AMERICAN-CANADIAN MORTALITY INVESTIGATION

BASED ON
THE EXPERIENCE OF LIFE INSURANCE COMPANIES
OF THE UNITED STATES AND CANADA
DURING THE YEARS 1900 TO 1915, INCLUSIVE
ON POLICIES ISSUED FROM 1843 TO 1914, INCLUSIVE

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American Central Life Insurance Company	Indianapolis
Atlantic Life Insurance Company	Richmond
Berkshire Life Insurance Company	Pittsfield
Canada Life Assurance Company	Toronto
Confederation Life Association	Toronto
Connecticut General Life Insurance Company	Hartford
Connecticut Mutual Life Insurance Company	Hartford
Equitable Life Assurance Society	New York
Equitable Life Insurance Company of Iowa	Des Moines
Excelsior Life Insurance Company	Toronto
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Fidelity Mutual Life Insurance Company	Philadelphia
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National Life Insurance Company of United States of America	Chicago
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New England Mutual Life Insurance Company	Boston
New York Life Insurance Company	New York
North American Life Assurance Company	Toronto
Northwestern Mutual Life Insurance Company	Milwaukee
Northwestern National Life Insurance Company	Minneapolis
Pacific Mutual Life Insurance Company	Los Angeles
Penn Mutual Life Insurance Company	Philadelphia
Phœnix Mutual Life Insurance Company	Hartford
Pittsburgh Life and Trust Company	Pittsburgh
Provident Life and Trust Company	Philadelphia
Prudential Insurance Company of America	Newark
Register Life Insurance Company	Davenport
Royal Union Mutual Life Insurance Company	Des Moines
Security Mutual Life Insurance Company	Binghamton
Southern Life and Trust Company	Greensboro
Southwestern Life Insurance Company	Dallas
State Life Insurance Company	Indianapolis
State Mutual Life Assurance Company	Worcester
Sun Life Assurance Company	Montreal
Travelers Insurance Company	Hartford
Union Central Life Insurance Company	Cincinnati
Union Mutual Life Insurance Company	Portland, Maine
Volunteer State Life Insurance Company	Chattanooga
Western & Southern Life Insurance Company	Cincinnati

CONTENTS

	Page
Introduction	1
Purpose of the investigation	4
Reasons for rules and regulations	5
Rule for apportioning data and assessing expenses among the companies	9
Methods used in collecting and recording the data	10
Method of sorting	13
Method of tabulation to obtain "Exposed to Risk"	15

AMERICAN MEN

Graduation of data	18
Graduated rates of mortality	25
Comparison with American experience table	29
Modified Preliminary Term—Illinois Standard	31

CANADIAN MEN

Graduation of data	34
Graduated rates of mortality	38
Comparison with $O^{M(5)}$ experience table	42
Comparison with $AM^{(5)}$ experience table	44

MORTALITY AMONG WOMEN

American women	46
Canadian women	48

TABLES	Page American Men	Page Canadian Men
Elementary values	53	206
Commutation table, 3%	55	208
Annuities due and whole life single premiums, 3%	61	214
Net annual premiums, 3%	62	215
Terminal reserves, 3%	63	216
Mean reserves, 3%	66	219
Commutation table, 3½%	69	222
Annuities due and whole life single premiums, 3½%	75	228
Net annual premiums, 3½%	76	229
Terminal reserves, 3½%	77	230
Mean reserves, 3½%	80	233
Illinois Standard—Net annual premiums, 3½%	83	...
Illinois Standard—Comparison of net annual premiums with American experience table	84	...
Illinois Standard—Mean reserves, 3½%	85	...
Tables containing "Entered," "Existing," "Withdrawn," "Dead," "Exposed to Risk" and "Rate of Mortality" for each age at entry	88	236

	Page American Men	Page Canadian Men
Comparison of actual with expected deaths for each of the first ten insurance years and also for the sixth and succeeding insurance years combined	193	339

AMERICAN WOMEN — Page

Comparison of actual with expected deaths for each of the first ten insurance years, for the sixth and succeeding insurance years combined and also for the tenth and succeeding insurance years combined 352

CANADIAN WOMEN

Tables showing the exposed to risk and the actual deaths for each of the first five insurance years and also for the sixth and succeeding insurance years combined 364

Specimen working sheets 369

Appendix—Rules and instructions 373

AMERICAN-CANADIAN
MORTALITY INVESTIGATION

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

INTRODUCTION

In August, 1911, the Committee on "Rates of Mortality and Interest" of the National Convention of Insurance Commissioners submitted a report in which the following appeared:

> "The American Table, which is the present standard adopted in practically all States, has in the past undoubtedly served its purpose well, but when it is remembered that this table was constructed as long ago as 1860, it seems proper to suggest that a comparison with the present day mortality statistics would be most valuable and instructive.
>
> "There is no body of men better equipped to make this investigation among legal reserve companies than the Actuarial Society of America, and it is to be hoped that the time is not far distant when it will lend its powerful assistance to this important work. The profession is already greatly indebted to the Society for the former Specialized Mortality Investigation, and will be still more indebted when the present similar one of wider scope being conducted under its guidance is completed. That it will turn its attention to the construction of new mortality tables covering the general experience of the companies among normal lives is earnestly to be desired."

Following this action the Actuarial Society appointed a committee which made a report in October, 1911. It was pointed out by the committee that the Society could not then undertake the work, as its members were engaged in the Medico-Actuarial Mortality Investigation, the results of which have since been published in five volumes. The gist of the report, so far as concerns the preparation of a new mortality table, was as follows:

> "The Committee is of the opinion that the time is not propitious for immediately undertaking the task, but it believes that, all things considered, a new mortality table combining the experience of companies in the United States and Canada is desirable and that the Society should express its intention to take up the work when the way is clear, provided a sufficient number of companies shall be found to contribute their experience and defray the necessary expenses. . . . ."

In October, 1914, a few months before the publication of the last volume of the Medico-Actuarial Investigation, the Convention of Insurance Commissioners adopted the following recommendation, embodied in the report of their Committee on Rates of Mortality and Interest:

> "A promise was made by the Actuarial Society some years ago to consider a compilation of a new mortality table from the data which it had at its disposal. This Committee recommends that the Convention request the Actuarial Society of America to compile such a table at its earliest convenience."

As the result of the foregoing recommendation the president of the Actuarial Society, Mr. Craig, on the 8th of April, 1915, appointed a committee of seven to consider the matter and present their conclusions. A few days later the executive committee of the National Convention of Insurance Commissioners appointed a special committee of five actuaries connected with the State insurance departments "to co-operate with the Actuarial Society of America in the construction of a mortality table which is in keeping with the ascertained experience of American companies."

At the annual meeting of the Actuarial Society on the 21st of May, 1915, the following resolution was passed by the Council and afterwards adopted by the Society:

> "Resolved, that the Council is of the opinion that a new mortality table or tables should be prepared under the direction of the Actuarial Society; that the Committee of seven be continued for the purpose of conferring with the proper committee of the National Convention of Insurance Commissioners and with the companies whose statistics may be desired; that, if the way be clear, the Committee proceed with the work of preparing such new table or tables; and that the Committee report the result of its conclusions to the Council."

The committee of the Actuarial Society, before proceeding with the work, deemed it advisable to get the opinions of the younger companies, especially in the South and West. As a number of the actuaries of these companies are members of the American Institute of Actuaries but not of the Actuarial Society, the president of the former body was invited to appoint a committee to confer with the committee of the Society. In pursuance of this invitation, a committee on mortality was appointed by the American Institute to confer with the committees of the Actuarial Society and of the National Convention of Insurance Commissioners. At the next succeeding meeting of the National Convention of Insurance Commissioners the convention, on the suggestion of its special committee on new mortality tables, amended the original recommendation concerning the investigation so as to include the coöperation of the American Institute of Actuaries.

The plans prepared by the committee of the Actuarial Society were forwarded to the members of the committees of the American Institute of Actuaries and of the National Convention of Insurance Commissioners and a conference was held in New York on the 22d of June, 1915. The principal questions were considered and decisions arrived at which were satisfactory to the members of all three committees. Since that time the Actuarial Society has carried on the work, submitting the more important questions to the committees of the other two bodies.

Before sending the plans, rules and regulations to the insurance companies, it was deemed advisable to wait until they were approved at the regular meetings of the Actuarial Society of America, the American Institute of Actuaries and the National Convention of Insurance Commissioners. The approval of these bodies was duly received, and on May 1, 1916, instructions were sent to the companies with the request that the data be in the hands of the committee of the Actuarial Society by the 31st of October of that year. The compilation of the data and the graduation were under the direct supervision of members of the committee of the Actuarial Society. Copies of the letter sent to the companies and of the rules and instructions are given in the Appendix.

A central bureau was established to which the data were sent and in which the necessary machinery was installed. The companies taking part in the investigation were not charged for any supervision, the only cost being for the absolutely necessary expenses, such as clerical service, supplies and rent of machines. The bureau was under the supervision of Mr. Arthur Hunter.

Preliminary to the decision to undertake a new mortality investigation there was considerable discussion regarding the advisability of such an investigation. The reasons advanced for and against the preparation of a new mortality table may be obtained by reference to the following:

TRANSACTIONS OF ACTUARIAL SOCIETY OF AMERICA
VOLUME XVI

Henry Moir, Address by, page 8.

Discussions by the following:

James D. Craig	page 52	Alexander T. Maclean	page 56
Miles M. Dawson	" 29	Edward B. Morris	" 39
J. Burnett Gibb	" 53	Ray D. Murphy	" 39
John K. Gore	" 21	Percy C. H. Papps	" 56
Robert Henderson	" 51	Edward E. Rhodes	" 22, 52
Arthur Hunter	" 20	Harwood E. Ryan	" 54
William A. Hutcheson	" 26	Archibald A. Welch	" 28
M. Albert Linton	" 56	William Young	" 38
Thomas B. Macaulay	" 35		

AMERICAN LIFE CONVENTION, PROCEEDINGS OF 10TH ANNUAL MEETING (1915)

Addresses by

L. A. Anderson	page 74
Lawrence M. Cathles	" 186
Arthur Hunter	" 66

RECORD OF AMERICAN INSTITUTE OF ACTUARIES
VOLUME IV

Discussions by

H. W. Buttolph	page 98
George Graham	" 104
Franklin B. Mead	" 93

Pamphlet by L. A. Anderson, entitled "Is a New Mortality Table for General Use by Old Line Life Insurance Companies Desirable?"

The table used in Canada for the calculation of premiums and reserves is the $O^{M(5)}$, which is based on the experience of men under whole life participating policies in British companies during the years 1863 to 1893. There was no special demand for a new mortality table, but the Canadian companies thought it advisable to make an investigation of the mortality experienced in Canada by Canadian and American companies.

Purpose of the Investigation

The main purpose of the investigation was to obtain tables which would accurately represent modern mortality experience. Such tables take the form known as "Select," including an "Ultimate" section, the latter being commonly used for the calculation of premiums and reserves.

The two principal tables desired were for:

1. American Men.
2. Canadian Men.

The data for the foregoing represented:

(a) All the States in the United States (or all the Provinces in Canada) in accordance with the normal distribution in the various States (or Provinces) of the business of the contributing companies.

(b) The popular plans of insurance, reflecting substantially the average distribution of the business issued according to plan of insurance.

(c) The business on standard lives. All lives treated as under-average were excluded.

The entire experience is based on sums insured in order to give effect to the true cost of the varying incidence of mortality on large and on small policies.

The table for American Men includes men of all nationalities who were resident in the United States at the date of application for insurance and that for Canadian Men those resident in Canada at such date.

It was decided to take advantage of the data submitted by the companies to make the following additional mortality investigations:

(a) Women, in the United States.

(b) Women, in Canada.

(c) Men, by groups of States in the United States and by groups of Provinces in Canada.

(d) Men, by plans of insurance.

(e) Men, on insurance changed or converted from term policies and renewed under renewable term policies.

(f) Men, on insurances for large amounts.

And also an investigation of

(g) Causes of death.

In order that the investigation might be based on recent data the experience was taken from the policy anniversary in 1900 for policies issued prior to 1900 and continued in force after such anniversary and from the date of policy for policies issued in the years 1900 to 1914 inclusive. The termination of the observation for the entire experience was the policy anniversary in 1915.

If all the data for the foregoing years had been requested from the companies the experience from the large companies would have had a preponderating influence. To offset this a plan was prepared whereby the larger the company the smaller would be the percentage of its data to be contributed.

As the experience is based on amount insured, the death of a policyholder with a very large amount of insurance might have an undue influence on the mortality at ages or in insurance years where statistics were not numerous. To avoid this, policies issued at the same age on any individual life for more than $100,000 were considered as $100,000.

As there are certain phases of the rules and instructions which involve debatable points, the reasons for adopting these rules are now given:

Policies Dated Back

Among the facts to be kept in mind are: *first*, when policies are dated back the company is not on the risk for the period involved and therefore the death rate for such period would be lowered if many such policies were included; *second*, some companies, which changed from the assessment basis to the legal reserve basis, dated the new form of policy back to the original date of issue; *third*, a similar practice existed in some legal reserve companies in making changes from term insurance to other forms. So far as the first is concerned, it was decided that all cases dated back three months or less should be included, as they could not affect materially the death rate of the first year; those dated back more than three months were excluded. With regard to the second, it was felt that such cases should be excluded as it was desired to include only policies issued on the legal reserve basis. With regard to the third, such cases were excluded after date of change. In connection with dating back policies, attention is drawn to the fact that in the great majority of the companies the policies are not in force until delivered during the lifetime and good health of the applicant; therefore there is probably a period of one month on the average during which the companies are not on the risk. This condition will probably prevail in the future, hence there is no reason for taking account of it.

Policies Changed in Amount and in Plan

There were several types of changes of this nature to be considered:

1. Decrease in amount, plan unchanged.
2. Increase in amount, plan unchanged.
3. Increase in amount, changed to higher priced plan.
4. Increase in amount, changed to lower priced plan.
5. Decrease in amount, changed to higher priced plan.
6. Decrease in amount, changed to lower priced plan.
7. Change in plan, no change in amount.

Recording these changes would cause the companies considerable labor. Complications would also be introduced in the preparation of mortality tables on the select basis. For example, a change from the twenty-year endowment insurance plan for $1,000 to the ordinary life plan for $2,000 would require evidence of insurability, with the result that the risk would have to be considered as a "select" life entering at date of change, although the policy might be dated back to the original date of issue. On the other hand, if a policy were changed from the ordinary life for $2,000 to the twenty-year endowment insurance plan for $1,000, no evidence of insurability would be required, yet the life would probably be select. The foregoing indicates only some of the difficulties. After making an investigation of the probable effect of these changes by using the statistics of certain of the larger companies, it was seen that the inclusion or omission of such changed policies would have very little, if any, effect on the mortality. For the sake of simplicity, therefore, it was decided that when policies were either increased or decreased in amount or changed in plan, they were to be considered as terminated as of the date of change. This would not apply to a change from the ten-year term plan, for which separate rules were made.

