	481.76	473.85	466.85
51	540.68	527.92	516.33	505.88	496.50	488.12	480.70	474.17
52	545.05	532.77	521.69	511.74	502.86	494.99	488.07	482.01
53	549.82	538.06	527.50	518.07	509.72	502.37	495.95	490.38
54	555.00	543.78	533.77	524.90	517.09	510.27	504.35	499.27
55	560.61	549.96	540.53	532.22	524.97	518.68	513.28	508.68
56	566.66	556.62	547.77	540.05	533.35	527.60	522.70	518.59
57	573.18	563.75	555.51	548.37	542.24	537.02	532.63	
58	580.16	571.36	563.74	557.19	551.62	546.94		
59	587.62	579.46	572.46	566.50	561.49			
60	595.54	588.04	581.65	576.28				
61	603.93	597.07	591.31					
62	612.76	606.55						
63	622.02							

TABLE NO. LXXIV.—*Continued.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAYABLE AS STATED.

AGE.	In 25 Years.	In 26 Years.	In 27 Years.	In 28 Years.	In 29 Years.	In 30 Years.	In 31 Years.	In 32 Years.
20	383.60	372.13	361.27	351.00	341.29	332.12	323.46	315.28
21	384.06	372.63	361.82	351.59	341.93	332.80	324.19	316.07
22	384.56	373.17	362.40	352.23	342.62	333.55	324.99	316.93
23	385.10	373.76	363.04	352.92	343.36	334.35	325.86	317.87
24	385.69	374.40	363.73	353.67	344.18	335.24	326.82	318.91
25	386.33	375.10	364.50	354.50	345.08	336.21	327.87	320.04
26	387.03	375.86	365.33	355.41	346.07	337.28	329.03	321.30
27	387.80	376.70	366.25	356.41	347.15	338.46	330.31	322.68
28	388.64	377.63	367.26	357.51	348.35	339.76	331.72	324.20
29	389.58	378.65	368.38	358.73	349.68	341.20	333.28	325.88
30	390.60	379.78	369.61	360.07	351.14	342.79	335.00	327.74
31	391.74	381.02	370.97	361.56	352.76	344.55	336.89	329.79
32	393.01	382.41	372.49	363.22	354.56	346.50	339.00	332.06
33	394.41	383.95	374.17	365.05	356.55	348.65	341.33	334.56
34	395.96	385.66	376.04	367.08	358.75	351.03	343.90	337.32
35	397.69	387.55	378.10	369.32	361.19	353.66	346.73	340.36
36	399.62	389.66	380.40	371.82	363.89	356.58	349.86	343.72
37	401.75	391.99	382.94	374.58	366.87	359.79	353.31	347.40
38	404.13	394.59	385.76	377.63	370.16	363.33	357.10	351.45
39	406.76	397.45	388.88	381.00	373.78	367.21	361.25	355.87
40	409.68	400.63	392.31	384.71	377.77	371.48	365.80	360.71
41	412.91	404.13	396.10	388.79	382.15	376.16	370.78	365.98
42	416.48	408.00	400.28	393.27	386.95	381.27	376.21	371.71
43	420.42	412.27	404.87	398.19	392.20	386.85	382.11	377.94
44	424.77	416.95	409.90	403.57	397.92	392.92	388.51	384.66
45	429.54	422.09	415.40	409.44	404.15	399.49	395.43	391.90
46	434.77	427.71	421.40	415.81	410.89	406.60	402.87	399.67
47	440.49	433.82	427.91	422.71	418.17	414.23	410.85	407.97
48	446.70	440.45	434.95	430.14	425.98	422.40	419.36	416.80
49	453.44	447.61	442.53	438.12	434.33	431.11	428.40	
50	460.69	455.30	450.64	446.63	443.22	440.35		
51	468.47	463.52	459.27	455.66	452.62			
52	476.77	472.27	468.43	465.21				
53	485.60	481.53	478.11					
54	494.95	491.32						
55	504.81							

TABLE NO. LXXIV.—*Concluded.*

SINGLE PREMIUMS PER $1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAYABLE AS STATED.

AGE.	In 33 Years.	In 34 Years.	In 35 Years.	In 36 Years.	In 37 Years.	In 38 Years.	In 39 Years.	In 40 Years
20	307.57	300.30	293.46	287.03	281.00	275.33	270.03	265.07
21	308.42	301.22	294.44	288.08	282.12	276.53	271.31	266.43
22	309.35	302.21	295.51	289.23	283.35	277.84	272.71	267.93
23	310.36	303.30	296.68	290.49	284.69	279.28	274.24	269.56
24	311.47	304.50	297.97	291.87	286.17	280.86	275.93	271.36
25	312.70	305.82	299.39	293.39	287.80	282.60	277.79	273.33
26	314.05	307.27	300.95	295.06	289.59	284.52	279.83	275.50
27	315.54	308.88	302.67	296.90	291.56	286.62	282.06	277.88
28	317.18	310.64	304.56	298.93	293.73	288.93	284.52	280.49
29	318.99	312.59	306.66	301.17	296.11	291.47	287.22	283.35
30	320.99	314.74	308.96	303.63	298.74	294.26	290.17	286.47
31	323.20	317.10	311.49	306.33	301.61	297.31	293.41	289.89
32	325.64	319.72	314.28	309.31	304.77	300.66	296.95	293.62
33	328.32	322.59	317.35	312.57	308.24	304.32	300.81	297.68
34	331.28	325.75	320.71	316.14	312.02	308.32	305.01	302.08
35	334.53	329.22	324.40	320.06	316.15	312.67	309.58	306.86
36	338.12	333.04	328.45	324.33	320.66	317.41	314.54	312.04
37	342.04	337.21	332.87	328.99	325.56	322.54	319.90	317.61
38	346.35	341.77	337.68	334.06	330.87	328.09	325.68	323.60
39	351.04	346.73	342.91	339.55	336.61	334.07	331.88	330.02
40	356.16	352.13	348.58	345.48	342.80	340.49	338.53	336.88
41	361.73	357.98	354.71	351.88	349.44	347.37	345.63	
42	367.76	364.31	361.32	358.75	356.56	354.72		
43	374.29	371.13	368.42	366.11	364.17			
44	381.33	378.46	376.02	373.97				
45	388.87	386.30	384.13					
46	396.95	394.66						
47	405.55							

TABLE NO. LXXV.

NET ANNUAL PREMIUMS PER $1000 TEMPORARY INSURANCE, IN TERMS AS STATED, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1 Year.	3 Years.	5 Years.	7 Years.	10 Years.	15 Years.	20 Years.	25 Years.
20	7.47	7.52	7.56	7.61	7.68	7.82	7.99	8.19
21	7.52	7.57	7.61	7.66	7.74	7.89	8.07	8.29
22	7.57	7.61	7.66	7.72	7.80	7.96	8.16	8.40
23	7.62	7.67	7.72	7.78	7.87	8.04	8.25	8.52
24	7.67	7.72	7.78	7.84	7.94	8.13	8.36	8.65
25	7.72	7.78	7.84	7.91	8.01	8.22	8.47	8.80
26	7.78	7.84	7.91	7.98	8.10	8.32	8.60	8.97
27	7.84	7.91	7.98	8.06	8.18	8.43	8.74	9.15
28	7.91	7.98	8.06	8.14	8.28	8.55	8.89	9.36
29	7.99	8.06	8.14	8.24	8.38	8.68	9.06	9.58
30	8.06	8.15	8.24	8.33	8.50	8.82	9.25	9.83
31	8.14	8.24	8.34	8.44	8.63	8.98	9.46	10.12
32	8.24	8.34	8.45	8.56	8.76	9.16	9.70	10.43
33	8.34	8.45	8.56	8.69	8.91	9.35	9.96	10.78
34	8.45	8.57	8.70	8.84	9.08	9.57	10.25	11.16
35	8.56	8.69	8.84	9.00	9.26	9.81	10.58	11.59
36	8.70	8.84	9.00	9.17	9.46	10.09	10.95	12.07
37	8.84	9.00	9.18	9.36	9.69	10.39	11.36	12.60
38	9.00	9.18	9.37	9.58	9.94	10.74	11.82	13.19
39	9.17	9.37	9.58	9.81	10.22	11.13	12.33	13.84
40	9.37	9.58	9.81	10.07	10.54	11.56	12.91	14.55
41	9.58	9.81	10.07	10.37	10.90	12.05	13.54	15.34
42	9.81	10.07	10.36	10.70	11.30	12.60	14.25	16.21
43	10.06	10.36	10.69	11.08	11.77	13.21	15.03	17.17
44	10.36	10.69	11.07	11.51	12.29	13.90	15.90	18.22
45	10.68	11.06	11.50	12.00	12.88	14.67	16.87	19.36
46	11.06	11.49	11.99	12.56	13.55	15.53	17.94	20.62
47	11.48	11.98	12.55	13.19	14.29	16.49	19.11	21.99
48	11.97	12.54	13.19	13.91	15.13	17.56	20.41	23.47
49	12.54	13.19	13.91	14.71	16.07	18.74	21.83	25.07
50	13.19	13.91	14.72	15.61	17.11	20.04	23.39	26.80
51	13.91	14.72	15.62	16.61	18.27	21.48	25.10	28.65
52	14.73	15.63	16.63	17.73	19.56	23.07	26.95	30.63
53	15.63	16.64	17.75	18.96	20.98	24.81	28.96	32.74
54	16.65	17.77	19.00	20.34	22.55	26.72	31.14	35.00
55	17.77	19.02	20.37	21.85	24.29	28.82	33.48	37.41
56	19.03	20.40	21.90	23.53	26.20	31.11	36.00	39.98
57	20.42	21.94	23.60	25.39	28.31	33.61	38.71	42.72
58	21.95	23.63	25.47	27.44	30.63	36.33	41.61	45.62
59	23.66	25.52	27.54	29.70	33.18	39.28	44.71	48.70
60	25.54	27.60	29.82	32.19	35.98	42.46	48.04	51.96
61	27.64	29.90	32.34	34.93	39.06	45.90	51.60	55.42
62	29.94	32.43	35.11	37.96	42.42	49.59	55.40	59.08
63	32.48	35.23	38.17	41.28	46.08	53.56	59.46	62.96
64	35.28	38.32	41.55	44.92	50.08	57.83	63.79	67.06
65	38.40	41.73	45.26	48.92	54.36	62.42	68.39	71.38

TABLE No. LXXVI.

NET PREMIUMS PER $1000, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	Single Life.	Whole Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment 10 Years.	Endowment 15 Years.	Endowment 20 Years.	Endowment 25 Years.
20	217.45	11.97	27.17	20.35	17.07	81.90	50.54	35.43	26.80
21	221.16	12.23	27.64	20.71	17.37	81.92	50.58	35.47	26.85
22	225.02	12.50	28.13	21.08	17.68	81.95	50.61	35.51	26.91
23	229.05	12.79	28.64	21.47	18.01	81.99	50.65	35.56	26.97
24	233.26	13.10	29.18	21.87	18.35	82.02	50.70	35.62	27.04
25	237.64	13.42	29.73	22.29	18.71	82.05	50.74	35.67	27.11
26	242.23	13.77	30.32	22.73	19.09	82.09	50.79	35.74	27.19
27	247.01	14.13	30.92	23.20	19.48	82.13	50.84	35.80	27.28
28	251.99	14.51	31.56	23.68	19.89	82.18	50.90	35.88	27.37
29	257.19	14.91	32.22	24.18	20.32	82.23	50.97	35.96	27.48
30	262.61	15.34	32.92	24.71	20.78	82.28	51.03	36.05	27.60
31	268.26	15.79	33.64	25.26	21.25	82.34	51.11	36.15	27.73
32	274.16	16.27	34.40	25.84	21.75	82.40	51.19	36.26	27.88
33	280.30	16.77	35.19	26.45	22.27	82.47	51.29	36.38	28.05
34	286.69	17.31	36.01	27.08	22.81	82.55	51.39	36.52	28.23
35	293.35	17.88	36.87	27.74	23.39	82.63	51.50	36.67	28.43
36	300.29	18.48	37.77	28.43	23.99	82.72	51.62	36.84	28.66
37	307.51	19.12	38.71	29.16	24.63	82.83	51.76	37.03	28.92
38	315.03	19.81	39.69	29.92	25.30	82.94	51.92	37.24	29.21
39	322.83	20.53	40.72	30.72	26.00	83.06	52.09	37.48	29.53
40	330.95	21.30	41.79	31.56	26.75	83.20	52.29	37.75	29.88
41	339.37	22.12	42.90	32.43	27.53	83.36	52.51	38.06	30.29
42	348.12	23.00	44.07	33.36	28.36	83.53	52.76	38.40	30.73
43	357.19	23.93	45.29	34.33	29.23	83.73	53.04	38.78	31.24
44	366.60	24.92	46.57	35.35	30.16	83.96	53.36	39.21	31.80
45	376.35	25.99	47.90	36.43	31.15	84.22	53.73	39.70	32.42
46	386.43	27.12	49.30	37.56	32.19	84.52	54.14	40.24	33.12
47	396.85	28.33	50.76	38.76	33.30	84.85	54.60	40.85	33.90
48	407.60	29.63	52.29	40.02	34.48	85.23	55.12	41.53	34.77
49	418.67	31.01	53.89	41.35	35.74	85.66	55.70	42.30	35.72
50	430.04	32.49	55.57	42.75	37.07	86.15	56.35	43.14	36.78
51	441.70	34.07	57.31	44.23	38.49	86.69	57.08	44.09	37.95
52	453.63	35.75	59.13	45.80	40.01	87.29	57.89	45.13	39.24
53	465.82	37.55	61.03	47.45	41.62	87.96	58.79	46.29	40.65
54	478.26	39.47	63.02	49.19	43.35	88.71	59.80	47.58	42.20
55	490.93	41.53	65.10	51.04	45.19	89.54	60.91	48.99	43.90
56	503.80	43.72	67.27	53.01	47.17	90.47	62.15	50.56	
57	516.87	46.07	69.55	55.09	49.28	91.50	63.52	52.29	
58	530.10	48.58	71.94	57.31	51.55	92.64	65.04	54.19	
59	543.48	51.27	74.44	59.67	53.99	93.91	66.73	56.27	
60	556.99	54.14	77.08	62.20	56.61	95.33	68.60	58.57	
61	570.59	57.22	79.86	64.89	59.42	96.90	70.67		
62	584.26	60.52	82.79	67.78	62.46	98.64	72.95		
63	597.97	64.05	85.89	70.87	65.73	100.57	75.46		
64	611.70	67.84	89.17	74.19	69.26	102.71	78.22		
65	625.42	71.90	92.66	77.76	73.07	105.09	81.27		
66	639.08	76.25	96.35	81.59	77.19				
67	652.65	80.91	100.28	85.71	81.63				
68	666.11	85.91	104.46	90.16	86.44				
69	679.42	91.26	108.90	94.95	91.63				
70	692.54	97.00	113.63	100.12	97.23				

TABLE No. LXXVII.

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	4.74	9.68	14.83	20.20	25.81	31.66	37.77	44.14
21	4.96	10 14	15.54	21.17	27.06	33.19	39.59	46.27
22	5.20	10.63	16.29	22.20	28.37	34.80	41.51	48.51
23	5.46	11.15	17.09	23.29	29.76	36.50	43.53	50 86
24	5.72	11.70	17.93	24.43	31.22	38.29	45.66	53.34
25	6.01	12.28	18.82	25.64	32.75	40.16	47.89	55.95
26	6.31	12.88	19.75	26.90	34.36	42.13	50.24	58.68
27	6.62	13.53	20.72	28.23	36.06	44.21	52.71	61.55
28	6.95	14.20	21.75	29.63	37.85	46.39	55.30	64.58
29	7.30	14.91	22.84	31.11	39.72	48.69	58.03	67.75
30	7.66	15.66	23.99	32.66	41.69	51.11	60.90	71.09
31	8.06	16.45	25.19	34.29	43.78	53.64	63.91	74.58
32	8.46	17.27	26.45	36.01	45.96	56.31	67.06	78.24
33	8.89	18.14	27.79	37.82	48.26	59.10	70.37	82.08
34	9.34	19.07	29.19	39.72	50.67	62.04	73.85	86.11
35	9.82	20.04	30.67	41.72	53.20	65.12	77.50	90.34
36	10.32	21.06	32.21	43.81	55.84	68.34	81.31	94.77
37	10.85	22.12	33.84	46.00	58.63	71.74	85.33	99.40
38	11.40	23 24	35.54	48.31	61.56	75.30	89.52	104.25
39	11.98	24.42	37.34	50.74	64.64	79.03	93.92	109.30
40	12.59	25.66	39.23	53.29	67.86	82.93	98.50	114.57
41	13.24	26.98	41.23	55.97	71.24	87.01	103.28	120.04
42	13.92	28.36	43.31	58.78	74.76	91.25	108.23	125.67
43	14.64	29.80	45.49	61.70	78.42	95.64	113.33	131.46
44	15.38	31.31	47.75	64.72	82.20	100.15	118.56	137.39
45	16.17	32.87	50.11	67.86	86.09	104.78	123.92	143.47
46	16.98	34.50	52.54	71.07	90.07	109.51	129.39	149.66
47	17.82	36.18	55.03	74.35	94.14	114.35	134.98	155.98
48	18.69	37.88	57.56	77.70	98.28	119.28	140.66	162.40
49	19.56	39.61	60.14	81.11	102.51	124.30	146.45	168.92
50	20.45	41.39	62.78	84.61	106.83	129.42	152.34	175.56
51	21.37	43.21	65.49	88.18	111.24	134.64	158.35	182.32
52	22.32	45.08	68.27	91.83	115.74	139.97	164.46	189.18
53	23.29	47.00	71.11	95.56	120.34	145.39	170.67	196.14
54	24.28	48.96	74.00	99.36	125.01	150.90	176.97	203.17
55	25.30	50.96	76.95	103.24	129.77	156.49	183.34	210.28
56	26.33	53 00	79.97	107.19	134.60	162.15	189.79	217.45
57	27.39	55.09	83.05	111.20	139.50	167.88	196.29	224.68
58	28.48	57.22	86.17	115.26	144.44	173.66	202.84	231.92
59	29.58	59.38	89.32	119.36	149 43	179.47	209.40	239.14
60	30.70	61.56	92.51	123.50	154.46	185.29	215.94	246.33
61	31.83	63.77	95.74	127.67	159.49	191.10	222.45	253 43
62	32.98	66.00	98.99	131.85	164.51	196.88	228.89	260.45
63	34.15	68.26	102 24	136.01	169.49	202.59	235.23	267.32
64	35.32	70.50	105.46	140.13	174.39	208.19	241.42	274 05
65	36.47	72.71	108.65	144.17	179.20	213.64	247.47	280.71

TABLE No. LXXVII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	50.78	57.71	64.93	72.46	80.31	88.49	97.00	105.87
21	53.23	60.48	68.05	75.94	84.15	92.70	101.61	110.88
22	55.80	63.40	71.33	79.58	88.18	97.13	106.45	116.14
23	58.51	66.47	74.77	83.41	92.41	101.78	111.52	121.65
24	61.35	69.69	78.38	87.43	96.85	106.65	116.83	127.41
25	64.34	73.08	82.18	91.65	101.51	111.74	122.39	133.43
26	67.47	76.63	86.16	96.07	106.37	117.08	128.19	139.74
27	70.77	80.36	90.34	100.70	111.48	122.66	134.28	146.33
28	74.23	84.27	94.71	105.56	116.82	128.51	140.64	153.22
29	77.86	88.37	99.29	110.63	122.41	134.63	147.30	160.41
30	81.67	92.67	104.09	115.96	128.26	141.03	154.24	167.92
31	85.67	97.18	109.13	121.53	134.40	147.71	161.49	175.73
32	89.84	101.90	114.40	127.37	140.79	154.69	169.04	183.84
33	94.23	106.84	119.92	133.46	147.47	161.94	176.88	192.26
34	98.83	112.03	125.69	139.83	154.43	169.50	185.02	200.96
35	103.66	117.45	131.72	146.46	161.67	177.34	193.43	209.92
36	108.69	123.11	137.99	153.36	169.18	185.43	202.09	219.14
37	113.96	129.01	144.53	160.51	176.93	193.77	211.00	228.60
38	119.45	135.15	151.31	167.91	184.92	202.34	220.14	238.30
39	125.18	141.52	158.31	175.53	193.15	211.16	229.53	248.23
40	131.11	148.11	165.53	183.36	201.59	220.18	239.11	258.36
41	137.25	154.89	172.95	191.41	210.24	229.41	248.91	268.68
42	143.55	161.86	180.56	199.64	219.07	238.83	258.87	279.17
43	150.02	168.99	188.34	208.05	228.08	248.40	268.99	289.81
44	156.64	176.28	196.28	216.61	237.23	258.13	279.26	300.58
45	163.41	183.72	204.37	225.32	246.54	268.00	289.65	311.46
46	170.30	191.29	212.58	234.15	255.96	277.98	300.14	322.42
47	177.33	198.98	220.93	243.12	265.51	288.06	310.72	333.46
48	184.45	206.79	229.38	252.18	275.14	298.22	321.36	344.54
49	191.69	214.71	237.94	261.34	284.85	308.44	332.06	355.65
50	199.04	222.74	246.60	270.59	294.64	318.73	342.79	366.76
51	206.51	230.87	255.36	279.92	304.51	329.07	353.54	377.86
52	214.08	239.09	264.19	289.32	314.42	339.42	364.27	388.91
53	221.73	247.40	273.10	298.77	324.34	349.76	374.96	399.86
54	229.45	255.76	282.05	308.23	334.26	360.05	385.55	410.70
55	237.25	264.19	291.02	317.69	344.13	370.27	396.04	421.39
56	245.09	272.62	299.98	327.11	353.92	380.37	406.37	431.91
57	252.95	281.06	308.92	336.45	363.61	390.32	416.55	442.32
58	260.81	289.45	317.77	345.69	373.15	400.12	426.61	452.69
59	268.62	297.77	326.51	354.77	382.53	409.80	436.65	463.14
60	276.36	305.98	335.10	363.71	391.81	419.47	446.78	473.80
61	283.99	314.04	343.55	372.54	401.08	429.25	457.14	484.79
62	291.49	321.97	351.91	381.39	410.49	439.29	467.85	496.19
63	298.84	329.81	360.29	390.38	420.16	449.70	479.01	508.05
64	306.11	337.67	368.83	399.66	430.24	460.59	490.06	520.46
65	313.42	345.72	377.68	409.38	440.84	472.01	502.90	533.23

TABLE No. LXXVII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	115.09	124.69	134.67	145.03	155.80	166.98	178.57	190.60
21	120.53	130.55	140.97	151.78	163.01	174.66	186.75	199.26
22	126.21	136.68	147.55	158.84	170.55	182.69	195.27	208.28
23	132.17	143.09	154.44	166.21	178.42	191.06	204.14	217.65
24	138.39	149.80	161.64	173.91	186.62	199.79	213.36	227.38
25	144.91	156.81	169.16	181.94	195.17	208.83	222.93	237.45
26	151.71	164.13	176.99	190.30	204.05	218.23	232.84	247.84
27	158.83	171.77	185.16	199.00	213.27	227.97	243.07	258.55
28	166.25	179.73	193.66	208.03	222.83	238.03	253.61	269.56
29	173.99	188.01	202.48	217.39	232.69	248.39	264.45	280.86
30	182.05	196.62	211.63	227.05	242.86	259.04	275.58	292.45
31	190.42	205.55	221.08	237.02	253.32	269.98	286.98	304.29
32	199.09	214.76	230.82	247.26	264.06	281.19	298.64	316.39
33	208.06	224.25	240.83	257.77	275.06	292.66	310.55	328.70
34	217.30	234.03	251.12	268.56	286.32	304.37	322.68	341.24
35	226.81	244.06	261.67	279.59	297.81	316.30	335.03	353.97
36	236.56	254.34	272.44	290.85	309.52	328.43	347.56	366.86
37	246.57	264.86	283.45	302.32	321.43	340.76	360.26	379.90
38	256.80	275.59	294.67	313.99	333.53	353.24	373.10	393.06
39	267.25	286.54	306.08	325.84	345.79	365.87	386.06	406.31
40	277.88	297.66	317.67	337.85	358.18	378.62	399.11	419.63
41	288.71	308.97	329.41	350.00	370.70	391.45	412.23	432.99
42	299.70	320.41	341.28	362.25	383.28	404.34	425.38	446.34
43	310.82	331.98	353.25	374.58	395.94	417.27	438.52	459.64
44	322.05	343.64	365.29	386.96	408.61	430.18	451.61	472.86
45	333.38	355.37	377.38	399.37	421.28	443.05	464.63	485.96
46	344.77	367.15	389.50	411.76	433.89	455.83	477.51	498.90
47	356.22	378.96	401.60	424.11	446.43	468.49	490.24	511.64
48	367.69	390.75	413.66	436.39	458.84	480.99	502.78	524.17
49	379.14	402.50	425.65	448.54	471.11	493.31	515.11	536.52
50	390.58	414.20	437.54	460.56	483.20	505.43	527.27	548.78
51	401.96	425.79	449.30	472.41	495.11	517.40	539.35	561.02
52	413.26	437.27	460.89	484.08	506.86	529.29	551.44	573.35
53	424.43	448.58	472.30	495.61	518.55	541.20	563.61	585.84
54	435.44	459.72	483.58	507.07	530.26	553.21	575.97	598.55
55	446.28	470.73	494.81	518.57	542.09	565.42	588.56	611.50
56	457.00	481.70	506.08	530.21	554.14	577.88	601.42	624.74
57	467.68	492.72	517.50	542.08	566.47	590.64	614.59	638.11
58	478.44	503.91	529.19	554.26	579.11	603.74	627.92	651.69
59	489.37	515.38	541.19	566.77	592.12	617.01	641.48	665.64
60	500.61	527.20	553.56	579.68	605.33	630.55	655.45	680.28
61	512.23	539.42	566.37	592.83	618.85	644.54	670.15	695.81
62	524.28	552.11	579.44	606.32	632.85	659.30	685.80	712.09
63	536.83	565.10	592.89	620.33	647.68	675.09	702.27	728.74
64	549.72	578.50	606.90	635.23	663.60	691.74	719.14	745.18
65	563.06	592.51	621.87	651.28	680.46	708.86	735.85	761.37