Habitat

The principal question which arose regarding habitat was whether or not changes of residence should be taken into account.

It is clear, in the first place, that in considering the effect of habitat on the eligibility of risks for insurance only information as to relative mortality according to habitat at issue of the policy would be pertinent. Moreover, if changes were taken into account it would add greatly to the work of the companies, and would make complications in preparing the select tables. It was accordingly decided to prepare the data for the investigation on the basis of the State in which the insured resided at the date of application for insurance.

The plans for Canada were submitted to Canadian actuaries, who advised that the business of Ontario and Quebec should be separately investigated and that the following should be grouped:—(a) Nova Scotia, New Brunswick and Prince Edward Island; (b) Manitoba, Saskatchewan, Alberta; (c) British Columbia, Klondike and Yukon District. The grouping of States for the United States of America will be given in a subsequent report.

Policies Issued with Interim Term

In certain sections, especially in the farming and cotton-growing districts, it is the custom of a number of companies to issue policies with an interim term, the regular policy to take effect at a later date when the financial returns from crops are likely to be received. In the spring of the year and in the early summer, therefore, policies are issued and premium notes are taken payable in the autumn. The regular policy is written as of the attained age at the date in the autumn when it takes effect. If the insurance year were taken from the date of issue of the interim term it would add unnecessarily to the labor. An investigation showed that there is a comparatively small percentage of such policies issued, and that the average period of the interim term is short. It was therefore decided to take the exposure into account only from the expiration of the interim term.

Policies Converted Into Extended Insurance

It was first thought advisable to include the data under extended term because there is generally a higher mortality than under premium-paying policies of corresponding duration, and this fact should be taken into account in determining the basis for premiums and reserves. Before issuing the final instructions, however, the committee asked several of the companies to make a test in order to find out what the difficulties would be of adopting that rule. It was found that on many policies with loans term extension was granted for the face of the policy less the loan and for a short period. It did not seem advisable to include such cases, and accordingly only the extended insurance, the face value of which was not decreased in amount, was included in the investigation.

Policies Lapsed and Reinstated

The custom in previous investigations seems to have been to ignore the question of lapse when the policy had been reinstated. When reinstatement involves a medical examination the risk is presumably select. It was noted, on the other hand, that many of the companies reinstated policies on seriously impaired risks when the extended insurance had several years still to run. Investigation showed that in the majority of companies the percentage of cases on which a medical examination was made for reinstatement was small. The great majority of the companies permit reinstatement within sixty days after the due date of the premium on a personal health certificate. In one company about ten per cent. of the cases were reinstated on either a medical health certificate or a full medical examination. Another company found that about ninety-seven per cent. of its reinstated policies were reinstated within one month after the expiration of the days of grace. The average time elapsed from the end of the month of grace to the date of reinstatement is short. It was deemed advisable to exclude from date of lapse policies which had been reinstated more than six months after such date, as medical examination would have been required.

Duration of Insurance

There are three well-known methods of obtaining the duration of the insurance for the purpose of mortality investigation: (*a*) Mean; (*b*) Nearest; (*c*) Exact. The mean duration method consists in taking the difference between the year of entry and the year of exit, except in the case of death losses, when the full insurance year in which the death occurs is included. The nearest duration method consists in disregarding the fractions of a year when less than six months and considering them as a year when more than six months. When the duration is exactly six months an adjustment has to be made so as to provide that the number of cases ignored equals the number of cases in which the half year is treated as one year. The exact duration method means, as the name implies, that the duration is taken to the month or day.

Several companies made experiments to determine what the difference would be between the exposed to risk under the three methods of obtaining the duration of insurance. In the case of one company which experimented with an exposure of $42,000,000 the mean duration method gave a more accurate measure than the nearest duration method and differed from the exact duration method by less than one-fifth of one per cent. The experience of other companies indicated likewise that the extent of the error in using the mean instead of the exact duration method was small. The mean duration method was accordingly adopted.

More Than One Policy Issued on One Application

In an investigation made by amounts insured it is usually unnecessary to accord special treatment in the case of two or more policies issued on the same application. However, as a number of policies involving amounts of over a million dollars on one life have become claims in recent years, it was thought that the mortality rates, especially under the select table, might be unduly affected through one or more of these deaths occurring when there was not a large amount of exposure. Experience has shown that these large insurances are seldom taken out for less than $50,000 at one time. The companies were accordingly asked to give information on policies for $50,000 or more effected on one application so as to enable the committee to bring all large cases together.

Deferred Dividend Policies

At the end of deferred dividend periods the insured under life and limited life plans may select one of several options. This gives the policyholders a chance to surrender their policies if they are good risks and continue them in force if they are poor risks. Published investigations have shown that such a selection is exercised against the company and that the mortality for several years following the end of the deferred dividend period is relatively high. As no deferred dividend policies have been issued since 1906 by the principal companies, it was deemed advisable to exclude the experience after the end of the deferred dividend period.

Policies Incontestable from Date

As it was desired to obtain an experience reflecting as far as possible the present conditions, the experience on policies incontestable from date of issue was omitted because they are not being issued at this time.

Policies Reinsured in Bulk

For obvious reasons it was not desirable to include in the investigation any business originally issued on the assessment plan. In the change from the assessment plan to the legal reserve plan, a considerable proportion of the policyholders in many companies discontinued their policies. In many instances the policyholders in poor health made the change even if it involved a considerable increase in the premiums. The same condition held true in some reinsurances of legal reserve companies. While recognizing that the reinsurance of a company in good repute, with a strong company, will probably not affect the mortality of the former after reinsurance, a general rule to exclude all policies reinsured in groups or in bulk was deemed best.

Policies Issued on Underaverage or Substandard Lives

As the intention of the investigation was to obtain the mortality among normal lives, all policies considered by the companies as underaverage or substandard were excluded. Policies issued on a plan other than applied for were included in the investigation because these could not be considered as substandard lives—they may be called border-line cases. Policies issued to women with an extra premium or placed in a special dividend class on account of sex only, were included, because for many years prior to the investigation women were charged an extra premium on account of sex alone.

Policies Issued on the Group Insurance Plan

Within the last seven years a practice has arisen of insuring groups of employees generally on the yearly renewable term plan without medical examination. These were excluded, as it was not desired to have any cases in the investigation on which a regular medical examination had not been obtained.

Inadvisability of Technical Refinements

In considering the best methods to adopt, the committees had in mind the inadvisability of putting the companies to a great deal of labor in order to obtain refinements of technical treatment which would not materially affect the results. The death rates were prepared with great care from the data submitted and are in accordance with the facts, but the committees felt that it was not necessary to employ extreme refinements because the table would not necessarily represent the exact conditions in the future.

Rule for Apportioning Data and Assessing Expenses Among the Companies

It was felt that due weight should be given to the smaller companies and it was therefore suggested that the larger the company the smaller, relatively, should be its contribution to the data. A simple rule was adopted, requesting all companies with $50,000,000 insurance in force or less to give the entire data called for by the rules and instructions, and the companies with more than that amount in force to give data based on $50,000,000. The latter companies gave such a proportion of their issues as $50,000,000 bore to the total insurance in force at thirty-first December, 1915, in the United States and Canada, excluding intermediate, industrial, underaverage and group policies. In order to distribute the statistics throughout each year this percentage was applied to each series of one hundred policy numbers. Thus if the ratio were ten per cent., all policies the numbers of which ended with 101 to 110, 201 to 210, etc., were included if they came within the scope of the investigation. In order to obtain sufficient data at the older ages all the companies were requested to contribute their entire data on plans other than deferred dividend for policies issued prior to 1900 and continued in force after the anniversary in 1900.

The expenses of the investigation were apportioned according to the total insurance in force in the United States and Canada, excluding industrial policies only.

Methods Used in Collecting and in Recording the Data

As may be seen from the rules and instructions, the companies had the choice of either forwarding the data on "policy sheets" or in the form of perforated cards. It was expected that the greater part of the data would be received in the latter form, but when the companies found that the central bureau could prepare the cards with as little expense as could be done in the offices and with less inconvenience to the internal arrangements of those companies, the brunt of the work was thrown on the bureau. This delayed the work six months because such a condition had not been anticipated and an adequate force for perforating the cards had not been trained.

A copy of the card is given on the opposite page.

The machines used in perforating, sorting and tabulating the cards were those of the Powers Accounting Machine Company.

The machines used for perforating the cards were so constructed that the cards automatically came into place for perforation. The hole to be punched in each column of the cards is selected by a sliding scale or bar and the perforation is done by electricity. Two cards may be prepared at one time, and, accordingly, cards of two colors are inserted alternately in the package of blank cards and placed in the machine. The verification of the accuracy in perforating the cards may be done in two ways, either by comparing the perforated card with the original record, or by using a verifying machine so constructed that when the operator strikes an incorrect key or when the key struck does not agree with the hole already in the card the machine automatically stops and thus attention is called to an error on the part of the original perforating clerk or of the operator of the verifying machine.

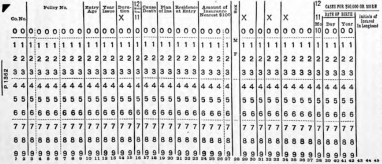
A great advantage of this perforating machine is that in certain types of perforation the keys need not be changed if the same figures appear in a number of cards. If, for example, the cards were all issues of the year 1914 and were issued in the State of New York on the twenty-year endowment insurance plan, then in the proper fields the figures 14, 3 and 38 would remain automatically in place until all the cards coming within that group had been perforated. Another advantage is that the complete setting of the machine for perforation can be read along the edge of the machine before touching the lever which perforates the card.

On the policy sheets were noted the code numbers corresponding to the plan of insurance, to the habitat, to the cause of termination and to the cause of death. Greater efficiency results from specializing clerks for the work of coding than from attempting to have the perforators carry the codes in their minds. Where, however, the codes are few and simple the perforators may with advantage transform the information into code without writing the code numbers on the original sheets or hand-written cards.

Accuracy of Data Received from Companies

As already mentioned, the greater part of the data was received from the companies in the form of policy sheets. It seemed essential to have some check on the data so as to determine whether a section of the experience relating to

Card Used for Recording the Data



existing, lapsed or deaths had been omitted. So far as concerns the principal companies which furnished their data on perforated cards, very careful checks were made by these companies, including calculation of expected deaths by a standard table and comparison with the actual death losses. For the other companies the bureau tabulated the existing, discontinued and dead, according to age, and ascertained if they were reasonable. The death losses were also subdivided by insurance years and comparison made between the groups by ages and insurance years. This would probably have brought out any material error.

All cases were investigated which showed that the age of entry was over 70, as the number of such might be few and therefore errors in perforating might affect the results. Where the age at death was over 100 the company reporting the case was asked to verify the original record.

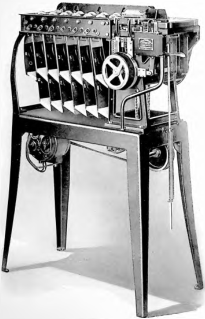
As the American Table of Mortality assumes that the last death occurs at age 96, a number of companies have made a practice of paying the face of the policy as an endowment at that age. In order to have material at the ages above 96 and to verify the data, the companies were asked to obtain a history of the policyholder after the cash value had been paid. There was not a large number of persons recorded as surviving until age 96 or later, due in part to recency of the bulk of the experience and in part to the fact that a large proportion of deferred dividend policies issued on ordinary whole life or limited-payment life plans were surrendered at the conclusion of the deferred dividend period.

Elimination of Amounts of Insurance in Excess of $100,000 Issued on the Same Life at the Same Time

All policies for $50,000 or more were separated from the rest of the material. The cards were then compared, taking each age at entry separately in order to determine by the initials and by the date of birth how many were on the same person. Care was taken to ascertain that the data on the cards eliminated from the investigation were precisely the same as the data on the cards retained with reference to duration, mode of termination, plan of insurance and residence. When more than $100,000 of insurance was issued at the same entry age on the same life but on different plans of insurance, the amount of insurance on each card was reduced proportionately, provided the mode of termination and duration were identical. For instance, if $50,000 had been issued on the twenty-payment life plan and $100,000 on the ordinary life plan, these amounts were reduced to $33,300 and $66,700 respectively. This procedure made it unnecessary to make any further adjustment when the investigation was made by plan of insurance.

Where the duration of the several policies differed, the policy of the longest duration was retained in the investigation for its original amount, provided such amount did not exceed $100,000. For example:

Amount	Plan	Termination	Procedure
$50,000	20-Payment	Lapsed 16 years	Retained
100,000	Endowment 20	Lapsed 6 years	Reduced to $50,000
50,000	20-Payment	Lapsed 4 years	Omitted



Sorting Machine

Method of Sorting

The cards were sorted by machine, an illustration of one of which is given on the opposite page.

The machine, if kept supplied with cards, will classify 12,000 per hour. This, of course, refers to sorting any one column. If the cards are to be sorted by age, two sortings are necessary,—first, into groups of decennial ages, i. e., 20-29, 30-39, etc.; and then into separate age groups. Advantages of this type of machine are that the cards are placed by machine in compartments which are easy to empty, as they do not involve stooping, and that all cards of a specified number can be segregated, leaving the cards with other numbers in the same numerical or other order. Several machines used by the bureau had counters, technically known as counting sorters, attached to the sorting machines. These machines count the number of cards going into each compartment or pocket and give also the total number of cards in all the pockets.

While the details of the card sorting are not of special importance, it may be desirable to present them for the information of students. The principal sub-divisions recorded are given.

The cards were first sorted into:

(1) Residents of the United States at date of application for insurance;

(2) Residents of Canada at date of application for insurance.

Each division was then sorted according to sex.

The usual sorting was made into existing, withdrawn, and dead; then subdivided by age of issue and by duration for the withdrawals and deaths and by year of issue for the existing. After a record had been made of the cases in the various sub-groups to obtain the exposed to risk (for explanation see page 15), the data for American men were divided into four groups according to plan of insurance. The plans appearing under codes 5 and 6 were excluded and were studied separately, because they presented a peculiar type of selection. Plans 5 and 6 cover policies issued on the ten-year non-renewable or ten-year renewable term plan, converted, changed or renewed for another period. The summation of the sheets in the various groups according to plan of insurance had of course to agree with the total of the main group. This resulted in finding certain discrepancies which were of course investigated.

The following shows the extent of the data according to the amounts insured:

	American Men	American Women
Existing	$1,894,044,000	$68,257,900
Withdrawn	1,449,826,400	48,470,600
Dead	436,345,200	10,878,500
Total	$3,780,215,600	$127,607,000
Entrants prior to 1900	1,545,696,700	35,849,000
New Entrants	2,234,518,900	91,758,000
Total Exposures	$26,003,321,900	$787,819,500
Average Exposure	6.88 yrs.	6.18 yrs.