TABLE No. LXXVII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH, AMERICAN EXPERIENCE. FOUR AND ONE-HALF PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	203.05	215.94	229.25	242.99	257.13	271.66	286.56	301.80
21	212.21	225.58	239.38	253.60	268.19	283.16	298.48	314.14
22	221.72	235.59	249.87	264.55	279.59	294.98	310.72	326.77
23	231.60	245.95	260.70	275.82	291.30	307.11	323.25	339.68
24	241.82	256.65	271.85	287.41	303.31	319.54	336.06	352.85
25	252.37	267.66	283.31	299.30	315.62	332.23	349.13	366.26
26	263.23	278.97	295.06	311.48	328.20	345.19	362.43	379.89
27	274.40	290.59	307.11	323.93	341.03	358.38	375.96	393.73
28	285.86	302.50	319.43	336.64	354.11	371.80	389.69	407.75
29	297.61	314.66	332.00	349.59	367.40	385.42	403.60	421.91
30	309.63	327.09	344.81	362.75	380.90	399.22	417.66	436.20
31	321.89	339.75	357.83	376.12	394.58	413.17	431.85	450.59
32	334.38	352.62	371.05	389.66	408.40	427.23	446.12	465.04
33	347.09	365.69	384.45	403.35	422.35	441.40	460.47	479.53
34	360.00	378.93	398.00	417.17	436.39	455.64	474.86	494.01
35	373.08	392.33	411.67	431.08	450.51	469.91	489.24	508.46
36	386.30	405.84	425.43	445.05	464.65	484.18	503.58	522.82
37	399.64	419.44	439.27	459.07	478.80	498.41	517.84	537.06
38	413.08	433.12	453.14	473.08	492.90	512.56	531.98	551.14
39	426.58	446.84	467.01	487.06	506.94	526.58	545.96	565.02
40	440.13	460.55	480.84	500.96	520.84	540.46	559.74	578.68
41	453.67	474.22	494.60	514.73	534.60	554.13	573.31	592.15
42	467.17	487.81	508.22	528.35	548.15	567.58	586.68	605.48
43	480.58	501.28	521.69	541.77	561.48	580.85	599.91	618.73
44	493.87	514.59	534.96	554.96	574.62	593.97	613.07	631.97
45	507.00	527.69	548.01	567.97	587.62	607.02	626.22	645.26
46	519.93	540.58	560.87	580.84	600.56	620.07	639.43	658.63
47	532.65	553.29	573.60	593.66	613.51	633.20	652.73	672.10
48	545.18	565.87	586.29	606.50	626.55	646.43	666.15	685.68
49	557.60	578.41	599.01	619.43	639.70	659.79	679.69	699.24
50	570.00	591.01	611.84	632.51	653.00	673.30	693.24	712.84
51	582.47	603.74	624.84	645.76	666.48	686.83	706.85	726.60
52	595.08	616.65	638.02	659.20	679.99	700.44	720.63	740.76
53	607.90	629.76	651.42	672.69	693.61	714.26	734.84	755.47
54	620.93	643.11	664.89	686.30	707.44	728.52	749.64	770.58
55	634.23	656.55	678.50	700.16	721.77	743.41	764.88	785.78
56	647.63	670.15	692.38	714.55	736.75	758.77	780.22	800.59
57	661.23	684.06	706.83	729.63	752.25	774.27	795.20	814.98
58	675.17	698.57	722.02	745.27	767.92	789.43	809.77	829.47
59	689.74	713.87	737.81	761.11	783.26	804.19	824.47	844.43
60	705.15	729.81	753.83	776.65	798.22	819.12	839.69	858.94
61	721.26	746.03	769.58	791.83	813.39	834.61	854.47	870.72
62	737.68	762.00	784.99	807.25	829.17	849.69	866.47	882.26
63	753.88	777.65	800.68	823.34	844.56	861.92	878.24	892.89
64	769.79	793.63	817.10	839.06	857.03	873.94	889.10	1000.00
65	786.08	810.40	833.17	851.80	869.32	885.04	1000.00	

TABLE NO. LXXVII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY EQUAL ANNUAL PREMIUMS TILL DEATH, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	317.39	333.28	349.47	365.92	382.62	399.53	416.63	433.89
21	330.11	346.37	362.91	379.68	396.67	413.85	431.19	448.66
22	343.11	359.73	376.59	393.66	410.93	428.36	445.91	463.55
23	356.38	373.33	390.49	407.85	425.37	443.01	460.74	478.53
24	369.89	387.15	404.60	422.22	439.96	457.79	475.67	493.58
25	383.62	401.18	418.89	436.73	454.67	472.65	490.66	508.65
26	397.56	415.38	433.33	451.37	469.46	487.58	505.68	523.70
27	411.67	429.73	447.89	466.10	484.33	502.54	520.68	538.71
28	425.93	444.21	462.54	480.89	499.23	517.49	535.64	553.63
29	440.32	458.78	477.26	495.72	514.11	532.39	550.51	568.42
30	454.80	473.42	492.01	510.54	528.95	547.21	565.25	583.04
31	469.35	488.09	506.76	525.31	543.71	561.89	579.82	597.46
32	483.93	502.75	521.46	540.00	558.33	576.41	594.19	611.65
33	498.51	517.37	536.08	554.56	572.80	590.72	608.33	625.63
34	513.05	531.92	550.57	568.97	587.06	604.82	622.27	639.45
35	527.51	546.33	564.90	583.16	601.09	618.71	636.05	653.17
36	541.83	560.59	579.03	597.14	614.93	632.44	649.73	666.85
37	556.01	574.64	592.94	610.92	628.61	646.08	663.37	680.52
38	569.97	588.47	606.65	624.54	642.20	659.68	677.02	694.22
39	583.73	602.11	620.21	638.08	655.76	673.29	690.69	707.94
40	597.29	615.61	633.69	651.58	669.33	686.94	704.39	721.69
41	610.70	629.02	647.14	665.12	682.95	700.63	718.14	735.34
42	624.04	642.41	660.62	678.70	696.61	714.36	731.79	748.93
43	637.36	655.83	674.16	692.33	710.33	728.00	745.38	762.54
44	650.72	669.32	687.75	706.02	723.96	741.60	759.02	776.38
45	664.15	682.88	701.43	719.65	737.56	755.25	772.89	790.55
46	677.66	696.52	715.04	733.25	751.23	769.15	787.11	804.92
47	691.28	710.12	728.64	746.93	765.18	783.43	801.55	819.19
48	704.86	723.72	742.34	760.90	779.50	797.95	815.91	832.97
49	718.46	737.43	756.35	775.30	794.10	812.40	829.79	846.23
50	732.19	751.49	770.82	789.99	808.66	826.40	843.17	859.41
51	746.30	766.04	785.61	804.67	822.77	839.89	856.47	872.79
52	760.93	780.93	800.40	818.90	836.40	853.34	870.01	885.62
53	775.93	795.84	814.77	832.66	849.99	867.05	883.01	896.08
54	790.98	810.35	828.67	846.41	863.88	880.22	893.60	906.18
55	805.64	824.41	842.59	860.49	877.24	890.95	903.85	915.41
56	819.85	838.51	856.87	874.06	888.12	901.35	913.22	1000.00
57	834.14	853.00	870.65	885.10	898.68	910.87	1000.00	
58	848.86	867.01	881.86	895.83	908.36	1000.00		
59	863.11	878.40	892.78	905.67	1000.00			
60	874.69	889.51	902.80	1000.00				
61	886.01	899.72	1000.00					
62	896.42	1000.00						
63	1000.00							

TABLE NO. LXXVIII.

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TEN EQUAL ANNUAL PREMIUMS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	20.75	42.56	65.48	89.58	114.91	141.56	169.57	199.03	230.02
21	21.20	43.47	66.89	91.51	117.39	144.61	173.22	203.32	234.97
22	21.66	44.43	68.36	93.52	119.98	147.79	177.03	207.79	240.13
23	22.15	45.43	69.90	95.63	122.67	151.11	181.00	212.44	245.51
24	22.66	46.48	71.51	97.82	125 48	154.56	185.14	217.30	251.12
25	23.19	47.57	73.18	100.11	128.41	158.17	189.46	222.36	256.96
26	23.74	48.69	74.92	102.48	131.46	161.92	193.95	227.62	263.04
27	24.32	49.88	76.73	104.96	134.63	165.83	198.62	233.10	269.37
28	24.92	51.10	78.62	107.54	137.94	169.89	203.48	238.81	275.95
29	25.54	52.38	80.59	110.23	141.38	174.12	208.55	244.74	282.80
30	26.19	53.72	82.63	113.02	144.95	178.52	213.81	250.91	289.92
31	26.87	55.10	84.76	115.92	148.67	183 09	219.28	257.31	297.31
32	27.58	56.54	86.96	118.94	152.53	187.84	224.95	263.96	304.97
33	28.30	58.02	89.26	122.07	156.54	192.76	230.83	270.85	312.93
34	29.06	59.58	91.64	125.32	160.69	197.87	236.93	278.00	321.18
35	29.85	61.19	94 11	128.68	164.99	203.15	243.25	285.40	329.73
36	30.66	62.86	96.66	132 17	169.45	208.63	249.80	293.08	338.57
37	31.51	64.58	99.31	135.77	174.06	214.29	256.57	301.00	347.72
38	32.38	66.36	102.03	139.49	178.83	220.15	263.57	309.19	357.15
39	33.28	68.20	104.86	143.35	183.76	226.20	270.79	317.64	366.88
40	34.21	70.11	107.78	147.33	188.84	232.44	278.22	326.32	376.88
41	35 18	72.08	110.80	151.44	194.09	238.85	285.87	335.25	387.13
42	36.17	74.11	113.91	155.66	199.46	245.44	293.70	344.38	397.63
43	37.20	76.20	117.10	159.99	204.98	252.17	301.70	353.70	408.34
44	38.25	78.34	120.36	164.41	210 60	259.03	309.84	363.18	419.25
45	39.33	80.53	123.70	168.93	216.32	265.99	318.10	372.83	430.36
46	40.43	82.76	127.08	173.49	222.09	273.03	326.48	382.60	441.62
47	41.55	85.02	130.49	178.09	227.92	280.15	334.94	392.49	453.04
48	42.67	87.28	133.91	182.70	233.78	287.30	343.46	402.46	464.57
49	43.79	89.55	137.33	187.33	239.65	294.49	352.02	412.50	476.21
50	44.90	91.78	140.76	191.96	245.54	301.68	360.61	422.58	487.92
51	46.02	94.03	144.18	196.58	251.36	308.87	369.20	432.69	499.68
52	47.13	96.28	147.58	201.17	257 25	316.03	377.77	442.78	511.46
53	48.23	98.50	150.95	205.73	263.04	323.13	386.28	452.84	523.23
54	49.32	100.70	154.27	210.22	268.76	330.16	394.71	462.82	534.95
55	50.39	102.85	157.53	214.64	274.39	337.07	403 03	472.69	546.60
56	51.44	104.96	160.73	218.96	279.89	343.84	411.19	482.42	558.14
57	52.46	107.02	163.85	223.17	285.25	350.44	419.17	491.98	569.53
58	53.46	109.02	166.86	227.23	290.42	356.83	426.93	501.31	580.72
59	54.42	110.93	169.74	231.11	295.39	362.99	434.42	510.36	591.67
60	55.33	112.75	172.48	234.82	300.13	368.86	441.60	519.11	602.34

TABLE No. LXXVIII. *A*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY FIFTEEN EQUAL ANNUAL PREMIUMS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	13.57	27.82	42.77	58.47	74.96	92.29	110.48
21	13.90	28.48	43.79	59.87	76.76	94.50	113.12
22	14.23	29.18	44.87	61.34	78.64	96.80	115.88
23	14.59	29.91	45.99	62.87	80.60	99.21	118.75
24	14.96	30.67	47.16	64.47	82.64	101.72	121.75
25	15.36	31.47	48.38	66.13	84.76	104.33	124.87
26	15.76	32.29	49.64	67.86	86.97	107.04	128.11
27	16.18	33.15	50.96	69.66	89.28	109.88	131.49
28	16.62	34.05	52.34	71.53	91.68	112.81	134.99
29	17.07	34.98	53.77	73.49	94.17	115.87	138.65
30	17.54	35.95	55.26	75.51	96.76	119.05	142.44
31	18.04	36.97	56.81	77.62	99.45	122.35	146.37
32	18.56	38.01	58.41	79.81	102.24	125.78	150.45
33	19.08	39.09	60.08	82.08	105.14	129.32	154.67
34	19.64	40.23	61.81	84.44	108.14	132.99	159.04
35	20.22	41.41	63.61	86.87	111.25	136.79	163.56
36	20.81	42.62	65.46	89.39	114.45	140.72	168.23
37	21.44	43.88	67.38	91.99	117.78	144.78	173.07
38	22.07	45.18	69.36	94.69	121.21	148.98	178.05
39	22.73	46.52	71.42	97.48	124.77	153.31	183.20
40	23.41	47.91	73.55	100.37	128.43	157.78	188.47
41	24.13	49.36	75.76	103.35	132.21	162.36	193.89
42	24.86	50.86	78.02	106.41	136.07	167.06	199.42
43	25.63	52.39	80.35	109.55	140.03	171.84	205.03
44	26.40	53.97	82.73	112.75	144.05	176.69	210.70
45	27.21	55.58	85.16	116.00	148.12	181.58	216.42
46	28.01	57.21	87.62	119.27	152.21	186.48	222.15
47	28.85	58.87	90.10	122.56	156.31	191.40	227.90
48	29.68	60.52	92.56	125.83	160.39	196.30	233.62
49	30.50	62.16	95.01	129.09	164.47	201.18	239.32
50	31.33	63.80	97.46	132.35	168.52	206.03	244.97
51	32.15	65.44	99.91	135.59	172.55	210.84	250.57
52	32.98	67.08	102.34	138.81	176.53	215.60	256.09
53	33.80	68.70	104.75	141.98	180.47	220.29	261.53
54	34.61	70.31	107.13	145.12	184.35	224.89	266.85
55	35.43	71.91	109.48	148.21	188.15	229.39	272.03
56	36.23	73.48	111.80	151.24	191.87	233.76	277.05
57	37.02	75.04	114.09	154.21	195.49	238.01	281.91
58	37.82	76.58	116.32	157.10	198.99	242.10	286.58
59	38.59	78.08	118.49	159.89	202.36	246.03	291.00
60	39.35	79.53	120.59	162.58	205.60	249.74	295.17
61	40.09	80.95	122.63	165.17	208.67	253.23	299.04
62	40.82	82.33	124.59	167.62	211.53	256.46	302.56
63	41.53	83.67	126.44	169.91	214.18	259.36	305.69
64	42.21	84.92	128.17	172.01	216.54	261.92	308.36
65	42.85	86.09	129.75	173.89	218.61	264.09	310.58
66	43.45	87.18	131.18	175.54	220.37	265.87	312.40
67	44.02	88.15	132.45	176.96	221.83	267.37	313.97
68	44.53	89.04	133.55	178.17	223.12	268.74	315.48
69	45.02	89.84	134.55	179.31	224.42	270.23	317.17
70	45.45	90.59	135.55	180.58	225.97	272.07	319.30

TABLE No. LXXVIII. *A*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY FIFTEEN EQUAL ANNUAL PREMIUMS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	129.58	149.66	170.74	192.89	216.17	240.64	266.34
21	132.68	153.23	174.81	197.49	221.31	246.34	272.64
22	135.91	156.95	179.05	202.27	226.66	252.28	279.22
23	139.27	160.83	183.47	207.25	232.23	258.47	286.05
24	142.78	164.87	188.07	212.43	238.03	264.91	293.16
25	146.44	169.08	192.85	217.83	244.05	271.60	300.54
26	150.23	173.44	197.83	223.43	250.32	278.55	308.21
27	154.17	178.00	203.00	229.26	256.82	285.77	316.17
28	158.28	182.72	208.38	235.30	263.58	293.26	324.44
29	162.55	187.63	213.95	241.58	270.58	301.03	333.01
30	166.98	192.72	219.73	248.08	277.84	309.08	341.89
31	171.57	198.00	225.72	254.82	285.36	317.43	351.08
32	176.32	203.46	231.93	261.80	293.16	326.05	360.59
33	181.24	209.12	238.36	269.03	301.21	334.97	370.40
34	186.35	214.98	245.01	276.50	309.53	344.17	380.52
35	191.62	221.04	251.87	284.21	318.10	353.64	390.93
36	197.07	227.29	258.96	292.14	326.92	363.38	401.60
37	202.70	233.74	266.24	300.30	335.98	373.36	412.54
38	208.50	240.36	273.73	308.67	345.25	383.56	423.71
39	214.46	247.18	281.41	317.23	354.71	393.96	435.10
40	220.58	254.15	289.25	325.95	364.35	404.56	446.70
41	226.84	261.26	297.22	334.82	374.15	415.33	458.49
42	233.20	268.47	305.31	343.81	384.08	426.24	470.45
43	239.65	275.78	313.50	352.91	394.12	437.28	482.54
44	246.16	283.15	321.75	362.08	404.25	448.41	494.75
45	252.72	290.57	330.06	371.30	414.43	459.62	507.06
46	259.30	298.01	338.38	380.54	424.64	470.87	519.43
47	265.88	305.45	346.71	389.79	434.87	482.14	531.84
48	272.44	312.86	355.00	399.00	445.06	493.38	544.24
49	278.96	320.22	363.23	408.16	455.20	504.58	556.62
50	285.43	327.52	371.40	417.23	465.24	515.70	568.95
51	291.82	334.73	379.45	426.18	475.16	526.70	581.18
52	298.13	341.83	387.37	434.98	484.93	537.56	593.28
53	304.31	348.78	395.13	443.60	494.51	548.21	605.21
54	310.34	355.55	402.68	452.00	503.84	558.63	616.92
55	316.21	362.13	410.01	460.14	512.89	568.77	628.38
56	321.89	368.48	417.06	467.97	521.62	578.57	639.54
57	327.36	374.56	423.80	475.45	529.97	588.00	650.36
58	332.58	380.34	430.20	482.53	537.90	597.01	660.81
59	337.50	385.78	436.17	489.16	545.35	605.55	670.89
60	342.10	390.81	441.70	495.28	552.27	613.62	680.62
61	346.32	395.40	446.70	500.84	558.65	621.23	690.02
62	350.11	399.47	451.14	505.83	564.51	628.40	699.11
63	353.42	402.99	455.00	510.27	569.86	635.14	707.89
64	356.21	405.97	458.33	514.21	574.75	641.46	716.36
65	358.51	408.47	461.22	517.71	579.22	647.37	724.47
66	360.44	410.63	463.76	520.87	583.28	652.85	732.21
67	362.15	412.59	466.10	523.75	586.99	657.91	739.44
68	363.86	414.55	468.37	526.45	590.39	662.41	746.17
69	365.78	416.68	470.70	529.07	593.35	666.36	752.41
70	368.12	419.12	473.22	531.45	595.90	669.78	758.24

TABLE No. LXXIX.

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	10.11	20.71	31.82	43.47	55.70	68.53	81.98
21	10.37	21.25	32.66	44.62	57.18	70.34	84.15
22	10.65	21.83	33.54	45.83	58.72	72.23	86.41
23	10.95	22.43	34.47	47.09	60.33	74.21	88.77
24	11.26	23.06	35.44	48.41	62.01	76.27	91.23
25	11.58	23.72	36.44	49.78	63.76	78.42	93.79
26	11.91	24.40	37.49	51.20	65.58	80.65	96.45
27	12.26	25.11	38.58	52.69	67.48	82.98	99.22
28	12.63	25.85	39.71	54.24	69.46	85.40	102.10
29	13.00	26.62	40.90	55.85	71.51	87.91	105.10
30	13.40	27.43	42.13	57.52	73.64	90.53	108.21
31	13.81	28.28	43.41	59.27	75.87	93.25	111.45
32	14.24	29.14	44.74	61.08	78.18	96.07	114.79
33	14.68	30.04	46.13	62.96	80.58	99.00	118.27
34	15.14	31.00	47.58	64.93	83.06	102.04	121.87
35	15.64	31.98	49.08	66.96	85.65	105.18	125.60
36	16.13	33.00	50.63	69.06	88.31	108.43	129.46
37	16.66	34.06	52.24	71.23	91.08	111.81	133.47
38	17.19	35.15	53.90	73.50	93.95	115.31	137.60
39	17.76	36.20	55.65	75.85	96.94	118.93	141.88
40	18.33	37.48	57.45	78.29	100.01	122.67	146.27
41	18.95	38.71	59.33	80.82	103.21	126.52	150.79
42	19.58	40.00	61.27	83.42	106.48	130.47	155.41
43	20.24	41.32	63.27	86.10	109.85	134.51	160.11
44	20.92	42.69	65.32	88.85	113.27	138.60	164.85
45	21.63	44.09	67.43	91.65	116.75	142.74	169.63
46	22.34	45.53	69.58	94.48	120.25	146.89	174.44
47	23.08	46.99	71.74	97.33	123.77	151.07	179.26
48	23.82	48.45	73.91	100.18	127.29	155.25	184.08
49	24.56	49.92	76.07	103.04	130.82	159.43	188.89
50	25.31	51.39	78.26	105.92	134.37	163.62	193.69
51	26.06	52.89	80.47	108.82	137.93	167.82	198.49
52	26.83	54.40	82.70	111.73	141.50	172.01	203.29
53	27.61	55.93	84.95	114.66	145.08	176.21	208.06
54	28.40	57.47	87.21	117.60	148.67	180.40	212.80
55	29.20	59.03	89.48	120.57	152.26	184.58	217.51
56	30.00	60.60	91.79	123.54	155.86	188.73	222.17
57	30.82	62.20	94.11	126.53	159.44	192.86	226.80
58	31.66	63.81	96.44	129.51	163.02	196.97	231.36
59	32.50	65.43	98.77	132.48	166.57	201.03	235.83
60	33.35	67.06	101.11	135.46	170.11	205.02	240.19

TABLE NO. LXXIX.—*Continued.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	96.10	110.91	126.45	142.75	159.86	177.81
21	98.64	113.83	129.77	146.49	164.04	182.44
22	101.28	116.87	133.23	150.39	168.38	187.26
23	104.03	120.05	136.84	154.44	172.91	192.28
24	106.91	123.35	140.59	158.66	177.62	197.50
25	109.90	126.79	144.49	163.06	182.52	202.92
26	113.00	130.35	148.55	167.62	187.60	208.54
27	116.24	134.08	152.77	172.36	192.88	214.38
28	119.60	137.94	157.15	177.27	198.35	220.43
29	123.10	141.95	161.69	182.37	204.01	226.69
30	126.73	146.11	166.40	187.64	209.89	233.19
31	130.49	150.42	171.28	193.12	215.98	239.91
32	134.39	154.88	176.34	198.78	222.27	246.84
33	138.42	159.51	181.57	204.64	228.77	254.01
34	142.61	164.30	186.99	210.70	235.49	261.39
35	146.95	169.26	192.59	216.95	242.40	268.08
36	151.44	174.39	198.36	223.38	249.50	276.75
37	156.07	179.68	204.30	229.99	256.78	284.70
38	160.86	185.11	210.41	236.76	264.21	292.79
39	165.79	190.71	216.67	243.68	271.78	301.02
40	170.85	196.44	223.04	250.70	279.46	309.35
41	176.04	202.27	229.52	257.83	287.23	317.78
42	181.31	208.19	236.08	265.03	295.07	326.27
43	186.65	214.17	242.70	272.29	302.97	334.79
44	192.04	220.20	249.36	279.57	310.8[illegible]	343.33
45	197.46	226.26	256.05	286.87	318.79	351.85
46	202.91	232.32	262.73	294.15	326.67	360.33
47	208.36	238.39	269.39	301.41	334.50	368.75
48	213.80	244.42	276.01	308.61	342.27	377.07
49	219.21	250.43	282.59	315.73	349.93	385.27
50	224.61	256.40	289.11	322.78	357.49	393.33
51	229.99	262.33	295.56	329.72	364.91	401.24
52	235.34	268.20	301.92	336.55	372.20	408.96
53	240.65	274.00	308.18	343.25	379.31	416.46
54	245.90	279.72	314.34	349.81	386.22	423.71
55	251.09	285.36	320.37	356.17	392.89	430.67
56	256.22	290.89	326.23	362.33	399.30	437.30
57	261.26	296.28	331.92	368.25	405.40	443.56
58	266.20	301.52	337.38	373.88	411.15	449.39
59	270.99	306.56	342.59	379.19	416.49	454.76
60	275.64	311.39	347.52	384.14	421.43	459.71

TABLE No. LXXIX.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF WHOLE LIFE POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	196.64	216.41	237.15	258.93	281.78	305.76
21	201.75	222.02	243.28	265.59	289.00	313.58
22	207.07	227.85	249.65	272.51	296.51	321.69
23	212.60	233.91	256.26	279.71	304.30	330.11
24	218.35	240.20	263.13	287.16	312.38	338.84
25	224.31	246.74	270.24	294.90	320.76	347.89
26	230.50	253.51	277.63	302.92	329.45	357.26
27	236.91	260.53	285.28	311.23	338.43	366.95
28	243.56	267.80	293.21	319.83	347.72	376.96
29	250.45	275.34	301 40	328.71	357.31	387.27
30	257.58	283.12	309.87	337.87	367.19	397.89
31	264.95	291.16	318.59	347.30	377.35	408.79
32	272.56	299.45	327.58	357.00	387.77	419.95
33	280.39	307.97	336.81	366.93	398.43	431.36
34	288.45	316.73	346.25	377.09	409.31	443.00
35	296.72	325.68	355.90	387.45	420.41	454.87
36	305.18	334.82	365.73	398.00	431.70	466.93
37	313.79	344.12	375.73	408.72	443.16	479.17
38	322.56	353.56	385.88	419.58	454.77	491.57
39	331.45	363.14	396.15	430.57	466.51	504.10
40	340.45	372.81	406.51	441.65	478.35	516.74
41	349.53	382.56	416.95	452.81	490.26	529.46
42	358.67	392.36	427.44	464.01	502.22	542.23
43	367.84	402.19	437.94	475.22	514.19	555.03
44	377.00	412.00	448.43	486.42	526.14	567.81
45	386.15	421.78	458.87	497.55	538.03	580.56
46	395.24	431.49	469.22	508.59	549.84	593.22
47	404.24	441.09	479.45	519.52	561.53	605.78
48	413.13	450.56	489.54	530.28	573.04	618.17
49	421.86	459.86	499.44	540.83	584.35	630.38
50	430.44	468.97	509.11	551.15	595.41	642.35
51	438.83	477.84	518.53	561.18	606.18	654.05
52	446.98	486.46	527.65	570.88	616.62	665.44
53	454.87	494.76	536.41	580.22	626.68	676.49
54	462.46	502.71	544.79	589.14	636.34	687.22
55	469.71	510.27	552.73	597.60	645.59	697.63
56	476.56	517.38	560.19	605.61	654.44	707.75
57	482.97	523.99	567.16	613.17	662.92	717.61
58	488.90	530.12	573.67	620.31	671.05	727.21
59	494.36	535.80	579.76	627.07	678.85	736.56
60	499.41	541.10	585.49	633.49	686.32	745.62

TABLE No. LXXX.