	Canadian Men	Canadian Women
Existing	$258,738,200	$6,466,800
Withdrawn	165,682,600	3,714,200
Dead	29,400,800	672,500
Total	$453,821,600	$10,853,500
Entrants prior to 1900	114,108,600	2,572,500
New Entrants	339,713,000	8,281,000
Total Exposures	$2,743,665,100	$69,144,100
Average Exposure	6.05 yrs.	6.37 yrs.

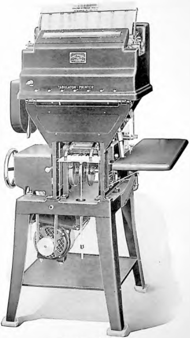
The summation of the various groups was obtained by a machine of which an illustration is given on the opposite page.

This machine prints on strips of paper such fields in the cards as are desired. This is known as selecting mechanically the desired columns of the cards to be recorded on the list. It can be so arranged as to record letters instead of the figures appearing on the card. For example, the code number for the termination of the policy by death is 9, but it appears on the list prepared by the machine as "D." From one to seventeen columns may be added. The work of this machine can best be understood by means of the following example:

Example of Work by Tabulator-Printer
Explanation of Columns of Figures or Symbols

(a) Year of issue; i. e., 2 stands for 1902, 12 for 1912 and 8 for 1908.
(b) Age at entry.
(c) Duration in years.
(d) Sex (M = Men).
(e) Mode of termination (L = Lapsed).
(f) Code number for plan of insurance.
(g) Code number for habitat at date of application for insurance.
(h) Number of policies.
(j) Amount of insurance to nearest $100; e. g., 1 0 = $1,000, and 2 5 = $2,500

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(j)
2	20	1	M	L	1	16	1	30
12	20	1	M	L	1	16	1	10
12	20	1	M	L	2	16	1	150
13	20	1	M	L	1	16	1	50
11	20	1	M	L	3	16	1	100
8	20	1	M	L	4	16	1	20
10	20	1	M	L	1	16	1	10
10	20	1	M	L	1	16	1	30
1	20	1	M	L	1	16	1	10
6	20	1	M	L	2	16	1	10
11	20	1	M	L	1	16	1	10
11	20	1	M	L	3	16	1	300
						[Total number of policies]	12	*[for ins. of]* 7 3 0
								[$73,000]



Tabulator-Printer

The parts in brackets are not printed by the machine but are added for the sake of clearness.

After the cards had been sorted into the desired groups, special cards known as "total" cards were placed between these groups. The machine continues to print as shown above until it comes to a "total" card, when the desired summations are made; the machine then commences to tabulate the ensuing group. After all the cards in the machine have been listed and added, the machine automatically stops. An operator can handle two or more machines, as it is necessary merely to keep them supplied with cards. Cards pass through the machines at the rate of 2,500 per hour when there are large groups and about 2,000 per hour when there are small groups necessitating frequent summation.

A study of the foregoing example of listing will indicate that the Tabulator-Printer is of great value in detecting errors. In the example given, the insured were all men of twenty years of age who had lapsed their policies with a duration of one year and were residing in State No. 16 (Illinois). Any errors resulting from putting cards wrongly in any of these categories would be easily detected. The same would hold true in other sortings, such as those among women who had died in the third insurance year. In that case column (c) should be "3"; column (d) should be "F"; and column (e) should be "D". Again, if the group consisted of men aged 25 whose policies were existing at the close of the investigation and who had taken their policies in 1905 on the twenty-payment life plan when they were resident in Massachusetts, column (a) should be "5"; column (b) should consist only of "25"; column (d) of "M"; column (e) of "E"; column (f) of "2"; column (g) of "25"; column (c) should be blank.

Method of Tabulation to Obtain "Exposed to Risk"

The data contributed by the companies consist of two parts: first, policies issued in the years 1900 to 1914 inclusive, traced to the anniversary in 1915; second, policies issued prior to the year 1900 and continued in force after the anniversary in 1900, traced to the anniversary in 1915. The former are exposed in the investigation from the date of issue until the date of termination or the anniversary in 1915, but the latter are exposed from the anniversary in 1900 until the date of termination or the anniversary in 1915.

As at least one year's exposure was recorded on every card included in the investigation and as no policy issued prior to 1900 was exposed during the first year, the amount exposed to risk during the first insurance year was the total amount issued in the years 1900 to 1914 inclusive. The amounts exposed to risk during each of the succeeding insurance years was obtained by means of the following formula:

$$E_{[x]+n} = E_{[x]+n-1} - (e+w+d-s)_{[x]+n}$$

where $E_{[x]+n}$ is the amount "exposed to risk" in the $(n+1)$th insurance year under policies issued at age x.

$e_{[x]+n}$ is the amount "existing" at the end of the nth insurance year under policies issued at age x.

$w_{[x]+n}$ is the amount "withdrawn" at the end of the nth insurance year under policies issued at age x.

$d_{[x]+n}$ is the amount terminated by death during the nth insurance year under policies issued at age x.

$s_{[x]+n}$ is the amount issued prior to 1900 and entering the investigation at the end of the nth insurance year under policies issued at age x.

The work sheet adopted by the committee for the calculation of the amount exposed to risk in the various insurance years is in such form that this formula can be applied by clerks without actuarial training. Sheet No. 1 (page 369) is a copy of this work sheet for age at entry 40. The headings of the various columns on this sheet render it practically self-explanatory. The amounts appearing on it have been taken to the nearest \$100, the last two figures being dropped. The years of issue in column 2 were inserted to simplify the tabulation of the "existing" and the years of issue in column 7 were inserted to simplify the tabulation of the "entered"—the "entered" being the amount of insurance issued prior to 1900 and in force on the anniversary in 1900. The figures in column 9 may be represented by the term $(e+w+d-s)_{[x]+n}$ in the formula used to obtain the "exposed to risk," and the figures in column 10 represent $E_{[x]+n-1}$ in the formula, n being the number of years in column 1. Thus the amount exposed to risk for any insurance year less or plus the amount appearing on the same line in column 9, according as that amount is positive (black ink) or negative (red ink), is the amount exposed to risk during the next insurance year. As stated before, the amount exposed to risk in the first insurance year is the amount of insurance issued in the years 1900 to 1914 inclusive, and it is the total of column 9. As the figures in column 9 are very nearly all positive, to calculate the figures in column 10 from the top of the page down would require a series of subtractions, but as it is easier to add than to subtract and as precisely the same result is obtained by working from the bottom of the page up, the figures in column 10 were actually calculated in the latter manner and the figure pertaining to duration "1" was checked by comparing it with the total of column 9. The rate of mortality in column 11 is obtained by the formula $q_{[x]+n-1}=\dfrac{d_{[x]+n}}{E_{[x]+n-1}}$, $d_{[x]+n}$ being the amount of death claims in column 5 and $E_{[x]+n-1}$ the "exposed to risk" in column 10 opposite policy year n.

The figures in columns 3, 4 and 5 were taken directly from the totals on the printed tabulation sheets. They include all issues whether prior to or subsequent to 1900. If the issues prior to 1900 of the "existing," "withdrawn" and "dead" had been combined, sorted into year of issue and then tabulated by year of issue, the totals from the printed tabulation sheets could also be directly inserted into column 8. As it was desired, however, to disturb the order of the cards as little as possible, the "existing" were not resorted nor retabulated and the "withdrawn" and "dead" were separately sorted by year of issue for the years prior to 1900 and separately tabulated. The amounts issued prior to 1900 to be inserted in column 8 were thus in three parts, namely, "existing," "withdrawn" and "dead," and in order that the sum of these three parts might be obtained, it was necessary to use another work sheet. A copy of this work sheet is attached, designated Sheet No. 2 (page 370). The figures in column 2, i.e., the "existing," were copied from the corresponding column of Sheet No. 1 and the figures in columns 3 and 4, i.e., "withdrawn" and "dead," were taken directly from the totals on the printed tabulation sheets. The totals of the three columns were inserted in column 6 of Sheet No. 2 and then copied into column 8 of Sheet No. 1.

A few examples may serve to bring out more clearly the method of tabulation: A policy issued in 1894 at age 35 and in force on its anniversary in 1915 was exposed to risk in the investigation from the beginning of its seventh insurance year to the end of its twenty-first insurance year; the amount of the policy was included in the amount in column 8 opposite the year 1894 and would thus first appear in the exposures of the seventh insurance year, and it was also included in the amount in column 3 opposite the year 1894, and would thus terminate its exposure at the end of the twenty-first insurance year. A policy issued in 1909 and surrendered three years thereafter would be exposed for three years; as it was issued subsequent to 1900 it would be included in the exposures of the first insurance year, and as the amount of the policy would be included in the amount opposite duration 3, in column 4, it would terminate its exposure at the end of the third insurance year. A policy issued in 1873 and terminated by death during the thirty-sixth insurance year would be exposed to risk for nine years; as it was issued prior to 1900, the amount of the policy would be included in the amount opposite the year 1873, in column 8, thus being exposed to risk from the beginning of the twenty-eighth insurance year, and it would be included in the amount opposite duration 36, in column 5, thus terminating its exposure at the end of the thirty-sixth insurance year.

AMERICAN MEN

Graduation of Data

After the exposed to risk and the death losses were obtained, the crude death rate was deduced for each of the first five insurance years, for the sixth and succeeding years combined, and for the eleventh and succeeding years combined. The expected deaths for each of the first ten insurance years were then calculated by graded rates of mortality based upon the data for the sixth and succeeding insurance years in order that the number of years for which medical selection lasted could be determined. It was seen that the material for the sixth and succeeding insurance years could be safely combined according to attained age. The proof of this will be given later. In the meantime the ratio of this ultimate rate to three standard tables is given:

Comparison of Rates of Mortality

Attained Age	Ratio to American Experience Table	Ratio to M. A. "Ultimate"	Ratio to U. S. Males (White)
20	51%	..	81%
25	53	90%	77
30	51	88	65
35	55	96	58
40	59	101	56
45	69	103	61
50	86	112	76
55	95	112	82
60	99	111	86
65	103	106	95
70	100	100	99
75	96	98	97
80	92	97	98

It is apparent from the foregoing exhibit that the new "ultimate" table does not follow any of the recognized standards in the United States. A number of different types of graduation were tried, including Spencer's, Gompertz's, Makeham's, King's osculatory interpolation and the Graphic. It was seen that a simple mechanical process like that of Gompertz was not applicable. The curve was of such a nature that while a graduation by Makeham's or Gompertz's method would be satisfactory after say age 50, a supplementary curve was necessary on account of the flatness of the curve at the young ages. Examples of the graduation at quinquennial ages by different methods are now submitted.

AMERICAN MEN "ULTIMATE" MORTALITY RATES PER 1,000

Age	Spencer's 21 Term Formula	Makeham with Supplementary Curve	King's Osculatory Interpolation	Larus's 20 Term Formula	G. F. Hardy's Friendly Society Formula	Gompertz with Supplementary Curve
20	3.95	3.62	3.95	. . . .	3.98	3.73
25	4.22	4.25	4.16	. . . .	4.25	4.25
30	4.37	4.59	4.36	. . . .	4.31	4.51
35	4.87	4.83	4.91	4.85	4.92	4.73
40	5.76	5.65	5.76	5.77	5.75	5.62
45	7.72	7.82	7.69	7.75	7.70	7.88
50	11.81	11.72	11.84	11.78	11.83	11.83
55	17.73	17.79	17.75	17.78	17.71	17.88
60	26.50	26.94	26.44	26.51	26.52	27.00
65	41.49	40.64	41.48	41.54	41.40	40.65
70	61.43	61.06	61.63	61.37	61.72	61.02
75	90.08	91.15	90.06	90.06	90.17	91.08
80	134.18	134.97	133.59	134.75	133.58	134.80
85	198.02	197.33	197.69	196.69	199.30	197.23
90	267.25	283.39	275.05	. . . .	267.14	283.19
95	413.54	395.83	399.91	. . . .	. . . .	397.92

A description of the method proposed by Mr. Henderson and adopted by the committees now appears.

DESCRIPTION OF GRADUATION METHOD

After various experiments with compound tables it was decided to try what range of ages could be covered by a table based upon Makeham's second modification of Gompertz's Law. This law (see J. I. A. vol. xxviii p. 152) may be expressed as follows:

$$\text{colog } p_x = \alpha + \delta x + \beta c^x$$

A mortality table having been constructed on the basis of the ungraduated rates of mortality, a preliminary determination of the constants in this formula was made by applying it in the form

$$\text{colog }{}_{10}p_x + \text{colog }{}_{10}p_{x+5} = 20\alpha + (20x+140)\delta + \beta(c^5+1)(c^{10}-1)(c-1)^{-1}c^x.$$

The following table shows the ungraduated values of colog ${}_5p_x$ for quinquennial ages and the process for determining the value of log c:

3

(1) Age	(2) Colog $_5p_x$	(3) Colog $_{10}p_x$	(4) Colog $_{10}p_x$ + Colog $_{10}p_{x+5}$	(5) $\Delta(4)$	(6) $\Delta(5)$	(7) log. (6)	(8) $\Delta(7)$
20	.00880						
25	.00939						
30	.00971	.02090	.04648	.08047	.24359	$\bar{1}$.38666	.50512
35	.01119	.02558					
40	.01439						
45	.01955	.05043	.12695	.32406	.77943	$\bar{1}$.89178	
50	.03088	.07652					
55	.04564						
60	.06987	.18126	.45101	1.10349			
65	.11139	.26975					
70	.15836						
75	.24999	.62085	1.55450				
80	.37086	.93365					
85	.56279						
90	.79655						
95	1.72009						

The items in the respective columns may be expressed in terms of the constants as follows:

(2) $5\alpha+(5x+10)\theta+\beta(c^5-1)(c-1)^{-1}c^x$

(3) $10\alpha+(10x+45)\theta+\beta(c^{10}-1)(c-1)^{-1}c^x$

(4) $20\alpha+(20x+140)\theta+\beta(c^5+1)(c^{10}-1)(c-1)^{-1}c^x$

(5) $300\theta+\beta(c^5+1)(c^{10}-1)(c-1)^{-1}(c^{15}-1)c^x$

(6) $\beta(c^5+1)(c^{10}-1)(c-1)^{-1}(c^{15}-1)^2c^x$

(7) $\log\beta+\log(c^5+1)+\log(c^{10}-1)+\text{colog}\,(c-1)+2\log(c^{15}-1)+x\log c$

(8) $15\log c$

The totals of columns (8), (6), (5) and (4) are as follows:

$15\log c=.50512$

$\beta(c^5+1)(c^{10}-1)(c-1)^{-1}(c^{15}-1)(c^{30}-1)c^{20}=1.02302$

$900\theta+\beta(c^5+1)(c^{10}-1)(c-1)^{-1}(c^{45}-1)c^{30}=1.50802$

$80\alpha+4760\theta+\beta(c^5+1)(c^{10}-1)(c-1)^{-1}(c^{60}-1)(c^{15}-1)^{-1}c^{20}=2.17894;$

whence successively

$\log c=.033675$

$\log\beta=\bar{4}.136048$

$\theta=-.000101$

$\alpha=\ \ .003547$

The following table shows the values of colog $_5p_x$ calculated from these values of the constants compared with the ungraduated values.

Age	Colog $_5p_x$ Original	Calculated	Deviation	Modified	Deviation
20	.00880	.01041	.00161	.00892	.00012
25	.00939	.00968	.00029	.00954	.00015
30	.00971	.00980	.00009	.00989	.00018
35	.01119	.01117	−.00002	.01120	.00001
40	.01439	.01439	.00000	.01433	−.00006
45	.01955	.02032	.00077	.02017	.00062
50	.03088	.03027	−.00061	.03000	−.00088
55	.04564	.04611	.00047	.04574	.00010
60	.06987	.07066	.00079	.07021	.00034
65	.11139	.10802	−.00337	.10761	−.00378
70	.15836	.16428	.00592	.16413	.00577
75	.24999	.24838	−.00161	.24892	−.00107
80	.37086	.37349	.00263	.37553	.00467
85	.56279	.55906	−.00373	.56400	.00121
90	.79655	.83371	. . .	.84396	. . .
95	1.72009	1.23962	. . .	1.25926	. . .

An examination of the deviations of the calculated values of colog $_5p_x$ from the original shows that the values to which double weight is given in the formula are relatively high in the two middle sections and low in the oldest section, indicating that a better fit would be obtained by increasing the value of log c, which was accordingly fixed at .034, and as this increase would cause a numerical decrease in the value of θ it was decided to adopt −.0001 as the value of that constant. The value of β was then determined so that the value of colog $_5p_{10}$ − colog $_5p_{15}$ would be the same as from the preliminary constants; and the value of α, so as to give a slight excess of expected over actual deaths. The resulting values of the constants were:

$$\log c = .034$$
$$\theta = -.0001$$
$$\alpha = .003587$$
$$\log \beta = \bar{4}.1109$$

The rates of mortality derived from these constants were found to fit satisfactorily down to age 30. The table was extended below that age by retaining unchanged the term involving c^x in the expression for colog p_x and substituting for the remainder of the expression a constant for ages 20 and under and a function of the second degree in x for ages 20 to 30 inclusive.

There result accordingly the following expressions for colog p_x:

For ages 15 to 20 inclusive

$$\text{colog } p_x = .001087 + 10^{\bar{4}.1109+.034x}$$

For ages 20 to 30 inclusive

$$\text{colog } p_x = .001087 - .000005\,(x-20)^2 + 10^{\bar{4}.1109+.034x}$$

For ages 30 and over

$$\text{colog } p_x = .001087 - .0001\,(x-25) + 10^{\bar{4}.1109+.034x}$$

The values of colog ${}_tp_x$ derived from these modified values of the constants and the deviations from the original values are shown in the table above.

It will be remembered that where the mortality table follows this law the principle of uniform seniority may be applied to the calculation of joint annuity values, provided a modified rate of interest is used which depends upon the differences of ages. A double interpolation will ordinarily therefore be necessary, since the equivalent equal ages as well as the rates of interest will ordinarily be fractional. If the reciprocal of the immediate annuity value is used as a basis, the error introduced by neglecting second differences in the interpolation with respect to the rate of interest is very slightly in the direction of decreased annuity values and consequently increased net premiums. If either age is below 30, a modification is necessary on the lines indicated in Art. 34, p. 209, of the Text Book of the Institute of Actuaries, Part II.

From the values of colog p_x derived from these formulas, the l_x column was calculated beginning with a radix of 100,000 at age 15. This column was used as a basis for the recalculation of the rates of mortality finally adopted.

To the graduation of the experience during the first five insurance years the same general formula was applied, with modified values of the constants other than c for each duration. The formula was used in the following form, where $\log c = .034$.

$$\text{colog } p_{[x-t]+t} = \alpha_t - \theta_t \left\{ \begin{array}{c} 0 \\ \dfrac{(x-20)^2}{20} \\ (x-25) \end{array} \right\} + \beta_t c^x \left\{ \begin{array}{l} \text{Ages } 15\text{–}20 \\ \text{" } 20\text{–}30 \\ \text{" } 30 \text{ and over} \end{array} \right\}$$

Values of α_t, θ_t and β_t were first determined so as to reproduce very closely the mortality of the first insurance year. Values for the intermediate years were then determined so as to reproduce as closely as possible the mortality experience of those years and at the same time form as regular a series as possible. It was found necessary to increase α_t to the ultimate value in the second year. The values of θ_t were filled in according to the formula $\theta_t = \theta - \frac{[illegible]}{[illegible]}(\theta - \theta_0)$ and those of $\log \beta_t$ by the formula $\log \beta_t = \log \beta - \frac{[illegible]}{[illegible]}(\log \beta - \log \beta_0)$.

The resulting values of the constants were as follows:

t	α_t	β_t	Log β_t
0	.000853	.000055	$\bar{5}.8409$
1	.001087	.000070	$\bar{5}.9659$
2	.001087	.000082	$\bar{4}.0179$
3	.001087	.000091	$\bar{4}.0479$
4	.001087	.000097	$\bar{4}.0799$
5 and over	.001087	.000100	$\bar{4}.1109$

By applying the values of colog $p_{[x]+t}$ derived from these constants to those of $\log l_{x+t}$ according to the ultimate table, the values of $\log l_{[x]+t}$ were constructed and those of $l_{[x]+t}$ taken out to the nearest unit. From these values those of $q_{[x]+t}$ were derived.

PROOF OF SUITABILITY OF GRADUATION

The following summaries show a comparison of the actual deaths with the expected according to the graduated mortality table:

AMERICAN MEN

COMPARISON OF ACTUAL WITH EXPECTED DEATHS

FIRST FIVE INSURANCE YEARS

Age at Entry	Actual Deaths	Expected Deaths	Deviations	Accumulated Deviations
15–19	$ 763,800	$ 759,400	− $ 4,400	− $ 4,400
20–24	3,762,800	3,723,500	− 39,300	− 43,700
25–29	5,073,200	5,371,600	+ 298,400	+254,700
30–34	5,889,600	6,052,700	+ 163,100	+417,800
35–39	6,856,800	6,547,200	− 309,600	+108,200
40–44	6,526,800	6,615,400	+ 88,600	+196,800
45–49	6,486,300	6,060,400	− 425,900	−229,100
50–54	5,163,500	5,188,000	+ 24,500	−204,600
55–59	3,527,100	3,803,100	+ 276,000	+ 71,400
60–65	1,918,100	1,949,200	+ 31,100	+102,500
	$45,968,000	$46,070,500	+$881,700	
			− 779,200	
			+$102,500	

SUBSEQUENT INSURANCE YEARS

Attained Age	Actual Deaths	Expected Deaths	Deviations	Accumulated Deviations
20–24	$ 182,000	$ 180,400	− $ 1,600	− $ 1,600
25–29	1,741,900	1,773,100	+ 31,200	+ 29,600
30–34	5,095,600	5,148,000	+ 52,400	+ 82,000
35–39	10,113,700	10,203,700	+ 90,000	+ 172,000
40–44	17,329,400	17,262,000	− 67,400	+ 104,600
45–49	24,821,900	25,619,700	+ 797,800	+ 902,400
50–54	35,746,200	34,714,500	− 1,031,700	− 129,300
55–59	43,504,300	43,503,200	− 1,100	− 130,400
60–64	51,952,100	52,126,900	+ 174,800	+ 44,400
65–69	59,443,900	57,523,400	− 1,920,500	−1,876,100
70–74	53,681,000	55,252,900	+ 1,571,900	− 304,200
75–79	45,575,600	45,427,600	− 148,000	− 452,200
80–84	27,043,300	27,598,600	+ 555,300	+ 103,100
85–89	11,184,400	11,100,100	− 84,300	+ 18,800
90–94	2,448,500	2,584,000	+ 135,500	+ 154,300
95–100	311,200	257,800	− 53,400	+ 100,900
	$390,175,000	$390,275,900	+$3,408,900	
			− 3,308,000	
			+$ 100,900	

Comparison of Actual with Expected Deaths—*Continued*

ALL AGES AT ENTRY COMBINED

Insurance Year	Actual Deaths	Expected Deaths	Deviation	Accumulated Deviations
1	$ 8,541,300	$ 8,559,900	+ $ 18,100	+ $18,100
2	8,990,900	8,874,500	− 116,400	− 98,300
3	9,235,600	9,242,800	+ 7,200	− 91,100
4	9,492,200	9,451,100	− 41,100	− 132,200
5	9,707,500	9,942,200	+ 234,700	+ 102,500
6 & sub.	390,175,000	390,275,900	+ 100,900	+ 203,400
	$436,143,000	$436,346,400	+ $360,900	
			− 157,500	
			+ $203,400	

A good proof of the suitability and accuracy of the graduation is a comparison of the net premiums based on the ungraduated data with the premiums on the graduated material.

The results on the ordinary life plan are as follows:

Ordinary Life—Ultimate Rate of Mortality Based on American Men, 3 Per Cent. Interest

Age at Entry	Net Premium Based on Ungraduated Data	Net Premium Based on Graduated Data	Difference
20	$11.73	$11.75	+.02
25	13.57	13.59	+.02
30	15.91	15.92	+.01
35	19.01	18.99	−.02
40	23.07	23.06	—.01
45	28.44	28.42	−.02
50	35.67	35.53	−.14
55	45.02	44.98	−.04
60	57.69	57.64	−.05

It will be noted that the difference between the net premiums is very small.

The graduated rates of mortality for American men for ages at entry 15 to 65 are now given:

American Men

Graduated Rates of Mortality

Age at Entry	$q_{[x]}$	$q_{[x]+1}$	$q_{[x]+2}$	$q_{[x]+3}$	$q_{[x]+4}$	q_{x+5}	Attained Age
15	.00247	.00324	.00341	.00355	.00372	.00392	20
16	.00252	.00331	.00348	.00363	.00382	.00402	21
17	.00256	.00337	.00355	.00373	.00392	.00412	22
18	.00261	.00344	.00364	.00381	.00400	.00418	23
19	.00266	.00352	.00372	.00389	.00407	.00425	24
20	.00273	.00359	.00380	.00396	.00413	.00431	25
21	.00278	.00366	.00386	.00401	.00418	.00435	26
22	.00283	.00372	.00391	.00406	.00421	.00439	27
23	.00286	.00376	.00396	.00408	.00424	.00441	28
24	.00291	.00380	.00399	.00411	.00426	.00443	29
25	.00293	.00384	.00402	.00412	.00427	.00446	30
26	.00295	.00386	.00404	.00413	.00428	.00448	31
27	.00298	.00388	.00406	.00414	.00429	.00451	32
28	.00298	.00391	.00406	.00414	.00432	.00459	33
29	.00299	.00392	.00408	.00417	.00437	.00468	34
30	.00301	.00393	.00411	.00422	.00445	.00478	35
31	.00301	.00397	.00416	.00429	.00454	.00494	36
32	.00302	.00402	.00424	.00438	.00467	.00512	37
33	.00306	.00409	.00432	.00450	.00482	.00532	38
34	.00311	.00418	.00443	.00464	.00501	.00556	39
35	.00316	.00429	.00457	.00480	.00523	.00584	40
36	.00323	.00442	.00473	.00501	.00548	.00616	41
37	.00333	.00457	.00493	.00524	.00577	.00654	42
38	.00344	.00474	.00516	.00550	.00610	.00694	43
39	.00358	.00494	.00542	.00581	.00648	.00742	44
40	.00371	.00519	.00570	.00617	.00690	00794	45
41	.00388	.00545	.00604	.00657	.00738	.00852	46
42	.00408	.00575	.00641	.00701	.00792	.00918	47
43	.00430	.00609	.00684	.00750	.00851	.00989	48
44	.00455	.00647	.00731	.00804	.00919	.01070	49
45	.00482	.00690	.00782	.00866	.00992	.01158	50
46	.00514	.00737	.00841	.00935	.01073	.01254	51
47	.00549	.00789	.00905	.01010	.01163	.01362	52
48	.00587	.00847	.00975	.01094	.01261	.01478	53
49	.00630	.00910	.01055	.01184	.01370	.01608	54

American Men

Graduated Rates of Mortality

Age at Entry	$q_{[x]}$	$q_{[x]+1}$	$q_{[x]+2}$	$q_{[x]+3}$	$q_{[x]+4}$	q_{x+5}	Attained Age
50	.00678	.00979	.01141	.01285	.01489	.01747	55
51	.00729	.01057	.01235	.01395	.01618	.01902	56
52	.00787	.01141	.01339	.01516	.01761	.02069	57
53	.00850	.01234	.01452	.01649	.01916	.02251	58
54	.00920	.01335	.01577	.01792	.02086	.02449	59
55	.00994	.01447	.01712	.01951	.02271	.02668	60
56	.01078	.01566	.01860	.02122	.02472	.02903	61
57	.01167	.01699	.02021	.02310	.02691	.03158	62
58	.01267	.01844	.02195	.02512	.02929	.03437	63
59	.01374	.02000	.02387	.02734	.03188	.03738	64
60	.01492	.02170	.02595	.02974	.03468	.04066	65
61	.01620	.02355	.02820	.03236	.03772	.04418	66
62	.01760	.02556	.03065	.03518	.04102	.04803	67
63	.01911	.02776	.03329	.03825	.04460	.05216	68
64	.02074	.03012	.03618	.04158	.04845	.05664	69
65	.02252	.03267	.03931	.04517	.05263	.06147	70

In the following exhibit appears a comparison, by groups of ages at entry, of the actual deaths and the expected deaths for the first ten insurance years and by attained ages for the eleventh and succeeding insurance years. The expected deaths are calculated by the ultimate rates of mortality. These show the correctness of the procedure of obtaining the "ultimate" rates from the data for the sixth and succeeding insurance years. As additional proof, it may be mentioned that the ratio of actual to expected deaths for the eleventh to the fifteenth insurance years inclusive for ages of entry 15 to 34 inclusive was 98.7 per cent., while for the sixth to the tenth insurance years it was 100.1 per cent. —the expected deaths being calculated by the ultimate table.