TERMINAL VALUES PER $1000 OF TEN-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	78.39	160.91	247.78	339.26	435.59	537.04	643.89	756.45	875.04
21	78.37	160.88	247.74	339.21	435.53	536.98	643.83	756.41	875.01
22	78.36	160.85	247.70	339.16	435.48	536.92	643.78	756 36	874.98
23	78.34	160.82	247.66	339.11	435.42	536.86	643.72	756.31	874.95
24	78.33	160.79	247.62	339.06	435.36	536.79	643.65	756.25	874.92
25	78.31	160.76	247.58	339.00	435.29	536.72	643.59	756.20	874.88
26	78.29	160.73	247.53	338.94	435.22	536 65	643.52	756.14	874.84
27	78.28	160.69	247.48	338.87	435.14	536.57	643.44	756.07	874.80
28	78.26	160.65	247.42	338.81	435.07	536.48	643.35	756.00	874.76
29	78.24	160.61	247.36	338.73	434.98	536.39	643.26	755.92	874.71
30	78.22	160.58	247.31	338.66	434.89	536.29	643.17	755.84	874.66
31	78.20	160.54	247.24	338.57	434.79	536.19	643.06	755.75	874.60
32	78.18	160.49	247.17	338.48	434.69	536.08	642.95	755.65	874.54
33	78.15	160.43	247.10	338.39	434.58	535.95	642.82	755.54	874.47
34	78.12	160.39	247.02	338.29	434.45	535.81	642.69	755.42	874.39
35	78.10	160 33	246.94	338.18	434.32	535.66	642.54	755.29	874.31
36	78.07	160 27	246.84	338.05	434.16	535.50	642.37	755.15	874.22
37	78.04	160.20	246.74	337.91	434.00	535.32	642.20	754.99	874.11
38	77.99	160.12	246.62	337.76	433.82	535.13	642.00	754.82	874.00
39	77.96	160.04	246.50	337.60	433.64	534.92	641.79	754.63	873.88
40	77.91	159.96	246.38	337.44	433.44	534.69	641.55	754.42	873.74
41	77.88	159.88	246.25	337.27	433.23	534.45	641.30	754.19	873.58
42	77.84	159.80	246.12	337.08	432.99	534.18	641.02	753.93	873.40
43	77.80	159.71	245.98	336.88	432.73	533.88	640.69	753.63	873.20
44	77.75	159.61	245.81	336.66	432.45	533.53	640.33	753.29	872.98
45	77.72	159.51	245.64	336.41	432.11	533.13	639.90	752.90	872.72
46	77.66	159.38	245.44	336.10	431.71	532.67	639.41	752.46	872.43
47	77.60	159.25	245.19	335.74	431.25	532.13	638.85	751.95	872.09
48	77.53	159.07	244.89	335.31	430.71	531.51	638.20	751.37	871.70
49	77.43	158.84	244.52	334.81	430.08	530.80	637.47	750.72	871.27
50	77.31	158.58	244.10	334.24	429.38	529.99	636.64	749.98	870.79
51	77.17	158.28	243.63	333.59	428.58	529.09	635.72	749.16	870.25
52	77.01	157.94	243.10	332.87	427.69	528.08	634.68	748.24	869.65
53	76.84	157.56	242.51	332.06	426.69	526.96	633.53	747.22	868.98
54	76.64	157.14	241.84	331.15	425.58	525.71	632.25	746.07	868.23
55	76.42	156.66	241.10	330 15	424.35	524.33	630.83	744.81	867.39
56	76.17	156.13	240.28	329.04	422.99	522.79	629.25	743.40	866.47
57	75.90	155.56	239.38	327.83	421.49	521.08	627.50	741.84	865.44
58	75.61	154.93	238.39	326.47	419.82	519.21	625.58	740.11	864.29
59	75.28	154.23	237.29	324 98	417.99	517.14	623.44	738.19	863.02
60	74.92	153.46	236.08	323.35	415.99	514.86	621.08	736.07	861.61

TABLE No. LXXXI.

TERMINAL NET VALUES PER $1000 OF FIFTEEN-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	45.37	93.10	143.34	196.21	251.86	310.45	372.13
21	45.36	93.08	143.30	196.17	251.81	310.39	372.07
22	45.34	93.06	143.28	196.13	251.77	310.34	372.00
23	45.34	93.04	143.25	196.10	251.72	310.28	371.94
24	45.33	93.03	143.23	196.06	251.68	310.22	371.87
25	45.33	93.02	143.20	196.03	251.63	310.16	371.80
26	45.32	93.00	143.18	195.99	251.58	310.10	371.73
27	45.31	92.98	143.15	195.95	251.53	310.04	371.65
28	45.30	92.97	143.12	195.91	251.48	309.97	371.57
29	45.29	92.95	143.10	195.87	251.42	309.90	371.48
30	45.29	92.94	143.07	195.83	251.37	309.84	371.40
31	45.29	92.93	143.05	195.79	251.32	309.76	371.31
32	45.28	92.91	143.02	195.76	251.26	309.69	371.21
33	45.27	92.89	143.00	195.72	251.20	309.61	371.10
34	45.27	92.89	142.98	195.68	251.14	309.53	370.99
35	45.27	92.88	142.96	195.65	251.09	309.44	370.88
36	45.27	92.88	142.94	195.61	251.02	309.35	370.76
37	45.28	92.87	142.92	195.57	250.96	309.27	370.66
38	45.27	92.87	142.91	195.54	250.92	309.20	370.55
39	45.28	92.87	142.91	195.53	250.89	309.14	370.46
40	45.29	92.89	142.93	195.54	250.87	309.09	370.36
41	45.32	92.93	142.97	195.57	250.88	309.05	370.28
42	45.35	92.98	143.02	195.61	250.89	309.02	370.18
43	45.39	93.04	143.09	195.66	250.91	308.99	370.06
44	45.43	93.12	143.16	195.72	250.92	308.92	369.91
45	45.49	93.20	143.25	195.78	250.92	308.83	369.70
46	45.54	93.28	143.33	195.81	250.88	308.68	369.44
47	45.60	93.37	143.40	195.82	250.80	308.49	369.13
48	45.66	93.43	143.43	195.79	250.67	308.25	368.74
49	45.70	93.47	143.43	195.72	250.50	307.94	368.27
50	45.74	93.51	143.42	195.63	250.28	307.58	367.74
51	45.78	93.54	143.41	195.52	250.04	307.16	367.13
52	45.81	93.57	143.37	195.38	249.75	306.70	366.46
53	45.86	93.59	143.33	195.22	249.43	306.18	365.72
54	45.89	93.61	143.27	195.04	249.08	305.61	364.89
55	45.93	93.63	143.22	194.84	248.69	304.98	363.99
56	45.97	93.65	143.16	194.64	248.27	304.30	363.00
57	46.03	93.69	143.10	194.42	247.82	303.56	361.94
58	46.09	93.73	143.05	194.18	247.34	302.78	360.80
59	46.16	93.78	142.98	193.93	246.83	301.93	359.55
60	46.23	93.83	142.92	193.67	246.28	301.00	358.18

TABLE No. LXXXI.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF FIFTEEN-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	437.08	505.48	577.52	653.40	733.35	817.60	906.40
21	437.01	505.40	577.44	653.33	733.28	817.54	906.36
22	436.94	505.32	577.36	653.25	733.21	817.48	906.32
23	436.86	505.24	577.27	653.16	733.13	817.42	906.28
24	436.79	505.16	577.18	653.07	733.05	817.35	906.24
25	436.71	505.07	577.09	652.97	732.96	817.28	906.20
26	436.62	504.97	576.99	652.87	732.86	817.20	906.15
27	436.53	504.87	576.88	652.76	732.76	817.11	9 6.09
28	436.44	504.77	576.77	652.65	732.65	817.02	906.04
29	436 34	504.06	576.64	652.52	732.52	816.92	905.97
30	436.24	504.54	576.51	652 38	732.39	816.80	905.90
31	436.12	504 41	576.37	652.24	732.25	816.69	905.83
32	436.00	504.26	576 21	652.07	732.10	816.55	905.74
33	435 87	504.12	576.05	651.90	731.93	816.41	905.65
34	435.74	503.96	575.88	651.71	731.75	816.25	905.55
35	435.60	503.80	575.69	651.52	731.55	816.08	905.44
36	435.46	503.63	575.50	651.31	731.34	815.89	905.31
37	435 31	503 45	575.29	651.08	731.11	815.68	905.18
38	435.17	503.27	575 07	650.84	730.85	815.45	905.02
39	435.03	503.08	574.84	650.56	730.56	815.19	904.84
40	434.89	502.88	574.58	650.26	730.24	814.89	904.65
41	434.74	502.66	574.29	649.91	729.87	814.56	904.43
42	434.56	502.40	573.94	649.51	729.46	814.18	904.18
43	434.35	502 09	573.55	649 06	728.98	813.76	903.89
44	434.09	501.72	573.09	648.53	728.44	813 27	903.57
45	433.77	501.29	572.56	647.93	727.82	812.72	903.21
46	433.39	500.78	571.93	647.23	727.11	812.09	902.80
47	432.93	500.18	571.22	646.44	726.30	811.38	902.35
48	432.39	499.49	570.40	645.54	725.39	810 58	901.82
49	431.75	498.70	569.47	644.52	724 37	809.68	901.24
50	431.04	497.80	568.43	643.38	723.23	808.68	900.58
51	430.24	496.81	567.27	642.11	721.95	807.56	899.86
52	429.34	495.70	565 97	640 69	720 54	806.32	899.05
53	428.36	494.47	564.54	639.13	718.97	804.93	898.14
54	427.26	493.11	562.96	637.41	717.23	803.40	897.14
55	426.06	491.63	561.23	635.51	715.31	801.70	896.03
56	424.76	490.01	559 32	633.41	713.20	799.83	894.79
57	423 35	488.24	557 24	631 12	710.86	797.75	893 42
58	421.81	486.31	554.95	628.58	708.28	795 44	891.89
59	420.12	484.18	552.43	625.79	705.42	792.89	890.21
60	418 27	481.83	549.65	622 68	702.24	790.05	888.34

TABLE No. LXXXII.

TERMINAL NET VALUES PER $1000 OF TWENTY-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	29.45	60.40	92.98	127.23	163.27	201.20	241.10
21	29.44	60.40	92.97	127.22	163.26	201.18	241.07
22	29.44	60.40	92.96	127.22	163.25	201.16	241.06
23	29.44	60.40	92.97	127.22	163.25	201.15	241.04
24	29.44	60.41	92.97	127.22	163.25	201.15	241.02
25	29.45	60.42	92.98	127.23	163.25	201.15	241.02
26	29.45	60.42	92.99	127.24	163.26	201.15	241.01
27	29.46	60.44	93.00	127.25	163.27	201.16	241.01
28	29.47	60.45	93.02	127.28	163.30	201.17	241.02
29	29.48	60.47	93.05	127.31	163.32	201.20	241.04
30	29.50	60.50	93.09	127.34	163.36	201.24	241.07
31	29.52	60.54	93.13	127.39	163.42	201.29	241.12
32	29.54	60.57	93.18	127.46	163.48	201.36	241.17
33	29.56	60.61	93.25	127.53	163.57	201.44	241.25
34	29.59	60.68	93.33	127.64	163.68	201.55	241.35
35	29.64	60.76	93.44	127.76	163.81	201.68	241.49
36	29.68	60.84	93.55	127.90	163.96	201.85	241.65
37	29.74	60.94	93.69	128.06	164.16	202.06	241.87
38	29.79	61.05	93.84	128.26	164.39	202.32	242.14
39	29.87	61.19	94.05	128.52	164.69	202.63	242.47
40	29.95	61.36	94.29	128.82	165.03	203.01	242.84
41	30.06	61.56	94.58	129.17	165.44	203.44	243.28
42	30.18	61.80	94.90	129.58	165.89	203.93	243.77
43	30.33	62.06	95.28	130.03	166.41	204.47	244.29
44	30.48	62.36	95.69	130.54	166.97	205.04	244.83
45	30.66	62.69	96.15	131.09	167.56	205.63	245.40
46	30.85	63.04	96.63	131.65	168.16	206.24	245.97
47	31.08	63.43	97.14	132.25	168.80	206.88	246.57
48	31.29	63.83	97.67	132.85	169.46	207.54	247.19
49	31.51	64.23	98.20	133.49	170.14	208.22	247.82
50	31.74	64.66	98.78	134.17	170.87	208.96	248.50
51	32.00	65.12	99.41	134.91	171.67	209.75	249.24
52	32.27	65.63	100.09	135.71	172.52	210.61	250.05
53	32.57	66.17	100.83	136.57	173.45	211.55	250.93
54	32.89	66.76	101.62	137.50	174.47	212.58	251.89
55	33.25	67.40	102.48	138.53	175.59	213.70	252.94
56	33.62	68.09	103.42	139.65	176.79	214.91	254.08
57	34.03	68.84	104.44	140.85	178.09	216.22	255.31
58	34.48	69.66	105.54	142.14	179.48	217.63	256.48
59	34.95	70.52	106.70	143.51	180.97	219.13	258.03
60	35.22	71.18	107.94	144.98	182.57	220.71	259.48

TABLE No. LXXXII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF TWENTY-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	283.10	327.30	373.82	422.80	474.37	528.68
21	283.06	327.25	373.77	422.74	474.30	528.60
22	283.03	327.21	373.72	422.68	474.23	528.52
23	283.01	327.18	373.67	422.62	474.16	528.44
24	282.99	327.15	373.63	422.56	474.09	528.35
25	282.97	327.12	373.58	422.51	474.02	528.27
26	282.95	327.08	373.54	422.45	473.95	528.18
27	282.94	327.07	373.51	422.40	473.87	528.09
28	282.94	327.05	373.48	422.34	473.80	527.99
29	282.95	327.05	373.45	422.29	473.72	527.89
30	282.97	327.05	373.43	422.25	473.65	527.80
31	283.00	327.06	373.42	422.21	473.59	527.72
32	283.04	327.08	373.42	422.19	473.54	527.63
33	283.10	327.13	373.44	422.19	473.51	527.56
34	283.20	327.20	373.50	422.21	473.50	527.50
35	283.33	327.32	373.59	422.27	473.50	527.46
36	283.49	327.46	373.71	422.34	473.53	527.42
37	283.70	327.66	373.86	422.45	473.57	527.38
38	283.96	327.89	374.05	422.58	473.62	527.34
39	284.27	328.17	374.29	422.73	473.67	527.29
40	284.64	328.50	374.54	422.89	473.72	527.21
41	285.06	328.86	374.81	423.05	473.76	527.13
42	285.50	329.23	375.08	423.21	473.79	527.00
43	285.97	329.62	375.36	423.36	473.78	526.84
44	286.45	330.01	375.64	423.49	473.75	526.63
45	286.95	330.41	375.90	423.60	473.68	526.37
46	287.45	330.80	376.15	423.67	473.56	526.05
47	287.97	331.20	376.39	423.73	473.40	525.67
48	288.50	331.59	376.62	423.75	473.20	525.22
49	289.04	331.99	376.84	423.75	472.95	524.71
50	289.62	332.42	377.07	423.74	472.67	524.13
51	290.25	332.89	377.32	423.73	472.35	523.51
52	290.94	333.40	377.59	423.71	472.02	522.83
53	291.69	333.96	377.89	423.71	471.67	522.10
54	292.51	334.57	378.24	423.72	471.29	521.29
55	293.41	335.25	378.63	423.74	470.88	520.42
56	294.39	335.99	379.03	423.74	470.41	519.42
57	295.46	336.78	379.46	423.72	469.85	518.29
58	296.58	337.60	379.87	423.62	469.17	516.97
59	297.75	338.43	380.24	423.43	468.34	515.43
60	298.96	339.26	380.57	423.13	467.34	513.71

TABLE No. LXXXII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF TWENTY-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	585.88	646.14	709.64	776.56	847.11	921.51
21	585.79	646.05	709.54	776.47	847.04	921.47
22	585.70	645.96	709.45	776.39	846.97	921.42
23	585.61	645.86	709.35	776.29	846.89	921.37
24	585.52	645.76	709.25	776.19	846.80	921.32
25	585.42	645.65	709.13	776.08	846.71	921.26
26	585.32	645.53	709.01	775.96	846.61	921.20
27	585.20	645.41	708.88	775.84	846.50	921.13
28	585.09	645.28	708.75	775.70	846.39	921.06
29	584.97	645.14	708.60	775.56	846.26	920.98
30	584.86	645.01	708.45	775.41	846.13	920.89
31	584.74	644.87	708.29	775.24	845.98	920.79
32	584.63	644.72	708.12	775.07	845.82	920.68
33	584.52	644.58	707.95	774.88	845.64	920.56
34	584.42	644.43	707.76	774.66	845.44	920.42
35	584.32	644.27	707.55	774.43	845.22	920.27
36	584.20	644.09	707.31	774.16	844.97	920.10
37	584.08	643.88	707.05	773.87	844.69	919.91
38	583.94	643.65	706.75	773.53	844.37	919.69
39	583.78	643.40	706.41	773.16	844.02	919.45
40	583.59	643.10	706.03	772.73	843.62	919.18
41	583.37	642.75	705.59	772.25	843.18	918.88
42	583.10	642.35	705.09	771.71	842.67	918.54
43	582.78	641.89	704.52	771.09	842.10	918.16
44	582.40	641.35	703.87	770.39	841.46	917.73
45	581.95	640.74	703.13	769.60	840.73	917.24
46	581.43	640.04	702.29	768.71	839.92	916.70
47	580.83	639.23	701.31	767.71	839.01	916.09
48	580.14	638.33	700.28	766.59	837.99	915.40
49	579.36	637.32	699.10	765.34	836.85	914.64
50	578.50	636.20	697.79	763.96	835.59	913.79
51	577.56	634.97	696.34	762.43	834.19	912.85
52	576.53	633.62	694.76	760.74	832.64	911.80
53	575.41	632.15	693.01	758.88	830.92	910.65
54	574.18	630.52	691.08	756.82	829.02	909.36
55	572.82	628.72	688.93	754.52	826.91	907.94
56	571.30	626.70	686.53	751.97	824.58	906.38
57	569.57	624.43	683.85	749.16	822.02	904.65
58	567.60	621.88	680.91	746.07	819.21	902.75
59	565.39	619.09	677.71	742.74	816.16	900.66
60	563.00	616.13	674.18	739.18	812.87	898.37

TABLE NO. LXXXIII.

TERMINAL NET VALUES PER $1000 OF TWENTY-FIVE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	20.36	41.75	64.24	87.87	112.72	138.85	166.33	195.22
21	20.36	41.76	64.26	87.90	112.76	138.89	166.37	195.26
22	20.37	41.78	64.29	87.94	112.81	138.94	166.43	195.32
23	20.39	41.81	64.33	87.99	112.86	139.01	166.49	195.39
24	20.41	41.85	64.38	88.05	112.94	139.09	166.58	195.48
25	20.43	41.89	64.43	88.13	113.02	139.18	166.68	195.59
26	20.45	41.93	64.50	88.21	113.12	139.29	166.80	195.71
27	20.48	41.99	64.58	88.30	113.24	139.43	166.95	195.86
28	20.51	42.05	64.67	88.42	113.38	139.59	167.12	196.06
29	20.55	42.12	64.77	88.56	113.54	139.77	167.33	196.28
30	20.59	42.21	64.90	88.72	113.73	140.00	167.58	196.55
31	20.65	42.32	65.05	88.91	113.97	140.27	167.88	196.86
32	20.71	42.43	65.22	89.14	114.23	140.57	168.21	197.22
33	20.77	42.56	65.42	89.39	114.55	140.93	168.61	197.64
34	20.85	42.73	65.65	89.70	114.91	141.35	169.06	198.15
35	20.95	42.91	65.93	90.05	115.33	141.83	169.61	198.74
36	21.06	43.12	66.23	90.44	115.80	142.38	170.23	199.43
37	21.18	43.35	66.58	90.89	116.36	143.03	170.96	200.22
38	21.31	43.62	66.97	91.41	116.99	143.77	171.79	201.12
39	21.47	43.93	67.43	92.01	117.73	144.62	172.74	202.15
40	21.65	44.29	67.95	92.70	118.56	145.58	173.81	203.30
41	21.86	44.70	68.56	93.48	119.51	146.67	175.02	204.59
42	22.09	45.16	69.23	94.36	120.55	147.87	176.34	205.99
43	22.36	45.68	69.99	95.33	121.72	149.19	177.78	207.50
44	22.65	46.25	70.81	96.39	122.98	150.62	179.31	209.11
45	22.98	46.88	71.73	97.55	124.35	152.15	180.97	210.85
46	23.32	47.56	72.71	98.79	125.80	153.77	182.73	212.70
47	23.71	48.30	73.76	100.10	127.35	155.51	184.62	214.69
48	24.12	49.08	74.87	101.50	128.99	157.37	186.63	216.81
49	24.55	49.89	76.03	102.98	130.75	159.35	188.78	219.08
50	25.00	50.77	77.29	104.58	132.64	161.48	191.10	221.53
51	25.49	51.71	78.64	106.30	134.67	163.76	193.59	224.17
52	26.02	52.72	80.09	108.14	136.85	166.22	196.27	227.00
53	26.58	53.80	81.65	110.11	139.18	168.86	199.14	230.03
54	27.18	54.95	83.30	112.21	141.67	171.67	202.20	233.25
55	27.82	56.18	85.06	114.46	144.33	174.67	205.46	236.69
56	28.50	57.49	86.95	116.85	147.16	177.85	208.92	240.35
57	29.15	58.89	88.96	119.39	150.14	181.23	212.60	244.24
58	30.01	60.38	91.09	122.09	153.34	184.82	216.50	248.34
59	30.82	61.95	93.33	124.92	156.70	188.61	220.60	252.64
60	31.68	63.59	95.69	127.94	160.25	192.70	224.91	257.17

TABLE No. LXXXIII.—*Continued.*

TERMINAL NET VALUES PER $1000 OF TWENTY-FIVE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	225.61	257.57	291.19	326.57	363.79	402.96	444.19	487.60
21	225.65	257.61	291.23	326.59	363.80	402.96	444.18	487.57
22	225.70	257.66	291.27	326.63	363.83	402.98	444.18	487.55
23	225.78	257.73	291.33	326.68	363.87	403.01	444.19	487.54
24	225.87	257.81	291.41	326.75	363.93	403.05	444.21	487.54
25	225.97	257.92	291.51	326.84	364.01	403.10	444.24	487.55
26	226.10	258.05	291.64	326.96	364.10	403.18	444.29	487.57
27	226.26	258.21	291.79	327.10	364.23	403.28	444.37	487.62
28	226.45	258.40	291.98	327.27	364.38	403.42	444.48	487.70
29	226.69	258.63	292.20	327.49	364.58	403.59	444.63	487.82
30	226.96	258.91	292.48	327.75	364.84	403.83	444.83	487.98
31	227.29	259.24	292.81	328.08	365.15	404.11	445.08	488.18
32	227.67	259.64	293.21	328.48	365.53	404.46	445.39	488.42
33	228.12	260.11	293.69	328.95	365.98	404.88	445.75	488.72
34	228.66	260.67	294.26	329.51	366.52	405.37	446.19	489.07
35	229.29	261.32	294.93	330.17	367.14	405.94	446.67	489.45
36	230.01	262.08	295.68	330.91	367.85	406.58	447.21	489.87
37	230.86	262.95	296.56	331.76	368.64	407.28	447.80	490.32
38	231.81	263.93	297.54	332.70	369.50	408.04	448.44	490.82
39	232.89	265.04	298.62	333.74	370.45	408.88	449.14	491.36
40	234.10	266.25	299.81	334.86	371.49	409.79	449.89	491.93
41	235.43	267.57	301.10	336.08	372.61	410.77	450.71	492.55
42	236.86	269.00	302.49	337.40	373.81	411.83	451.57	493.20
43	238.40	270.55	304.00	338.82	375.10	412.95	452.49	493.89
44	240.05	272.20	305.60	340.33	376.48	414.15	453.48	494.62
45	241.84	273.98	307.32	341.95	377.95	415.44	454.53	495.40
46	243.73	275.87	309.16	343.68	379.53	416.81	455.65	496.22
47	245.77	277.90	311.14	345.55	381.23	418.29	456.85	497.10
48	247.95	280.07	313.26	347.56	383.06	419.87	458.14	498.05
49	250.28	282.41	315.53	349.71	385.02	421.57	459.53	499.07
50	252.80	284.94	317.99	352.03	387.13	423.42	461.04	500.17
51	255.51	287.64	320.64	354.53	389.42	425.42	462.66	501.34
52	258.42	290.57	323.48	357.22	391.88	427.54	464.38	502.57
53	261.53	293.68	326.42	359.94	394.48	429.79	466.18	503.84
54	264.85	297.00	329.76	363.14	397.24	432.16	468.04	505.11
55	268.38	300.55	333.19	366.36	400.14	434.62	469.97	506.39
56	272.14	304.29	336.81	369.75	403.17	437.18	471.94	507.68
57	276.12	308.24	340.63	373.31	406.35	439.85	473.98	509.05
58	280.31	312.41	344.64	377.05	409.67	442.64	476.19	510.63
59	284.71	316.77	348.85	380.95	413.16	445.66	478.69	512.60
60	289.31	321.34	353.24	384.97	416.91	449.03	481.66	515.10

TABLE NO. LXXXIII.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF TWENTY-FIVE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	533.31	581.45	632.15	685.59	741.92	801.32	863.99	930.14
21	533.26	581.38	632.08	685.50	741.82	801.22	863.91	930.09
22	533.22	581.32	632.00	685.41	741.72	801.12	863.82	930.03
23	533.19	581.26	631.92	685.31	741.62	801.02	863.73	929.97
24	533.16	581.21	631.85	685.22	741.51	800.91	863.63	929.90
25	533.14	581.17	631.78	685.13	741.40	800.79	863.52	929.83
26	533.14	581.14	631.71	685.04	741.29	800.67	863.40	929.75
27	533.16	581.12	631.66	684.95	741.17	800.54	863.28	929.66
28	533.20	581.13	631.63	684.87	741.06	800.40	863.14	929.56
29	533.28	581.15	631.60	684.80	740.94	800.25	862.99	929.45
30	533.38	581.20	631.59	684.73	740.81	800.08	862.82	929.34
31	533.53	581.28	631.59	684.65	740.67	799.90	862.64	929.20
32	533.71	581.37	631.59	684.56	740.51	799.70	862.43	929.06
33	533.92	581.48	631.60	684.47	740.34	799.47	862.20	928.89
34	534.15	581.61	631.61	684.37	740.15	799.22	861.94	928.71
35	534.42	581.74	631.62	684.26	739.93	798.94	861.66	928.50
36	534.70	581.89	631.61	684.12	739.68	798.63	861.34	928.28
37	535.01	582.04	631.61	683.97	739.40	798.27	860.98	928.02
38	535.34	582.19	631.59	683.78	739.09	797.87	860.57	927.73
39	535.70	582.36	631.56	683.58	738.73	797.42	860.12	927.41
40	536.08	582.52	631.51	683.33	738.33	796.92	859.62	927.05
41	536.47	582.69	631.45	683.05	737.87	796.35	859.05	926.65
42	536.89	582.85	631.36	682.73	737.35	795.71	858.42	926.20
43	537.32	583.01	631.24	682.35	736.76	795.00	857.71	925.70
44	537.77	583.16	631.09	681.92	736.10	794.20	856.92	925.14
45	538.24	583.31	630.91	681.44	735.37	793.31	856.03	924.51
46	538.73	583.45	630.70	680.89	734.54	792.32	855.05	923.81
47	539.26	583.60	630.46	680.28	733.63	791.21	853.95	923.04
48	539.82	583.74	630.18	679.60	732.61	789.98	852.73	922.17
49	540.42	583.89	629.86	678.83	731.47	788.61	851.38	921.21
50	541.06	584.03	629.48	677.97	730.19	787.08	849.87	920.15
51	541.73	584.14	629.03	676.97	728.74	785.37	848.21	918.98
52	542.40	584.21	628.47	675.82	727.12	783.48	846.37	917.70
53	543.05	584.19	627.78	674.51	725.32	781.41	844.37	916.29
54	543.65	584.08	626.95	673.05	723.37	779.18	842.20	914.74
55	544.21	583.91	626.07	671.53	721.33	776.83	839.88	913.04
56	544.77	583.73	625.19	670.00	719.25	774.37	837.38	911.18
57	545.45	583.70	624.47	668.60	717.22	771.87	834.77	909.15
58	546.39	583.97	624.04	667.44	715.33	769.40	832.00	906.93
59	547.76	584.70	624.04	666.62	713.68	766.89	829.07	904.52
60	549.74	586.03	624.58	666.24	712.18	764.38	825.98	901.88

TABLE NO. LXXXIV.