American Men

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

SYNOPSIS

Insurance Year	Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected
1st	15–24	$1,173,000	$ 1,642,700	71.4%
	25–34	2,318,200	3,670,300	63.2
	35–44	2,534,000	3,773,500	67.2
	45–54	1,884,800	3,047,000	61.9
	55 and over	643,800	1,353,100	47.6
	Totals	$8,553,800	$13,486,600	63.4%
2nd	15–24	$ 973,800	$ 1,078,700	90.3%
	25–34	2,230,600	2,685,200	83.1
	35–44	2,732,100	3,042,400	89.8
	45–54	2,241,000	2,584,100	86.7
	55 and over	821,400	1,313,000	62.6
	Totals	$8,998,900	$10,703,400	84.1%
3rd	15–24	$ 909,100	$ 942,600	96.4%
	25–34	2,010,600	2,494,900	80.6
	35–44	2,770,800	3,023,600	91.6
	45–54	2,463,500	2,722,100	90.5
	55 and over	1,156,600	1,471,700	78.6
	Totals	$9,310,600	$10,654,900	87.4%
4th	15–24	$ 787,800	$ 838,200	94.0%
	25–34	2,201,200	2,358,100	93.3
	35–44	2,558,600	3,029,200	84.5
	45–54	2,590,300	2,808,900	92.2
	55 and over	1,408,200	1,615,400	87.2
	Totals	$9,546,100	$10,649,800	89.6%
5th	15–24	$ 682,900	$ 754,800	90.5%
	25–34	2,202,200	2,266,900	97.1
	35–44	2,788,100	3,056,300	91.2
	45–54	2,470,200	2,899,800	85.2
	55 and over	1,617,400	1,692,100	95.6
	Totals	$9,760,800	$10,669,900	91.5%
6th	15–24	$ 705,800	$ 688,400	102.5%
	25–34	2,140,900	2,219,200	96.5
	35–44	3,033,000	3,143,800	96.5
	45–54	3,102,600	2,977,800	104.2
	55 and over	1,640,200	1,746,800	93.9
	Totals	$10,622,500	$10,776,000	98.6%

American Men

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

Synopsis

Insurance Year	Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected
7th	15–24	$ 618,800	$ 635,800	97.3%
	25–34	2,209,900	2,194,000	100.7
	35–44	3,448,800	3,215,900	107.2
	45–54	3,153,400	3,088,300	102.1
	55 and over	1,657,400	1,826,500	90.7
	Totals	$11,088,300	$10,960,500	101.2%
8th	15–24	$ 581,800	$ 598,200	97.3%
	25–34	2,248,400	2,214,100	101.5
	35–44	3,068,900	3,348,000	91.7
	45–54	3,074,200	3,213,900	95.7
	55 and over	2,044,300	1,907,300	107.2
	Totals	$11,017,600	$11,281,500	97.7%
9th	15–24	$ 561,100	$ 569,100	98.6%
	25–34	2,391,900	2,280,400	104.9
	35–44	3,485,900	3,575,800	97.5
	45–54	3,734,100	3,422,900	109.1
	55 and over	2,198,200	2,004,700	109.7
	Totals	$12,371,200	$11,852,900	104.4%
10th	15–24	$ 465,000	$ 538,500	86.4%
	25–34	2,347,700	2,319,300	101.2
	35–44	3,655,900	3,762,100	97.2
	45–54	3,388,800	3,572,800	94.8
	55 and over	1,975,400	2,078,600	95.0
	Totals	$11,832,800	$12,271,300	96.4%
	Attained Age			
11th and subsequent	25–34	$ 1,321,900	$ 1,343,300	98.4%
	35–44	14,308,000	14,307,400	100.0
	45–54	43,234,100	42,906,400	100.8
	55–64	80,658,400	80,733,500	99.9
	65–74	107,253,800	107,052,100	100.2
	75–84	72,522,300	72,848,900	99.6
	85 and over	13,944,100	13,942,100	100.0
	Totals	$333,242,600	$333,133,700	100.0%

Comparison with American Experience Table

In order that the difference between the net premiums by the American Experience Table and by the American Men Mortality Table (Ultimate) may be readily seen, the following brief exhibit is presented:

Comparison of Net Premiums per $1,000 of Insurance, 3% Interest

Ordinary Life				20-Payment Life			
Age at Entry	American	AM(5)	Difference	Age at Entry	American	AM(5)	Difference
20	$14.41	$11.75	−$2.66	20	$23.13	$19.45	−$3.68
40	24.75	23.06	− 1.69	40	33.14	31.09	− 2.05
60	58.27	57.64	− .63	60	61.62	61.39	− .23

20-Year Endowment Insurance

Age at Entry	American	AM(5)	Difference
20	$40.77	$38.54	−$2.23
40	43.01	41.24	− 1.77
60	63.29	63.28	− .01

It is evident that the net premiums under the new table are less than under the American Experience Table, the difference decreasing with increasing age at entry. Although the net premiums by the new table are less than the corresponding premiums by the American Table, yet this must not be taken as indicating that life insurance premiums have been too high. On participating policies the savings in mortality are returned to the policyholder by way of refunds or dividends; on non-participating policies the policyholder receives the benefit of the mortality savings from the beginning of his policy, the loading in his premium being reduced in anticipation of such savings. The use of a different mortality table in calculation of premiums, therefore, would not necessarily change the gross premiums charged for life insurance.

A brief comparison is now given of mean reserves under the above mentioned tables:

Comparison of Mean Reserves per $1,000 of Insurance, 3% Interest

ORDINARY LIFE

1st year				5th year			
Age at Entry	American	AM(5)	Difference	Age at Entry	American	AM(5)	Difference
20	$10.75	$ 9.98	−$ .77	20	$ 40.92	$ 44.42	+ $3.50
40	20.31	20.54	+ .23	40	87.14	95.16	+ 8.02
60	46.25	45.61	− .64	60	181.98	177.21	− 4.77
10th year				**20th year**			
20	$ 84.29	$ 93.21	+$ 8.92	20	$193.00	$215.65	+$22.65
40	179.86	194.25	+ 14.39	40	385.28	399.88	+ 14.60
60	343.75	331.09	− 12.66	60	623.41	587.60	− 35.81

20-PAYMENT LIFE

1st year				5th year			
Age at Entry	American	AM(5)	Difference	Age at Entry	American	AM(5)	Difference
20	$19.64	$17.82	−$1.82	20	$ 88.91	$ 86.37	− $2.54
40	28.86	28.71	− .15	40	135.58	139.20	+ 5.62
60	49.70	49.47	− .23	60	201.65	199.27	− 2.38
10th year				**20th year**			
20	$190.28	$184.89	−$5.39	20	$455.25	$436.93	−$18.32
40	283.67	292.02	+ 8.35	40	661.01	658.62	− 2.39
60	393.25	386.64	− 6.61	60	864.78	851.88	− 12.90

20-YEAR ENDOWMENT INSURANCE

1st year				5th year			
Age at Entry	American	AM(5)	Difference	Age at Entry	American	AM(5)	Difference
20	$37.62	$37.23	− $.39	20	$185.94	$190.35	+ $4.41
40	38.93	39.05	+ .12	40	188.23	194.84	+ 6.61
60	51.42	51.42	.00	60	211.48	210.41	− 1.07
10th year				**20th year**			
20	$404.56	$412.16	+$7.60	20	$985.44	$985.44	$.00
40	405.81	415.51	+ 9.70	40	985.44	985.44	.00
60	417.99	414.71	− 3.28	60	985.44	985.44	.00

The effect of calculating reserves on the basis of the new table cannot be foretold by inspection of the above figures, as the differences vary with age at entry and with plan of insurance. A valuation was made of one of the largest and oldest life insurance companies, and it was found that the total reserve was two per cent. greater on the American Men Table than on the American Experience Mortality Table, both at three per cent. interest. The percentage of increase in total reserve seems to depend largely on the distribution of business by plan of insurance. Under the ordinary life plan it would be between five and six per cent. greater and under limited-payment life and endowment insurance plans about one per cent. greater; on term plans it would, of course, be less.

The principal method of preliminary term valuation in general use is that known as the Illinois Standard. The following extract from the laws of the State of Illinois shows this method of valuntion.

State of Illinois

"If the premium charged for term insurance under a limited-payment life preliminary term policy, providing for the payment of all premiums thereon in less than twenty years from the date of the policy, or under an endowment preliminary term policy, exceeds that charged for like insurance under twenty-payment life preliminary term policies of the same company, the reserve thereon at the end of any year, including first, shall not be less than the reserve on a twenty-payment life preliminary term policy issued in the same year and at the same age, together with an amount which shall be equivalent to the accumulation of a net level premium sufficient to provide for a pure endowment at the end of the premium-payment period equal to the difference between the value at the end of such period of such a twenty-payment life preliminary term policy and the full reserve at such time of such a limited-payment life or endowment policy."

In the following exhibit a comparison appears of the mean reserves on the American Table with those on the AM[(5)] Table.

COMPARISON OF MEAN RESERVES PER $1,000 OF INSURANCE,
3½% INTEREST

MODIFIED PRELIMINARY TERM

ILLINOIS STANDARD

ORDINARY LIFE

1ST YEAR				5TH YEAR			
AGE AT ENTRY	AMERICAN	AM(5)	DIFFERENCE	AGE AT ENTRY	AMERICAN	AM(5)	DIFFERENCE
20	$ 3.77	$ 1.90	−$1.87	20	$ 30.51	$ 32.54	+$2.03
40	4.73	2.83	− 1.90	40	68.00	73.98	+ 5.98
60	12.89	12.89	. . .	60	148.92	144.71	− 4.21
10TH YEAR				20TH YEAR			
20	$ 69.63	$ 76.76	+$7.13	20	$170.74	$191.58	+$20.84
40	157.22	169.93	+12.71	40	359.82	373.53	+ 13.71
60	312.85	300.44	−12.41	60	600.71	563.91	− 36.80

20-PAYMENT LIFE

1ST YEAR				5TH YEAR			
AGE AT ENTRY	AMERICAN	AM(5)	DIFFERENCE	AGE AT ENTRY	AMERICAN	AM(5)	DIFFERENCE
20	$ 3.77	$ 1.90	−$1.87	20	$ 65.32	$ 62.44	−$2.88
40	4.73	2.83	− 1.90	40	103.58	107.74	+ 4.16
60	12.89	12.89	. . .	60	165.14	162.84	− 2.30
10TH YEAR				20TH YEAR			
20	$157.22	$151.19	−$6.03	20	$405.84	$386.46	−$19.38
40	247.80	255.25	+ 7.45	40	620.78	618.36	− 2.42
60	359.21	352.33	− 6.88	60	845.15	830 78	− 14.37

20-YEAR ENDOWMENT INSURANCE

1ST YEAR				5TH YEAR			
AGE AT ENTRY	AMERICAN	AM(5)	DIFFERENCE	AGE AT ENTRY	AMERICAN	AM(5)	DIFFERENCE
20	$22.34	$21.95	−$ .39	20	$166.57	$170.92	+$4.35
40	15.40	13.76	− 1.64	40	162.03	167.22	+ 5.19
60	14.75	14.99	+ .24	60	175.83	174.94	− .89
10TH YEAR				20TH YEAR			
20	$383.82	$391.44	+$7.62	20	$983.09	$983.09	$ .00
40	380.22	389.06	+ 8.84	40	983.09	983.09	.00
60	386.53	383.25	− 3.28	60	983.09	983.09	.00

In order to illustrate the effect of computing the reserves on the basis of the new table when the valuation is made in accordance with the Illinois Standard at three and one half per cent., a valuation was made of the outstanding insurance of a typical younger company and it was found that the company's total reserve by the new table would be one and a half per cent. greater than the total American Experience three and one half per cent. reserve; Illinois Standard in both cases.

Special Considerations to be Observed in Applying the Table

While the table presents the combined mortality experienced by the companies participating in the investigation, during the period of observation, it must be remembered that during the period there were marked changes in the conditions of the life insurance business in the United States. The effect of these changes upon the mortality is difficult if not impossible to analyze. It cannot be said that the table represents the mortality of companies transacting business in restricted areas only, nor is it certain to represent the average mortality to be experienced in the future by the companies generally. It should also be noted that the table, covering as it does the period from 1900 to 1915, contains practically no experience of mortality due to war or to epidemic, such as the influenza epidemic in the last three months of 1918. In any application of the table due weight should be given to these considerations.

CANADIAN MEN

Description of Graduation

The method of compiling and tabulating the data on Canadian men and the rules under which the material was collected were the same as for American men.

In the following table appears a comparison of the rates of mortality on Canadian men for the sixth and succeeding insurance years, with rates of mortality under these tables:

Comparison of Rates of Mortality

Attained Age	Ratio to American Experience Table	Ratio to $O^{M(5)}$	Ratio to American Men "Ultimate" (AM$^{(5)}$)
20	53%	63%	105%
25	55	64	102
30	51	57	96
35	50	53	93
40	54	54	91
45	63	58	88
50	72	64	86
55	79	71	84
60	85	77	85
65	88	83	87
70	89	89	90
75	91	93	94
80	92	96	98

It will be seen that the mortality in Canada for the sixth and succeeding insurance years is much lower than either the American Experience Table or the $O^{M(5)}$. It is slightly higher than the American Men at the young ages, and thereafter becomes gradually better, so that from ages 50 to 60 inclusive it is about eighty-five per cent. of the rates of mortality under the latter table.

It was deemed advisable to make a graduation by a Gompertz or a Makeham formula, or modification thereof, rather than by a simple summation process. The data for the sixth and succeeding insurance years were combined in order to form an ultimate table. The following is a description of the graduation finally adopted:

It having been decided to base the ultimate mortality table on the experience excluding the first five insurance years, a preliminary graduation of the unadjusted rates of mortality was first made by the summation formula $\frac{1}{910}[5][7][13]\{1+2[5]-[9]\}$, the table being completed at the extremities by a modification of Ackland's device, which assumes that a series may be continued by repeating the terms in reverse order. The modification consisted in determining the error which would be introduced by this device into a regular first difference series and applying a corresponding correction based upon a value of the first differences determined according to the circumstances. The value at age 20 was determined so as to give a suitable value for q_{15} and the value at age 90 so as to give the smoothest series of values for q_x. This formula is correct to third differences and was selected on account of its wave-cutting properties. A comparison was made of the expected deaths according to this graduated table with the actual, and a material deficiency was shown. In view of this deficiency the differences between the original ungraduated rates of mortality and the graduated rates of mortality so arrived at were again graduated by the formula [illegible] $[5]^2\,[10]\,[4]$ and the result applied as a correction to the first graduation.