TERMINAL NET VALUES PER $1000 OF THIRTY-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	14 69	30.11	46.30	63.30	81.17	99.94	119.66	140.38
21	14.71	30.15	46.36	63.39	81.28	100.07	119.80	140.54
22	14.73	30.20	46.44	63.50	81.41	100.22	119.98	140.73
23	14.76	30.26	46.54	63.62	81 56	100.40	120.18	140.95
24	14.80	30.34	46.65	63.77	81.74	100.61	120.42	141.22
25	14.85	30.43	46.77	63.94	81.94	100.85	120.70	141.53
26	14.89	30.52	46 92	64.12	82.18	101.13	121.01	141.88
27	14.95	30.63	47.08	64.34	82.45	101.45	121.38	142.29
28	15.02	30.76	47 27	64.60	82.77	101.82	121.80	142.77
29	15.09	30.91	47.50	64.89	83.12	102.24	122.30	143.32
30	15.17	31.08	47.75	65.22	83.54	102.74	122.86	143.96
31	15.27	31.28	48.04	65.61	84.02	103.31	123.52	144.68
32	15.39	31.49	48.37	66.05	84.56	103.95	124.25	145.51
33	15.50	31.74	48.74	66.54	85.18	104.67	125.08	146.44
34	15.65	32.03	49.18	67.11	85.87	105.51	126.03	147.51
35	15.82	32.36	49.66	67.75	86.67	106 44	127.12	148.73
36	16.00	32.72	50.20	68.46	87.55	107.49	128.33	150.11
37	16.21	33.13	50.81	69.27	88.55	108.69	129.71	151.65
38	16.43	33.58	51.48	70.17	89.68	110.03	131.26	153.39
39	16.69	34.09	52.26	71.20	90.96	111.54	133.00	155.33
40	16.97	34.67	53.12	72.35	92.37	113.23	134.92	157.48
41	17.30	35.32	54.10	73.63	93.97	115.10	137.05	159.84
42	17 66	36.05	55.17	75.03	95.70	117.15	139.38	162.41
43	18.06	36.84	56.35	76.61	97.61	119 38	141.90	165.17
44	18.50	37.71	57.64	78.30	99.68	121.79	144.60	168.14
45	18.99	38.66	59.05	80.13	101.91	124.36	147 50	171.32
46	19.50	39.69	60 55	82 09	104.26	127.10	150.58	174.71
47	20.06	40.69	62.15	84.15	106.77	130.01	153.86	178.31
48	20.66	41.94	63.83	86.33	109.42	133.09	157 33	182.13
49	21.27	43.13	65.60	88.63	112.22	136.35	161.01	186.17
50	21.93	44.43	67.48	91.08	115.19	139.81	164.90	190.46
51	22.62	45.79	69.49	93.67	118.35	143.47	169.03	195.01
52	23.36	47.23	71.59	96.42	121.68	147.35	173.40	199.81
53	24.15	48.75	73.83	99.31	125.21	151.45	178.03	204.89
54	24.95	50.35	76.17	102.36	128.90	155.75	182.86	210.20
55	25.82	52.05	78.64	105.58	132.81	160.28	187.96	215.79

TABLE No. LXXXIV.—*Continued.*

TERMINAL NET VALUES PER $1000 OF THIRTY-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	162.14	185.02	209.05	234.32	260.88	288.80	318.15	349.02
21	162.32	185.20	209.25	234.53	261.08	289.00	318.36	349.21
22	162.52	185.43	209.49	234.77	261.33	289.25	318.60	349.45
23	162.77	185.69	209.76	235.05	261.63	289.55	318.89	349.72
24	163.06	186.00	210.09	235.39	261.97	289.90	319.23	350.06
25	163.40	186.36	210.47	235.79	262.38	290.31	319.64	350.45
26	163.78	186.78	210.91	236.26	262.85	290.79	320.11	350.93
27	164.24	187.27	211.44	236.79	263.41	291.35	320.68	351.49
28	164.76	187.83	212.03	237.42	264.05	292.01	321.35	352.15
29	165.37	188.48	212.72	238.14	264.80	292.78	322.13	352.92
30	166.06	189.23	213.52	238.98	265.68	293.68	323.03	353.83
31	166.86	190.09	214.44	239.95	266.69	294.71	324.08	354.86
32	167.76	191.07	215.49	241.07	267.84	295.90	325.27	356.04
33	168.80	192.20	216.70	242.33	269.17	297.24	326.62	357.37
34	169.99	193.49	218.07	243.78	270.66	298.77	328.15	358.85
35	171.33	194.95	219.63	245.42	272.35	300.48	329.84	360.49
36	172.84	196.59	221.37	247.24	274.23	302.36	331.70	362.29
37	174.55	198.43	223.33	249.28	276.30	304.43	333.73	364.26
38	176.45	200.48	225.49	251.51	278.56	306.70	335.96	366.41
39	178.58	202.75	227.87	253.96	281.05	309.18	338.40	368.76
40	180.91	205.24	230.46	256.62	283.75	311.87	341.04	371.31
41	183.47	207.94	233.28	259.52	286.68	314.80	343.91	374.07
42	186.23	210.87	236.33	262.65	289.85	317.95	347.01	377.06
43	189.21	214.02	239.62	266.03	293.26	321.36	350.35	380.29
44	192.40	217.40	243.14	269.65	296.93	325.01	353.95	383.76
45	195.83	221.03	246.93	273.53	300.86	328.94	357.81	387.49
46	199.48	224.89	250.95	277.67	305.00	333.13	361.92	391.47
47	203.36	229.00	255.24	282.09	309.53	337.60	366.31	395.71
48	207.48	233.37	259.80	286.77	314.28	342.33	370.96	400.20
49	211.84	237.99	264.63	291.73	319.30	347.35	375.90	404.97
50	216.47	242.90	269.74	296.98	324.62	352.66	381.12	410.00
51	221.36	248.09	274.95	302.54	330.25	358.28	386.62	415.29
52	226.54	253.57	280.86	308.42	336.20	364.20	392.41	420.86
53	232.01	259.35	286.89	314.60	342.45	370.42	398.50	426.69
54	237.72	265.40	293.20	321.07	348.98	376.92	404.84	432.78
55	243.75	271.78	299.82	327.85	355.82	383.70	411.47	439.13

TABLE NO. LXXXIV.—*Continued.*

TERMINAL NET VALUES PER $1000 OF THIRTY-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	381.48	415.63	451.55	489.35	529.14	571.04	615.17
21	381.66	415.79	451.69	489.46	529.22	571.08	615.18
22	381.88	415.98	451.86	489.60	529.33	571.16	615.22
23	382.14	416.22	452.07	489.79	529.49	571.27	615.29
24	382.46	416.52	452.34	490.03	529.68	571.43	615.39
25	382.84	416.88	452.68	490.32	529.93	571.62	615.52
26	383.30	417.32	453.08	490.68	530.24	571.86	615.69
27	383.85	417.84	453.56	491.11	530.60	572.15	615.89
28	384.49	418.46	454.13	491.63	531.04	572.49	616.12
29	385.25	419.17	454.80	492.22	531.54	572.88	616.38
30	386.12	420.01	455.57	492.90	532.10	573.31	616.68
31	387.13	420.96	456.43	493.65	532.73	573.79	617.02
32	388.27	422.02	457.40	494.49	533.42	574.33	617.38
33	389.54	423.21	458.46	495.42	534.19	574.92	617.78
34	390.95	424.52	459.64	496.44	535.04	575.57	618.22
35	392.50	425.96	460.94	497.57	535.97	576.28	618.70
36	394.21	427.53	462.36	498.80	536.97	577.05	619.22
37	396.08	429.26	463.91	500.13	538.07	577.90	619.79
38	398.11	431.14	465.59	501.59	539.28	578.81	620.41
39	400.33	433.19	467.43	503.19	540.59	579.81	621.07
40	402.74	435.41	469.43	504.92	542.01	580.89	621.80
41	405.35	437.83	471.61	506.80	543.56	582.07	622.59
42	408.19	440.45	473.96	508.83	545.23	583.35	623.45
43	411.24	443.28	476.50	511.03	547.05	584.74	624.38
44	414.53	446.32	479.23	513.41	549.01	586.23	625.37
45	418.06	449.59	482.18	515.97	551.11	587.83	626.42
46	421.83	453.08	485.32	518.68	553.33	589.51	627.50
47	425.85	456.80	488.66	521.56	555.68	591.26	628.60
48	429.95	460.73	492.18	524.58	558.12	593.05	629.69
49	434.61	464.88	495.88	527.74	560.65	594.87	630.75
50	439.35	469.24	499.75	531.02	563.25	596.72	631.84
51	444.34	473.80	503.79	534.43	565.94	598.65	632.99
52	449.56	478.58	508.00	537.99	568.79	600.76	634.36
53	455.04	483.58	512.42	541.77	571.90	603.18	636.06
54	460.74	488.81	517.11	545.89	575.42	606.06	638.24
55	466.72	494.35	522.20	550.49	579.50	609.54	641.01

TABLE NO. LXXXIV.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF THIRTY-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.
20	661.67	710.69	762.39	816.96	874.60	935.52
21	661.65	710.64	762.32	816.87	874.50	935.46
22	661.65	710.60	762.25	816.78	874.41	935.39
23	661.67	710.58	762.18	816.68	874.30	935.31
24	661.71	710.56	762.12	816.58	874.19	935.22
25	661.78	710.56	762.05	816.47	874.06	935.13
26	661.87	710.56	761.98	816.34	873.92	935.02
27	661.97	710.57	761.91	816.21	873.77	934.91
28	662.09	710.59	761.83	816.07	873.60	934.78
29	662.23	710.61	761.75	815.91	873.42	934.64
30	662.39	710.63	761.66	815.74	873.21	934.48
31	662.57	710 66	761.56	815.54	872.99	934.30
32	662.76	710.69	761.44	815 33	872.73	934.11
33	662.97	710.72	761.31	815.09	872.45	933.89
34	663.20	710.75	761.17	814.82	872.13	933.64
35	663.45	710.78	761.01	814.52	871.78	933.37
36	663.71	710.80	760.82	814.18	871.39	933.07
37	664.00	710.82	760.61	813.80	870.95	932.74
38	664.31	710.84	760.37	813.38	870.47	932 36
39	664.64	710.85	760.11	812.92	869.93	931.95
40	665.00	710.87	759.81	812.40	869.33	931.49
41	665.40	710.88	759.49	811.83	868.67	930.97
42	665.82	710.88	759.12	811.19	867.93	930.40
43	666.28	710.88	758.71	810.48	867.11	929.77
44	666.75	710.85	758.24	809.69	866.19	929.07
45	667.24	710.79	757.69	808.78	865.17	928.29
46	667.71	710.65	757.03	807.75	864.03	927.43
47	668.14	710.43	756.25	806.60	862.78	926 49
48	668.50	710.12	755.37	805.33	861.40	925.44
49	668.82	709.74	754.41	803.97	859.91	924.30
50	669.14	709.37	753.43	802.54	858.32	923.06
51	669.55	709.06	752.47	801.07	856.63	921.69
52	670.16	708.93	751.63	799.63	854.88	920.20
53	671.11	709.08	750.97	798.27	853.04	918.59
54	672.50	709.59	750 58	796.94	851.11	916.83
55	674.43	710.57	750.40	795.67	849.09	914.91

TABLE No. LXXXV.