The result of this process is that the fourth difference error is theoretically removed and the final formula is correct to fifth differences inclusive. The resulting series of values for the rates of mortality still contained, however, major irregularities which were considered inadmissible, particularly at the older ages. It was accordingly regraduated by Makeham's second modification of Gompertz's formula. It was found possible to fit the original data with a series according to this law in a fairly satisfactory manner down to age 35. Below that age, however, a special modification was necessary. The formulas for the ultimate rates of mortality finally arrived at were as follows:

For ages 15 to 20, inclusive:

$$\operatorname{colog} p_x = .001539 - .000041\,(20-x) + 10^{\bar{5}.599+.04x}.$$

For ages 20 to 35, inclusive:

$$\operatorname{colog} p_x = .001539 - .000040(x-20) + .00000036(x-20)(35-x)^2 + 10^{\bar{5}.599+.04x}$$

For ages 35, and over:

$$\operatorname{colog} p_x = .001539 - .000040\,(x-20) + 10^{\bar{5}.599+.04x}.$$

The values of the constants in the formula for ages 35 and over were first determined tentatively from the values of colog p_x for quinquennial ages, according to the table graduated by summation, and it was found that these constants reproduced almost exactly the value of colog p_{20} but that the intermediate terms were higher than those given by the formula. A correction of the form $k(x-20)\,(35-x)^2$ was accordingly tried and found to fit very well with .00000036 as the value of k. This form for the correction was tried because it joins on smoothly to the main curve at age 35. For ages below 20 no material was available in the ultimate experience, but the term $-.000041(20-x)$ was used, as it has the same differential coefficient at age 20 as $-.000040(x-20)+.00000036\,(x-20)\,(35-x)^2$ and gives a satisfactory value for the rate of mortality at age 15. The middle terms of the formulas and the value of .04 for log c so derived were then considered as final and the remaining constants determined by trial and error so as to reproduce approximately the total number of deaths and the average age of the deaths, so that on a comparison of actual with expected claims the individual deviations and the accumulated deviations would nearly balance.

The adjusted rates of mortality during the period of selection were then determined by a modification of the constants entering into the formula for the ultimate rate at the attained age, so as to fit the original data as closely as possible for the first insurance year and for the second to the fifth years inclusive and at the same time form a smooth progression according to duration. If the law of mortality is expressed in the following form, colog $p_{[x]+t} = \alpha_t + \theta_{[x]+t} + \beta_t c^{x+t}$, the values assumed by the factors $\alpha_t, \theta_{[x]+t}/\theta_{x+t}$ and β_t for the various durations would be as follows:

t	α_t	$\theta_{[x]+t}/\theta_{x+t}$	Log β_t
0	.000843	.50	$\bar{5}$.430
1	.001329	.70	$\bar{5}$.447
2	.001443	.84	$\bar{5}$.488
3	.001506	.93	$\bar{5}$.535
4	.001533	.98	$\bar{5}$.575

The expression in terms of t for $10^6\,(\alpha - \alpha_t)$ is $(13-2.5t)(5-t)(6-t)$ except for $t=0$ where a special value of αt was used. The expression for $1-\theta_{[x]+t}/\theta_{x+t}$ is [illegible] $(10-t)(6-t)(5-t)$ and that for $1-\beta_t/\beta$ is $(5-t)(6-t)\,(.01075+.004t)$.

This graduation was also made by Mr. Henderson. As the data were not so numerous as in the case of the American men mortality table, being about ten per cent. of the latter, there were greater percentages of deviations in the expected and the actual deaths than in the AM[(5)] table. This must be expected in the case of a table based upon amounts unless the data are very large. It was not feasible, therefore, to have the expected and actual deaths agree as closely in the Canadian table as in the American table for all insurance years at the various ages. A comparison of the actual with the expected deaths according to the graduated mortality table is now given:

Canadian Men

Comparison of Actual with Expected Deaths

First Five Insurance Years

Age at Entry	Expected Deaths	Actual Deaths	Deviation	Accumulated Deviation
15–19	\$ 299,800	\$ 348,500	− \$ 48,700	− \$ 48,700
20–24	779,900	794,000	− 14,100	− 62,800
25–29	841,800	883,200	− 41,400	− 104,200
30–34	750,400	673,200	+ 77,200	− 27,000
35–39	642,500	581,000	+ 61,500	+ 34,500
40–44	539,600	456,600	+ 83,000	+ 117,500
45–49	412,300	502,000	− 89,700	+ 27,800
50–54	287,600	347,600	− 60,000	− 32,200
55–59	188,700	190,000	− 1,300	− 33,500
60–65	118,000	84,600	+ 33,400	− 100
	\$4,860,600	\$4,860,700	+\$255,100	
			− 255,200	
			−\$ 100	

COMPARISON OF ACTUAL WITH EXPECTED DEATHS—*Continued*

SUBSEQUENT INSURANCE YEARS

Attained Age	Expected Deaths	Actual Deaths	Deviation	Accumulated Deviation
20–24	$ 90,400	$ 90,500	– $ 100	– $ 100
25 29	427,700	446,600	– 18,900	– 19,000
30–34	749,100	701,700	+ 47,400	+ 28,400
35–39	1,061,400	1,040,200	+ 21,200	+ 49,600
40–44	1,397,600	1,437,300	– 39,700	+ 9,900
45–49	1,809,700	1,819,500	– 9,800	+ 100
50–54	2,300,400	2,237,300	+ 63,100	+ 63,200
55–59	2,752,900	2,685,800	+ 67,100	+ 130,300
60 64	3,129,800	3,224,300	– 94,500	+ 35,800
65–69	3,321,700	3,562,500	– 240,800	– 205,000
70–74	3,127,500	3,168,900	– 41,400	– 246,400
75–79	2,395,200	2,344,100	+ 51,100	– 195,300
80–84	1,396,500	1,154,600	+ 241,900	+ 46,600
85–89	479,900	517,200	– 37,300	+ 9,300
90 96	81,300	95,700	– 14,400	– 5,100
	$24,521,100	$24,526,200	+$491,800	
			– 496,900	
			–$ 5,100	

ALL AGES AT ENTRY COMBINED

Insurance Year	Expected Deaths	Actual Deaths	Deviation	Accumulated Deviation
1	$ 1,039,800	$ 1,039,300	+ $ 500	+ $ 500
2	1,042,900	1,013,700	+ 29,200	+ 29,700
3	969,900	1,112,100	– 142,200	–112,500
4	921,100	878,800	+ 42,300	– 70,200
5	886,900	816,800	+ 70,100	– 100
6 and sub.	24,521,100	24,526,200	– 5,100	– 5,200
	$29,381,700	$29,386,900	+$142,100	
			– 147,300	
			–$ 5,200	

In the following table appear the graduated rates of mortality for the first five insurance years and for the sixth and succeeding insurance years combined.

Canadian Men

Graduated Rates of Mortality

Age at Entry	$q_{[x]}$	$q_{[x]+1}$	$q_{[x]+2}$	$q_{[x]+3}$	$q_{[x]+4}$	q_{x+5}	Attained Age
15	.00195	.00307	.00342	.00370	.00393	.00412	20
16	.00202	.00317	.00353	.00383	.00406	.00423	21
17	.00210	.00326	.00364	.00395	.00418	.00432	22
18	.00217	.00335	.00376	.00407	.00427	.00437	23
19	.00225	.00346	.00386	.00415	.00432	.00440	24
20	.00233	.00354	.00394	.00419	.00434	.00440	25
21	.00240	.00361	.00397	.00421	.00434	.00439	26
22	.00245	.00365	.00399	.00421	.00433	.00436	27
23	.00249	.00366	.00399	.00418	.00429	.00432	28
24	.00252	.00366	.00396	.00416	.00426	.00430	29
25	.00254	.00365	.00394	.00411	.00423	.00428	30
26	.00254	.00364	.00391	.00408	.00419	.00425	31
27	.00255	.00361	.00387	.00404	.00418	.00426	32
28	.00255	.00359	.00383	.00403	.00417	.00429	33
29	.00255	.00357	.00382	.00401	.00420	.00435	34
30	.00256	.00356	.00381	.00403	.00425	.00445	35
31	.00258	.00357	.00383	.00408	.00434	.00457	36
32	.00262	.00359	.00387	.00415	.00445	.00473	37
33	.00266	.00363	.00394	.00426	.00460	.00490	38
34	.00273	.00370	.00402	.00439	.00476	.00511	39
35	.00280	.00380	.00414	.00453	.00495	.00533	40
36	.00290	.00390	.00427	.00470	.00515	.00558	41
37	.00303	.00402	.00441	.00489	.00539	.00587	42
38	.00315	.00416	.00458	.00511	.00567	.00620	43
39	.00331	.00432	.00477	.00535	.00598	.00657	44
40	.00348	.00450	.00499	.00563	.00632	.00698	45
41	.00368	.00471	.00525	.00594	.00671	.00745	46
42	.00389	.00494	.00552	.00629	.00715	.00796	47
43	.00413	.00520	.00584	.00668	.00763	.00854	48
44	.00439	.00549	.00619	.00712	.00816	.00917	49
45	.00469	.00582	.00659	.00761	.00877	.00987	50
46	.00502	.00618	.00702	.00815	.00943	.01066	51
47	.00538	.00659	.00751	.00875	.01017	.01153	52
48	.00580	.00704	.00805	.00942	.01099	.01249	53
49	.00624	.00753	.00865	.01014	.01189	.01354	54

Canadian Men

Graduated Rates of Mortality

Age at Entry	$q_{[x]}$	$q_{[x]+1}$	$q_{[x]+2}$	$q_{[x]+3}$	$q_{[x]+4}$	q_{x+5}	Attained Age
50	.00674	.00809	.00931	.01098	.01289	.01471	55
51	.00728	.00871	.01006	.01189	.01399	.01599	56
52	.00788	.00937	.01087	.01289	.01521	.01741	57
53	.00856	.01013	.01177	.01400	.01654	.01897	58
54	.00928	.01096	.01276	.01522	.01802	.02069	59
55	.01011	.01186	.01386	.01657	.01964	.02258	60
56	.01099	.01287	.01506	.01804	.02143	.02464	61
57	.01198	.01398	.01639	.01968	.02339	.02692	62
58	.01305	.01519	.01785	.02146	.02555	.02942	63
59	.01425	.01653	.01947	.02343	.02792	.03217	64
60	.01554	.01799	.02123	.02559	.03050	.03518	65
61	.01698	.01962	.02317	.02795	.03335	.03847	66
62	.01855	.02140	.02530	.03056	.03647	.04208	67
63	.02027	.02334	.02765	.03341	.03989	.04603	68
64	.02217	.02547	.03022	.03653	.04364	.05036	69
65	.02425	.02783	.03303	.03996	.04773	.05507	70

In order that the effect of the graduation may be seen for each of the first ten insurance years and for the eleventh and succeeding insurance years, a summary is given of the actual and expected deaths for these years for the four decennial entry age groups from 15 to 54 inclusive, and for ages 55 and over in another group.

Canadian Men

Comparison of Actual Deaths With the Expected Deaths Calculated by the Canadian Ultimate Rates of Mortality

Synopsis

Insurance Year	Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected
1st	15–24	$ 255,300	$ 413,100	61.8%
	25–34	342,600	597,200	57.4
	35–44	204,600	383,500	53.4
	45–54	172,600	212,500	81.3
	55 and over	65,000	85,300	76.2
	Totals	$1,040,300	$1,691,600	61.5%
2nd	15–24	$ 278,200	$ 291,900	95.3%
	25–34	284,300	434,200	65.5
	35–44	197,000	306,000	64.4
	45–54	191,700	177,900	107.8
	55 and over	63,500	77,200	82.3
	Totals	$1,014,700	$1,287,200	78.8%
3rd	15–24	$ 200,500	$ 243,700	82.3%
	25–34	372,800	360,000	103.6
	35–44	235,600	273,600	86.1
	45–54	221,200	164,700	134.3
	55 and over	93,900	82,500	113.8
	Totals	$1,124,000	$1,124,500	100.0%
4th	15–24	$214,500	$ 209,000	102.6%
	25–34	312,200	306,800	101.8
	35–44	212,200	249,800	84.9
	45–54	105,000	158,100	66.4
	55 and over	34,900	85,300	40.9
	Totals	$878,800	$1,009,000	87.1%
5th	15–24	$194,000	$181,400	106.9%
	25–34	244,500	268,300	91.1
	35–44	188,200	232,400	81.0
	45–54	158,900	153,500	103.5
	55 and over	31,200	89,100	35.0
	Totals	$816,800	$924,700	88.3%
6th	15–24	$204,800	$160,000	128.0%
	25–34	221,700	240,400	92.2
	35–44	253,600	221,700	114.4
	45–54	93,500	149,500	62.5
	55 and over	60,000	92,600	64.8
	Totals	$833,600	$864,200	96.5%

Canadian Men

Comparison of Actual Deaths With the Expected Deaths Calculated by the Canadian Ultimate Rates of Mortality

Synopsis

Insurance Year	Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected
7th	15–24	$130,000	$142,600	91.2%
	25–34	170,100	220,300	77.2
	35–44	192,900	211,700	91.1
	45–54	136,000	145,100	93.7
	55 and over	62,700	98,800	63.5
	Totals	$691,700	$818,500	84.5%
8th	15–24	$144,300	$128,100	112.6%
	25–34	204,000	206,900	98.6
	35–44	198,800	210,000	94.7
	45–54	97,100	146,800	66.1
	55 and over	152,300	104,800	145.3
	Totals	$796,500	$796,600	100.0%
9th	15–24	$89,500	$115,400	77.6%
	25–34	218,300	199,600	109.4
	35–44	167,500	212,400	78.9
	45–54	150,500	151,900	99.1
	55 and over	181,200	105,400	171.9
	Totals	$807,000	$784,700	102.8%
10th	15–24	$108,500	$104,600	103.7%
	25–34	204,000	193,600	105.4
	35–44	222,100	215,700	103.0
	45–54	130,800	154,600	84.6
	55 and over	112,000	104,400	107.3
	Totals	$777,400	$772,900	100.6%
	Attained Age			
11th and subsequent	25–34	$ 269,500	$ 293,000	92.0%
	35–44	1,432,700	1,384,900	103.5
	45–54	3,090,400	3,109,100	99.4
	55–64	5,393,200	5,239,200	102.9
	65–74	6,391,600	6,136,600	104.2
	75–84	3,429,700	3,760,600	91.2
	85 and over	612,900	561,200	109.2
	Totals	$20,620,000	$20,484,600	100.7%

In order to show the effect of the new tables on net premiums and reserves compared with the present standard in Canada ($OM^{(5)}$) an exhibit has been prepared on the three most popular plans of insurance, ordinary life, 20-payment life, and 20-year endowment insurance, for three ages, 20, 40, and 55:

Comparison of Net Premiums Per $1,000 of Insurance, 3% Interest

Ordinary Life				20-Payment Life			
Age at Entry	$OM^{(5)}$	$CM^{(5)}$	Difference	Age at Entry	$OM^{(5)}$	$CM^{(5)}$	Difference
20	$14.10	$11.27	−$2.83	20	$22.59	$18.88	−$3.71
40	25.54	21.63	− 3.91	40	33.95	29.70	− 4.25
55	46.61	41.99	− 4.62	55	51.97	47.42	− 4.55

20-Year Endowment Insurance

Age at Entry	$OM^{(5)}$	$CM^{(5)}$	Difference
20	$40.13	$38.56	−$1.57
40	43.54	40.58	− 2.96
55	55.31	51.19	− 4.12

Comparison of Mean Reserves Per $1,000 of Insurance, 3% Interest

Ordinary Life

1st year				5th year			
Age at Entry	OM(5)	CM(5)	Difference	Age at Entry	OM(5)	CM(5)	Difference
20	$11.08	$9.40	−$1.68	20	$45.23	$40.85	−$4.38
40	21.12	19.33	− 1.79	40	90.33	90.25	− .08
55	37.18	35.48	− 1.70	55	148.71	151.75	+ 3.04
10th year				**20th year**			
20	$ 93.53	$ 86.30	−$7.23	20	$209.86	$203.15	−$6.71
40	183.03	185.80	+ 2.77	40	381.42	390.49	+ 9.07
55	286.99	295.26	+ 8.27	55	540.53	555.11	+14.58

20-Payment Life

1st year				5th year			
Age at Entry	OM(5)	CM(5)	Difference	Age at Entry	OM(5)	CM(5)	Difference
20	$ 19.73	$ 17.14	−$2.59	20	$ 91.77	$ 82.34	−$9.43
40	29.70	27.55	− 2.15	40	136.92	134.45	− 2.47
55	42.68	41.04	− 1.64	55	179.49	182.44	+ 2.95
10th year				**20th year**			
20	$196.04	$176.94	−$19.10	20	$462.89	$421.33	−$41.56
40	287.60	283.51	− 4.09	40	663.65	644.00	− 19.65
55	360.81	367.36	+ 6.55	55	814.34	809.20	− 5.14

20-Year Endowment Insurance

1st year				5th year			
Age at Entry	OM(5)	CM(5)	Difference	Age at Entry	OM(5)	CM(5)	Difference
20	$37.59	$37.16	−$ .43	20	$187.91	$189.60	+$1.69
40	39.48	38.62	− .86	40	190.04	193.97	+ 3.93
55	46.11	44.89	− 1.22	55	198.72	203.72	+ 5.00
10th year				**20th year**			
20	$407.73	$411.31	+$ 3.58	20	$985.44	$985.44	$ .00
40	406.82	415.12	+ 8.30	40	985.44	985.44	.00
55	406.94	417.38	+ 10.44	55	985.44	985.44	.00

It may be said, in general, that net premiums are lower under the new table than under the present standard for Canada. Whether the total mean reserves for a company would be higher or lower under the former than under the latter would depend upon the distribution of the business by plan and by entry age and by duration.

A brief table is now given to show the difference between the net premiums and reserves on the American Men and on the Canadian Men ultimate tables.

Comparison of Net Premiums per $1,000 of Insurance, 3% Interest

Ordinary Life				20-Payment Life			
Age at Entry	AM[5]	CM[6]	Difference	Age at Entry	AM[5]	CM[6]	Difference
20	$11.75	$11.27	−$ .48	20	$19.45	$18.88	−$ .57
40	23.06	21.63	− 1.43	40	31.09	29.70	− 1.39
60	57.64	54.08	− 3.56	60	61.39	57.85	− 3.54

20-Year Endowment Insurance

Age at Entry	AM[5]	CM[6]	Difference
20	$38.54	$38.56	+$ .02
40	41.24	40.58	− .66
60	63.28	59.88	− 3.40

Comparison of Mean Reserves per $1,000 of Insurance, 3% Interest

Ordinary Life

1st Year				5th Year			
Age at Entry	AM[5]	CM[6]	Difference	Age at Entry	AM[5]	CM[6]	Difference
20	$ 9.98	$ 9.40	−$ .58	20	$ 44.42	$ 40.85	− $3.57
40	20.54	19.33	− 1.21	40	95.16	90.25	− 4.91
60	45.61	43.99	− 1.62	60	177.21	177.95	+ .74
10th Year				**20th Year**			
20	$ 93.21	$ 86.30	−$6.91	20	$215.65	$203.15	−$12.50
40	194.26	185.80	− 8.45	40	399.88	390.49	− 9.39
60	331.09	337.32	+ 6.23	60	587.60	607.07	+ 19.47

Comparison of Mean Reserves per $1,000 of Insurance, 3% Interest
—Continued

20-payment life

1st year				5th year			
Age at Entry	AM[5]	CM[5]	Difference	Age at Entry	AM[5]	CM[5]	Difference
20	$17.82	$17.14	−$ .68	20	$ 86.37	$ 82.34	−$ 4.03
40	28.71	27.55	− 1.16	40	139.20	134.45	− 4.75
60	49.47	47.86	− 1.61	60	199.27	199.83	+ .56
10th year				**20th year**			
20	$184.89	$176.94	−$7.95	20	$436.93	$421.33	−$15.60
40	292.02	283.51	− 8.51	40	658.62	644.00	− 14.62
60	386.64	391.39	+ 4.75	60	851.88	852.99	+ 1.11

20-year endowment insurance

1st year				5th year			
Age at Entry	AM[5]	CM[5]	Difference	Age at Entry	AM[5]	CM[5]	Difference
20	$37.23	$37.16	−$ .07	20	$190.35	$189.60	−$ .75
40	39.05	38.62	− .43	40	194.84	193.97	− .87
60	51.42	49.94	− 1.48	60	210.41	211.62	+ 1.21
10th year				**20th year**			
20	$412.16	$411.31	−$ .85	20	$985.44	$985.44	$ .00
40	415.51	415.12	− .39	40	985.44	985.44	.00
60	414.71	420.51	+ 5.80	60	985.44	985.44	.00

The foregoing shows that the net premium is generally lower under the Canadian than under the American Men experience, and the same is true of the reserves except at the older ages at entry.

MORTALITY AMONG WOMEN

In Volume II., pages 36 to 43, of the Report on the Medico-Actuarial Mortality Investigation, there appears a synopsis of the mortality experienced by the forty-three companies under the following four classes:

(a) Spinsters.

(b) Married women, beneficiary husband.

(c) Married women, beneficiary other than husband.

(d) Widows and divorced.

The following were the results, measuring the expected deaths by the M. A. Mortality Table:

Class	Number Entering	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Spinsters	149,519	3,557	4,412	81%
Married women, beneficiary husband	94,813	3,235	2,566	126
Married women, beneficiary other than husband	82,973	4,403	3,869	114
Widows and divorced	65,727	4,312	4,124	105
Total	393,032	15,507	14,971	104%

When the data on the four groups of women were divided into three plans of insurance—(a) ordinary life, (b) limited-payment life, (c) endowment insurance—it was apparent that the mortality among married women was much higher than among spinsters insured on the same plan. The relative mortality among the four classes of women under each plan differed little from the aggregate experience for all plans. It is apparent from the foregoing that the mortality among women in the aggregate would depend largely on the distribution of the four groups above mentioned. A company which insured spinsters only would probably have a distinctly better mortality than one which insured married women only, and the incidence of mortality might be markedly different. The aggregate experience, therefore, should not be made the basis of a mortality table for purposes of calculating net premiums or reserves The chief work, accordingly, of the committee is to present the new data in such form that it may be used by future investigators.

American Women

In the following table appears a comparison of the actual deaths in the present investigation with the expected deaths according to the American Men select and ultimate rates of mortality; i. e., a comparison of the mortality between American men and American women:

AMERICAN WOMEN

EXPECTED DEATHS CALCULATED BY AMERICAN MEN SELECT AND ULTIMATE TABLE

FIRST FIVE INSURANCE YEARS

Age at Entry	Actual Deaths	Expected Deaths	Ratio
15–24	$ 252,600	$ 210,100	120.2%
25–34	559,400	498,600	112.2
35–44	515,100	469,400	109.7
45–54	382,000	376,700	101.4
55 and over	240,000	204,600	117.3
	$1,949,100	$1,759,400	110.8%

SUBSEQUENT INSURANCE YEARS

Attained Age	Actual Deaths	Expected Deaths	Ratio
20–29	$ 87,000	$ 76,100	114.3%
30–39	528,500	487,900	108.3
40–49	1,002,000	1,077,800	93.0
50–59	1,381,700	1,703,800	81.1
60–69	2,271,300	2,667 700	85.1
70–79	2,520,100	2,608,800	96.6
80 and over	1,132,800	1,134,400	99.9
	$8,923,400	$9,756,500	91.5%

ALL AGES AT ENTRY COMBINED

Insurance Year	Actual Deaths	Expected Deaths	Ratio
1	$ 472,800	$ 336,700	140.4%
2	413,000	351,400	117.5
3	376,600	354,200	106.3
4	345,000	352,500	97.9
5	341,700	364,600	93.7
6 and sub.	8,923,400	9,756,500	91.5
	$10,872,500	$11,515,900	94.4%

From the foregoing synopses it may be seen that the experience on American women has not been as good as on American men in the early insurance years, but has been better at attained ages over 40 in the sixth and succeeding insurance years combined.

Canadian Women

The amount of data on Canadian women was small, being nine per cent. of the data on American women. The material does not justify the preparation of extensive tables, as the total amount of death losses was only $672,500. The exposed to risk and deaths appear on pages 364-368. In order to show the experience compared with Canadian men, the following table has been prepared:

Canadian Women

Expected Deaths Calculated by Canadian Men Select and Ultimate Table

First to Fifth Insurance Years

Age at Entry	Actual Deaths	Expected Deaths	Ratio
15–24	$ 31,000	$ 30,000	103.3%
25–34	67,500	44,600	151.3
35–44	13,200	27,000	48.9
45–54	23,000	16,500	139.4
55 and over	14,500	8,500	170.6
	$149,200	$126,600	117.9%

Sixth and Succeeding Insurance Years

Attained Age	Actual Deaths	Expected Deaths	Ratio
20–39	$112,000	$ 65,700	170.5%
40–59	148,500	180,600	82.2
60 and over	262,800	314,300	83.6
	$523,300	$560,600	93.3%

All Ages at Entry Combined

Insurance Year	Actual Deaths	Expected Deaths	Ratio
1	$ 28,000	$ 24,800	112.9%
2	44,200	27,000	163.7
3	26,000	25,600	101.6
4	25,000	24,900	100.4
5	26,000	24,300	107.0
6 and sub.	523,300	560,600	93.3
	$672,500	$687,200	97.9%

Measuring the experience of Canadian women for the sixth and succeeding insurance years by the graduated ultimate rates of mortality for American men it was found that the ratio of actual to expected deaths was 84.1 per cent.

The experience has been slightly more favorable in the aggregate than among Canadian men, but less favorable in the earlier insurance years and at the younger attained ages. It has been lower on the whole than among American women, but this may be partly due to a larger proportion of unmarried wage-earners being insured in Canada than in the United States or to a different distribution of the business between very healthful and less healthful habitats.

TABLES

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[(5)]

ELEMENTARY VALUES

Age x	Number Living l_x	Number Dying d_x	Rate of Mortality q_x	Complete Expectation of Life $\mathring{e}_x$	Age x	Number Living l_x	Number Dying d_x	Rate of Mortality q_x	Complete Expectation of Life $\mathring{e}_x$
15	100,000	346	.00346	50.06	50	82,805	959	.01158	21.29
16	99,654	352	.00353	49.23	51	81,846	1,026	.01254	20.53
17	99,302	360	.00363	48.40	52	80,820	1,101	.01362	19.79
18	98,942	367	.00371	47.58	53	79,719	1,178	.01478	19.05
19	98,575	376	.00381	46.75	54	78,541	1,263	.01608	18.33
20	98,199	385	.00392	45.93	55	77,278	1,350	.01747	17.62
21	97,814	393	.00402	45.11	56	75,928	1,444	.01902	16.93
22	97,421	401	.00412	44.29	57	74,484	1,541	.02069	16.25
23	97,020	406	.00418	43.47	58	72,943	1,642	.02251	15.58
24	96,614	411	.00425	42.65	59	71,301	1,746	.02449	14.93
25	96,203	415	.00431	41.83	60	69,555	1,856	.02668	14.29
26	95,788	417	.00435	41.01	61	67,699	1,965	.02903	13.67
27	95,371	419	.00439	40.18	62	65,734	2,076	.03158	13.06
28	94,952	419	.00441	39.36	63	63,658	2,188	.03437	12.47
29	94,533	419	00443	38.53	64	61,470	2,298	.03738	11.90
30	94,114	420	.00446	37.70	65	59,172	2,406	.04066	11.34
31	93,694	420	.00448	36.87	66	56,766	2,508	.04418	10.80
32	93,274	421	.00451	36.03	67	54,258	2,606	.04803	10.28
33	92,853	426	.00459	35.19	68	51,652	2,694	.05216	9.77
34	92,427	433	.00468	34.35	69	48,958	2,773	.05664	9.28
35	91,994	440	.00478	33.51	70	46,185	2,839	.06147	8.81
36	91,554	452	.00494	32.67	71	43,346	2,891	.06670	8.35
37	91,102	466	.00512	31.83	72	40,455	2,926	.07233	7.91
38	90,636	482	.00532	30.99	73	37,529	2,942	.07839	7.49
39	90,154	501	.00556	30.15	74	34,587	2,937	.08492	7.08
40	89,653	524	.00584	29.32	75	31,650	2,910	.09194	6.69
41	89,129	549	.00616	28.49	76	28,740	2,860	.09951	6.32
42	88,580	579	.00654	27.66	77	25,880	2,786	.10765	5.96
43	88,001	611	.00694	26.84	78	23,094	2,686	.11631	5.62
44	87,390	648	.00742	26.03	79	20,408	2,565	.12569	5.30
45	86,742	689	.00794	25.22	80	17,843	2,422	.13574	4.99
46	86,053	733	.00852	24.41	81	15,421	2,268	.14642	4.69
47	85,320	783	.00918	23.62	82	13,163	2,078	.15787	4.41
48	84,537	836	.00989	22.83	83	11,085	1,885	.17005	4.14
49	83,701	896	.01070	22.06	84	9,200	1,685	.18315	3.89

AMERICAN MEN

AM(5)

ELEMENTARY VALUES

Age x	Number Living l_x	Number Dying d_x	Rate of Mortality q_x	Complete Expectation of Life $\mathring{e}_x$	Age x	Number Living l_x	Number Dying d_x	Rate of Mortality q_x	Complete Expectation of Life $\mathring{e}_x$
85	7,515	1,481	.19707	3.65	95	294	114	.38776	1.87
86	6,034	1,278	.21180	3.42	96	180	74	.41111	1.74
87	4,756	1,081	.22729	3.21	97	106	47	.44340	1.61
88	3,675	897	.24408	3.00	98	59	27	.45763	1.50
89	2,778	727	.26170	2.81	99	32	16	.50000	1.34
90	2,051	575	.28035	2.63	100	16	9	.56250	1.19
91	1,476	442	.29946	2.46	101	7	4	.57143	1.07
92	1,034	332	.32108	2.30	102	3	2	.66667	.83
93	702	240	.34188	2.15	103	1	1	1.00000	.50
94	462	168	.36364	2.01					