TERMINAL NET VALUES PER $1000 OF THIRTY-FIVE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	10.97	22.48	34.55	47.21	60.50	74.45	89.09	104.44
21	11.01	22.56	34.67	47.38	60.72	74.70	89.38	104.78
22	11.06	22.65	34.82	47.58	60.96	75.00	89.73	105.18
23	11.11	22.77	34.99	47.81	61.25	75.34	90.12	105.63
24	11.18	22.90	35.19	48.07	61.58	75.73	90.58	106.15
25	11.26	23.05	35.41	48.37	61.95	76.18	91.10	106.74
26	11.34	23.21	35.66	48.70	62.36	76.69	91.69	107.41
27	11.43	23.40	35.94	49.08	62.85	77.26	92.36	108.17
28	11.54	23.62	36.27	49.52	63.39	77.91	93.12	109.05
29	11.66	23.86	36.63	50.01	64.00	78.65	93.99	110.03
30	11.79	24.14	37.05	50.56	64.70	79.49	94.96	111.15
31	11.95	24.45	37.52	51.19	65.49	80.43	96.07	112.40
32	12.12	24.79	38.04	51.89	66.36	81.49	97.29	113.80
33	12.31	25.17	38.63	52.67	67.35	82.67	98.67	115.37
34	12.53	25.62	39.29	53.56	68.45	84.00	100.21	117.13
35	12.78	26.11	40.03	54.54	69.68	85.47	101.94	119.10
36	13.04	26.65	40.83	55.62	71.04	87.11	103.85	121.29
37	13.34	27.24	41.74	56.83	72.56	88.93	105.99	123.72
38	13.66	27.90	42.73	58.17	74.23	90.96	108.34	126.41
39	14.03	28.63	43.84	59.65	76.10	93.19	110.95	129.36
40	14.43	29.44	45.06	61.29	78.15	95.65	113.79	132.58
41	14.88	30.34	46.42	63.09	80.41	98.33	116.90	136.09
42	15.36	31.32	47.88	65.06	82.84	101.24	120.25	139.84
43	15.90	32.39	49.48	67.17	85.47	104.36	123.83	143.85
44	16.47	33.54	51.20	69.45	88.29	107.68	127.63	148.10
45	17.10	34.78	53.04	71.88	91.28	111.20	131.65	152.60
46	17.75	36.09	54.99	74.44	94.42	114.90	135.88	157.34
47	18.46	37.49	57.05	77.14	97.72	118.80	140.34	162.32
48	19.20	38.94	59.19	79.95	101.17	122.88	145.00	167.54
49	19.96	40.44	61.42	82.88	104.81	127.14	149.88	172.98
50	20.76	42.03	63.77	85.97	108.59	131.61	154.98	178.69

TABLE No. LXXXV.—*Continued.*

TERMINAL NET VALUES PER $1000 OF THIRTY-FIVE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	120.57	137.49	155.25	173.89	193.47	214.01	235.58	258.24
21	120.94	137.90	155.70	174.38	193.98	214.55	236.15	258.82
22	121.38	138.39	156.23	174.94	194.58	215.19	236.81	259.51
23	121.89	138.95	156.83	175.59	195.28	215.92	237.58	260.29
24	122.47	139.58	157.52	176.34	196.07	216.76	238.45	261.20
25	123.13	140.31	158.32	177.20	196.99	217.72	239.46	262.24
26	123.88	141.14	159.23	178.18	198.02	218.82	240.60	263.43
27	124.74	142.09	160.26	179.28	199.21	220.06	241.91	264.79
28	125.72	143.17	161.43	180.55	200.55	221.49	243.42	266.35
29	126.82	144.38	162.75	181.97	202.08	223.11	245.11	268.12
30	128.06	145.76	164.25	183.59	203.81	224.94	247.03	270.12
31	129.47	147.30	165.94	185.41	205.76	227.01	249.20	272.36
32	131.03	149.04	167.84	187.47	207.95	229.33	251.63	274.87
33	132.80	150.99	169.97	189.77	210.41	231.92	254.33	277.66
34	134.78	153.18	172.36	192.35	213.15	234.81	257.33	280.73
35	136.99	155.62	175.02	195.20	216.19	237.99	260.62	284.09
36	139.44	158.33	177.96	198.35	219.53	241.47	264.21	287.75
37	142.16	161.32	181.20	201.83	223.18	245.27	268.12	291.74
38	145.15	164.60	184.76	205.60	227.15	249.40	272.36	296.07
39	148.44	168.20	188.62	209.70	231.45	253.86	276.96	300.74
40	152.02	172.09	192.79	214.12	236.08	258.68	281.90	305.78
41	155.89	176.28	197.28	218.87	241.06	263.84	287.21	311.18
42	160.02	180.76	202.08	223.95	246.38	269.35	292.87	316.94
43	164.42	185.54	207.19	229.36	252.04	275.22	298.89	323.07
44	169.10	190.60	212.60	235.08	258.02	281.42	305.27	329.55
45	174.05	195.96	218.33	241.13	264.35	287.99	312.00	336.40
46	179.25	201.59	224.34	247.49	271.01	294.88	319.08	343.59
47	184.72	207.51	230.67	254.18	278.01	302.13	326.51	351.14
48	190.45	213.71	237.30	261.19	285.33	309.71	334.25	359.03
49	196.43	220.20	244.23	268.50	292.97	317.61	342.39	367.28
50	202.71	226.98	251.47	276.14	300.95	325.87	350.85	385.85

TABLE NO. LXXXV.—*Continued.*

TERMINAL NET VALUES PER $1000 OF THIRTY-FIVE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.
20	282.03	307.01	333.24	360.80	389.75	420.18
21	282.63	307.61	333.85	361.39	390.33	420.74
22	283.32	308.31	334.55	362.09	391.02	421.41
23	284.13	309.13	335.37	362.91	391.83	422.19
24	285.05	310.08	336.32	363.87	392.77	423.10
25	286.12	311.17	337.43	364.97	393.85	424.15
26	287.35	312.42	338.69	366.23	395.09	425.35
27	288.76	313.86	340.15	367.67	396.51	426.71
28	290.36	315.50	341.79	369.31	398.11	428.24
29	292.18	317.24	343.65	371.15	399.89	429.93
30	294.23	319.43	345.73	373.20	401.87	431.81
31	296.54	321.75	348.05	375.46	404.05	433.88
32	299.10	324.32	350.59	377.95	406.45	436.15
33	301.92	327.15	353.39	380.68	409.08	438.65
34	305.03	330.26	356.46	383.69	411.97	441.38
35	308.42	333.66	359.82	386.96	415.12	444.36
36	312.12	337.35	363.47	390.52	418.54	447.60
37	316.15	341.37	367.44	394.39	422.26	451.13
38	320.51	345.73	371.74	398.58	426.30	454.95
39	325.23	350.43	376.38	403.11	430.66	459.09
40	330.30	355.50	381.38	407.99	435.36	463.54
41	335.74	360.93	386.75	413.23	440.40	468.32
42	341.55	366.73	392.47	418.81	445.77	473.41
43	347.73	372.89	398.55	424.73	451.47	478.82
44	354.26	379.40	404.97	431.00	457.51	484.53
45	361.15	386.27	411.75	437.61	463.85	490.53
46	368.39	393.49	418.87	444.53	470.50	496.80
47	375.99	401.06	426.33	451.79	477.46	503.35
48	383.94	408.97	434.11	459.36	484.70	510.18
49	392.23	417.21	442.22	467.22	492.23	517.26
50	400.84	425.77	450.62	475.38	500.03	524.63

TABLE No. LXXXV.—*Continued.*

TERMINAL NET VALUES PER $1000 OF THIRTY-FIVE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	23d Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.
20	452.16	485.79	521.16	558.37	597.54	638.78
21	452.70	486.28	521.61	558.76	597.85	639.02
22	453.33	486.88	522.14	559.22	598.24	639.31
23	454.08	487.57	522.76	559.76	598.68	639.63
24	454.94	488.37	523.49	560.38	599.18	640.01
25	455.94	489.30	524.31	561.08	599.74	640.43
26	457.07	490.33	525.23	561.87	600.37	640.90
27	458.35	491.50	526.26	562.74	601.08	641.43
28	459.77	492.79	527.40	563.72	601.87	642.01
29	461.35	494.23	528.67	564.80	602.74	642.66
30	463.10	495.82	530.08	565.99	603.69	643.37
31	465.02	497.57	531.62	567.29	604.75	644.16
32	467.14	499.49	533.31	568.73	605.91	645.02
33	469.45	501.59	535.16	570.31	607.18	645.97
34	471.99	503.89	537.19	572.04	608.57	647.01
35	474.75	506.41	539.42	573.92	610.10	648.15
36	477.77	509.14	541.84	575.98	611.76	649.40
37	481.05	512.13	544.47	578.23	613.58	650.77
38	484.61	515.36	547.33	580.67	615.57	652.26
39	488.46	518.87	550.44	583.33	617.72	653.88
40	492.60	522.65	553.79	586.19	620.04	655.61
41	497.05	526.71	557.38	589.25	622.51	657.45
42	501.80	531.02	561.20	592.49	625.12	659.37
43	506.83	535.59	565.22	595.89	627.83	661.34
44	512.13	540.39	569.43	599.44	630.64	663.35
45	517.69	545.41	573.83	603.12	633.53	665.44
46	523.49	550.64	578.39	606.92	636.54	667.65
47	529.54	556.08	583.20	610.93	639.77	670.09
48	535.83	561.76	588.14	615.25	643.33	672.88
49	542.38	567.72	593.48	619.92	647.35	676.12
50	549.26	574.09	599.31	625.16	651.94	630.00

TABLE No. LXXXV.—*Concluded.*

TERMINAL NET VALUES PER $1000 OF THIRTY-FIVE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	29th Year.	30th Year.	31st Year.	32d Year.	33d Year.	34th Year.
20	682.24	728.07	776.45	827.57	881.68	939.05
21	682.40	728.14	776.43	827.50	881.58	938.97
22	682.58	728.22	776.42	827.42	881.47	938.87
23	682.79	728.31	776.42	827.34	881.35	938.77
24	683.03	728.43	776.42	827.25	881.21	938.66
25	683.30	728.56	776.42	827.15	881.07	938.54
26	683.61	728.71	776.43	827.05	880.91	938.40
27	683.95	728.87	776.43	826.93	880.73	938.25
28	684.33	729.05	776.44	826.81	880.53	938.08
29	684.75	729.26	776.45	826.67	880.32	937.89
30	685.22	729.49	776.47	826.52	880.08	937.68
31	685.74	729.74	776.48	826.35	879.81	937.46
32	686.30	730.01	776.49	826.16	879.52	937.20
33	686.92	730.31	776.51	825.95	879.19	936.92
34	687.60	730.64	776.53	825.73	878.83	936.61
35	688.35	731.01	776.55	825.47	878.44	936.26
36	689.17	731.41	776.57	825.20	878.00	935.88
37	690.07	731.86	776.60	824.89	877.51	935.45
38	691.05	732.34	776.62	824.55	876.97	934.98
39	692.12	732.85	776.64	824.17	876.38	934.46
40	693.24	733.39	776.62	823.72	875.71	933.89
41	694.43	733.92	776.56	823.21	874.96	933.27
42	695.63	734.42	776.45	822.62	874.14	932.58
43	696.84	734.90	776.28	821.97	873.25	931.82
44	698.06	735.37	776.10	821.27	872.28	930.99
45	699.34	735.90	775.93	820.56	871.25	930.08
46	700.75	736.53	775.84	819.85	870.16	929.09
47	702.40	737.37	775.90	819.21	869.06	928.00
48	704.39	738.51	776.17	818.68	867.90	926.82
49	706.82	739 97	776.72	818.22	866.71	925.54
50	709.79	742.00	777.50	817.86	865.48	924.15

TABLE NO. LXXXVI.

VALUATION COLUMNS, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	u_x	Log. u_x	k_x	A_x
15	1.05304	0.0224443	7.692	18.5509
16	1.05307	.0224561	7.720	18.4818
17	1.05310	.0224682	7.748	18.4095
18	1.05314	.0224850	7.787	18.3339
19	1.05318	.0225020	7.826	18.2550
20	1.05322	.0225191	7.866	18.1726
21	1.05327	.0225413	7.917	18.0865
22	1.05333	.0225636	7.969	17.9968
23	1.05338	.0225864	8.022	17.9032
24	1.05344	.0226094	8.076	17.8055
25	1.05350	.0226329	8.130	17.7036
26	1.05357	.0226616	8.197	17.5972
27	1.05364	.0226907	8.264	17.4862
28	1.05371	.0227204	8.333	17.3705
29	1.05379	.0227557	8.415	17.2497
30	1.05388	.0227915	8.498	17.1238
31	1.05397	.0228282	8.583	16.9926
32	1.05407	.0228704	8.682	16.8557
33	1.05419	.0229190	8.795	16.7131
34	1.05431	.0229686	8.910	16.5646
35	1.05443	.0230190	9.027	16.4099
36	1.05458	.0230815	9.172	16.2487
37	1.05474	.0231454	9.320	16.0811
38	1.05492	.0232216	9.498	15.9066
39	1.05511	.0232996	9.679	15.7253
40	1.05534	.0233909	9.891	15.5369
41	1.05556	.0234845	10.109	15.3413
42	1.05582	.0235918	10.359	15.1382
43	1.05611	.0237080	10.629	14.9275
44	1.05644	.0238448	10.947	14.7089
45	1.05680	.0239916	11.289	14.4826
46	1.05722	.0241668	11.697	14.2484
47	1.05769	.0243596	12.146	14.0065

TABLE No. LXXXVI.—*Concluded.*

VALUATION COLUMNS. AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	u_x	*Log.* u_x	k_x	A_x
48	1.05824	0.0245832	12.668	13.7569
49	1.05888	.0248458	13.280	13.4998
50	1.05960	.0251431	13.974	13.2358
51	1.06042	.0254776	14.755	12.9651
52	1.06133	.0258515	15.629	12.6880
53	1.06235	.0262683	16.604	12.4049
54	1.06350	.0267376	17.704	12.1160
55	1.06477	.0272573	18.922	11.8218
56	1.06620	.0278394	20.289	11.5228
57	1.06778	.0284823	21.800	11.2194
58	1.06953	.0291931	23.474	10.9121
59	1.07149	.0299870	25.347	10.6013
60	1.07366	.0308666	27.425	10.2877
61	1.07608	.0318434	29.739	9.9718
62	1.07876	.0329233	32.302	9.6544
63	1.08172	.0341135	35.136	9.3360
64	1.08501	.0354328	38.285	9.0172
65	1.08869	.0369033	41.807	8.6987
66	1.09276	.0385253	45.704	8.3814
67	1.09728	.0403185	50.031	8.0662
68	1.10232	.0423088	54.855	7.7536
69	1.10789	.0444950	60.178	7.4446
70	1.11406	.0469101	66.090	7.1399
71	1.12084	.0495446	72.576	6.8402
72	1.12818	.0523798	79.602	6.5460
73	1.13609	.0554125	87.167	6.2569
74	1.14461	.0586587	95.323	5.9723
75	1.15389	.0621657	104.204	5.6914
76	1.16410	.0659902	113.971	5.4133
77	1.17556	.0702459	124.941	5.1376
78	1.18862	.0750419	137.433	4.8640
79	1.20355	.0804635	151.720	4.5928
80	1.22146	.0868789	168.861	4.3241

INDEX.

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