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM(15) COMMUTATION TABLE 3%

Age x	D_x	$\mathbb{N}_x$	$\mathbb{S}_x$
15	64186.20	1630817.62	33095847.87
16	62101.08	1566631.42	31465030.25
17	60079.34	1504530.34	29898398.83
18	58118.00	1444451.00	28393868.49
19	56215.95	1386333.00	26949417.49
20	54370.40	1330117.05	25563084.49
21	52579.85	1275746.65	24232967.44
22	50843.29	1223166.80	22957220.79
23	49159.23	1172323.51	21734053.99
24	47527.69	1123164.28	20561730.48
25	45947.09	1075636.59	19438566.20
26	44416.39	1029689.50	18362929.61
27	42934.98	985273.11	17333240.11
28	41501.31	942338.13	16347967.00
29	40114.73	900836.82	15405628.87
30	38773.72	860722.09	14504792.05
31	37476.40	821948.37	13644069.96
32	36221.75	784471.97	12822121.59
33	35008.02	748250.22	12037649.62
34	33832.43	713242.20	11289399.40
35	32693.14	679409.77	10576157.20
36	31589.10	646716.63	9896747.43
37	30517.62	615127.53	9250030.80
38	29477.20	584609.91	8634903.27
39	28466.45	555132.71	8050293.36
40	27483.74	526666.26	7495160.65
41	26527.29	499182.52	6968494.39
42	25596.01	472655.23	6469311.87
43	24688.06	447059.22	5996656.64
44	23802.57	422371.16	5549597.42
45	22937.93	398568.59	5127226.26
46	22092.95	375630.66	4728657.67
47	21266.76	353537.71	4353027.01
48	20457.85	332270.95	3999489.30
49	19665.57	311813.10	3667218.35

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[5]

COMMUTATION TABLE **3%**

Age x	D_x	N_x	S_x
50	18888.41	292147.53	3355405.25
51	18125.88	273259.12	3063257.72
52	17377.33	255133 24	2789998.60
53	16641.36	237755.91	2534865.36
54	15917.92	221114.55	2297109.45
55	15205.77	205196 63	2075994.90
56	14504.99	189990 86	1870798.27
57	13814.69	175485.87	1680807.41
58	13134.83	161671.18	1505321.54
59	12465.20	148536.35	1343650.36
60	11805.79	136071.15	1195114.01
61	11156.08	124265.36	1059042.86
62	10516.76	113109 28	934777.50
63	9887.986	102592.524	821668.215
64	9270.023	92704.538	719075.691
65	8663.565	83434.515	626371.153
66	8069.218	74770.950	542936.638
67	7488.067	66701.732	468165.688
68	6920 793	59213.665	401463.956
69	6368.764	52292.872	342250.291
70	5833.044	45924.108	289957.419
71	5315.035	40091.064	244033.311
72	4816.061	34776.029	203942.247
73	4337.601	29959.968	169166.218
74	3881.131	25622.367	139206.250
75	3448.116	21741.236	113583.883
76	3039.889	18293 120	91842.647
77	2657.651	15253.231	73549.527
78	2302.479	12595.580	58296.296
79	1975.421	10293.101	45700.716
80	1676.833	8317.680	35407.615
81	1407.010	6640.847	27089.935
82	1166.011	5233.837	20449.088
83	953.3362	4067.8260	15215.2513
84	768.1764	3114.4898	11147.4253

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[5] COMMUTATION TABLE **3%**

Age x	D_x	$\mathbb{N}_x$	$\mathbb{S}_x$
85	609.2070	2346.3134	8032.9355
86	474.9020	1737.1064	5686.6221
87	363.4154	1262.2044	3949.5157
88	272.6350	898.7890	2687.3113
89	200.0872	626.1540	1788.5223
90	143.4219	426.0668	1162.3683
91	100.2072	282.6449	736.3015
92	68.15470	182.43771	453.65659
93	44.92367	114.28301	271.21888
94	28.70403	69.35934	156.93587
95	17.73417	40.65531	87.57653
96	10.54142	22.92114	46.92122
97	6.026915	12.379717	24.000075
98	3.256897	6.352802	11.620358
99	1.715003	3.095905	5.267556
100	.8325254	1.3809018	2.1716508
101	.3536212	.5483764	.7907490
102	.1471378	.1947552	.2423726
103	.0476174	.0476174	.0476174

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[(5)] COMMUTATION TABLE **3%**

Age x	C_x	M_x	R_x
15	215.6158	16686.6530	666860.8644
16	212.9658	16471.0372	650174.2114
17	211.4621	16258.0714	633703.1742
18	209.2950	16046.6093	617445.1028
19	208.1821	15837.3143	601398.4935
20	206.9565	15629.1322	585561.1792
21	205.1038	15422.1757	569932.0470
22	203.1834	15217.0719	554509.8713
23	199.7251	15013.8885	539292.7994
24	196.2959	14814.1634	524278.9109
25	192.4333	14617.8675	509464.7475
26	187.7288	14425.4342	494846.8800
27	183.1352	14237.7054	480421.4458
28	177.8011	14054.5702	466183.7404
29	172.6225	13876.7691	452129.1702
30	167.9946	13704.1466	438252.4011
31	163.1016	13536.1520	424548.2545
32	158.7281	13373.0504	411012.1025
33	155.9351	13214.3223	397639.0521
34	153.8810	13058.3872	384424.7298
35	151.8143	12904.5062	371366.3426
36	151.4123	12752.6919	358461.8364
37	151.5554	12601.2796	345709.1445
38	152.1932	12449.7242	333107.8649
39	153.5850	12297.5310	320658.1407
40	155.9571	12143.9460	308360.6097
41	158.6386	11987.9889	296216.6637
42	162.4344	11829.3503	284228.6748
43	166.4192	11666.9159	272399.3245
44	171.3562	11500.4967	260732.4086
45	176.8915	11329.1405	249231.9119
46	182.7067	11152.2490	237902.7714
47	189.4851	10969.5423	226750.5224
48	196.4184	10780.0572	215780.9801
49	204.3839	10583.6388	205000.9229

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900 - 1915

AMERICAN MEN

AM[(5)] COMMUTATION TABLE **3%**

Age x	C_x	M_x	R_x
50	212.3832	10379.2549	194417.2841
51	220.6031	10166.8717	184038.0292
52	229.8341	9946.2686	173871.1575
53	238.7455	9716.4345	163924.8889
54	248.5169	9477.6890	154208.4544
55	257.8987	9229.1721	144730.7654
56	267.8215	8971.2734	135501.5933
57	277.4876	8703.4519	126530.3199
58	287.0628	8425.9643	117826.8680
59	296.3540	8138.9015	109400.9037
60	305.8491	7842.5475	101262.0022
61	314.3798	7536.6984	93419.4547
62	322.4647	7222.3186	85882.7563
63	329.9628	6899.8539	78660.4377
64	336.4576	6569.8911	71760.5838
65	342.0100	6233.4335	65190.6927
66	346.1254	5891.4235	58957.2592
67	349.1750	5545.2981	53065.8357
68	350.4524	5196.1231	47520.5376
69	350.2226	4845.6707	42324.4145
70	348.1148	4495.4481	37478.7438
71	344.1659	4147.3333	32983.2957
72	338.1870	3803.1674	28835.9624
73	330.1323	3464.9804	25032.7950
74	319.9721	3134.8481	21567.8146
75	307.7967	2814.8760	18432.9665
76	293.6971	2507.0793	15618.0905
77	277.7650	2213.3822	13111.0112
78	259.9952	1935.6172	10897.6290
79	241.0513	1675.6220	8962.0118
80	220.9830	1434.5707	7286.3898
81	200.0191	1213.5877	5851.8191
82	178.7129	1013.5686	4638.2314
83	157.3927	834.8557	3624.6628
84	136.5953	677.4630	2789.8071

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM(5) COMMUTATION TABLE **3%**

AGE x	C_x	M_x	R_x
85	116.5611	540.8677	2112.3441
86	97.65451	424.30664	1571.47643
87	80.19549	326.65213	1147.16979
88	64.60698	246.45664	820.51766
89	50.83750	181.84966	574.06102
90	39.03735	131.01216	392.21136
91	29.13383	91.97481	261.19920
92	21.24595	62.84098	169.22439
93	14.91118	41.59503	106.38341
94	10.13381	26.68385	64.78838
95	6.676230	16.550039	38.104531
96	4.207469	9.873809	21.554492
97	2.594477	5.666340	11.680683
98	1.447033	3.071863	6.014343
99	.8325254	1.6248304	2.9424803
100	.4546559	.7923050	1.3176499
101	.1961838	.3376491	.5253449
102	.0952348	.1414653	.1876958
103	.0462305	.0462305	.0462305

AMERICAN MEN

AM[5] VALUES OF a_x, A_x **3%**

Age x	a_x	A_x	Age x	a_x	A_x	Age x	a_x	A_x
15	25.40761	259.97	50	15.46703	549.50	85	3.851422	887.82
16	25.22712	265.23	51	15.07563	560.90	86	3.657820	893.46
17	25.04239	270.61	52	14.68196	572.37	87	3.473173	898.84
18	24.85376	276.10	53	14.28705	583.87	88	3.296675	903.98
19	24.66085	281.72	54	13.89092	595.41	89	3.129406	908.85
20	24.46399	287.46	55	13.49466	606.95	90	2.970723	913.47
21	24.26303	293.31	56	13.09831	618.50	91	2.820604	917.85
22	24.05758	299.29	57	12.70285	630.01	92	2.676818	922.03
23	23.84748	305.41	58	12.30859	641.50	93	2.543938	925.90
24	23.63179	311.70	59	11.91608	652.93	94	2.416362	929.62
25	23.41033	318.15	60	11.52580	664.30	95	2.292484	933.23
26	23.18264	324.78	61	11.13880	675.57	96	2.174388	936.67
27	22.94803	331.61	62	10.75515	686.74	97	2.054072	940.17
28	22.70623	338.65	63	10.37547	697.80	98	1.950569	943.19
29	22.45651	345.93	64	10.00046	708.72	99	1.805189	947.42
30	22.19859	353.44	65	9.630506	719.50	100	1.658690	951.69
31	21.93243	361.19	66	9.266195	730.11	101	1.550745	954.83
32	21.65748	369.20	67	8.907737	740.55	102	1.323624	961.45
33	21.37368	377.47	68	8.555908	750.80	103	1.000000	970.87
34	21.08161	385.97	69	8.210835	760.85			
35	20.78142	394.72	70	7.873095	770.69			
36	20.47278	403.71	71	7.542954	780.30			
37	20.15647	412.92	72	7.220845	789.68			
38	19.83261	422.35	73	6.907036	798.82			
39	19.50130	432.00	74	6.601778	807.72			
40	19.16283	441.86	75	6.305251	816.35			
41	18.81770	451.91	76	6.017693	824.73			
42	18.46597	462.16	77	5.739366	832.83			
43	18.10832	472.57	78	5.470442	840.67			
44	17.74477	483.16	79	5.210585	848.24			
45	17.37596	493.90	80	4.960351	855.62			
46	17.00229	504.79	81	4.719829	862.53			
47	16.62396	515.81	82	4.488669	869.26			
48	16.24173	526.94	83	4.266938	875.72			
49	15.85579	538.18	84	4.054394	881.91			

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[5] NET ANNUAL PREMIUMS PER $1,000 **3%**

Age	Whole Life	10-Payment Life	15-Payment Life	20-Payment Life	10-Year Endowment	15-Year Endowment	20-Year Endowment
15	$10 23	$30 06	$21 67	$17 54	$86 49	$54 22	$38 34
20	11 75	33 30	24 02	19 45	86 70	54 43	38 54
25	13 59	36 89	26 63	21 59	86 84	54 57	38 74
30	15 92	41 02	29 65	24 10	86 94	54 77	39 07
35	18 99	45 95	33 32	27 21	87 29	55 29	39 82
40	23 06	51 78	37 78	31 09	88 07	56 37	41 24
45	28 42	58 59	43 16	35 95	89 49	58 26	43 66
50	35 53	66 50	49 73	42 15	91 89	61 37	47 59
55	44 98	75 80	57 95	50 31	95 75	66 34	53 76
60	57 64	87 00	68 60	61 39	101 84	74 13	63 28
65	74 71	101 04	82 98	76 87	111 30	86 21	77 72
70	97 89	119 54	103 16	98 81	125 96	104 73	99 08

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

$AM^{(5)}$ TERMINAL RESERVES PER $1,000 **3%**

ORDINARY LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	$7 10	$21 80	$37 14	$78 61	$126 30	$182 08	$316 11
20	8 21	25 20	43 07	92 60	150 53	216 69	367 76
25	9 73	30 08	51 76	112 30	181 44	257 77	423 56
30	11 99	37 16	63 84	136 75	217 25	303 24	480 79
35	14 85	45 66	77 89	163 87	255 73	350 64	536 58
40	18 01	55 03	93 25	192 86	295 79	398 53	589 15
45	21 50	65 28	109 86	223 37	336 68	445 76	637 13
50	25 31	76 29	127 52	254 81	377 35	490 98	679 29
55	29 37	87 89	145 90	286 35	416 58	532 76	714 60
60	33 58	99 80	164 44	316 92	452 94	569 63	742 25
65	37 83	111 58	182 48	345 28	484 93	600 08	761 96
70	41 93	122 70	199 14	369 96	510 81	622 67	789 32

10-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year
15	$27 59	$85 37	$146 78	$318 15
20	30 49	94 36	162 40	353 44
25	33 83	104 92	180 92	394 72
30	37 96	117 81	203 05	441 86
35	42 75	132 35	227 70	493 90
40	47 77	147 65	253 66	549 50
45	52 82	163 02	279 80	606 95
50	57 58	177 53	304 64	664 30
55	61 68	190 02	326 35	719 50
60	64 65	199 22	342 83	770 69
65	66 10	203 73	351 79	816 35
70	65 69	202 39	350 98	855 52

15-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	$18 92	$58 47	$100 39	$216 79	$353 44
20	20 90	64 58	111 02	241 12	394 72
25	23 21	71 95	124 03	270 31	441 86
30	26 20	81 27	139 99	303 65	493 90
35	29 68	91 74	157 52	339 30	549 50
40	33 26	102 49	175 44	375 60	606 95
45	36 80	113 03	192 88	410 75	664 30
50	40 11	122 71	208 72	442 57	719 50
55	42 97	130 87	221 83	468 61	770 69
60	45 18	136 91	231 03	486 30	816 35
65	46 71	140 53	235 68	493 30	855 52
70	47 72	142 10	236 10	488 16	887 82

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

AM(5) TERMINAL RESERVES PER $1,000 **3%**

20-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year
15	$14 66	$45 23	$77 55	$166 90	$271 42	$394 72
20	16 18	49 92	85 73	185 85	303 83	441 86
25	18 00	55 77	96 10	209 25	341 23	493 90
30	20 45	63 44	109 21	236 19	382 08	549 50
35	23 36	72 09	123 56	264 50	424 23	606 95
40	26 33	80 93	138 11	292 60	465 61	664 30
45	29 32	89 66	152 26	319 08	504 01	719 50
50	32 21	97 95	165 41	342 42	536 99	770 69
55	34 96	105 55	177 11	361 26	562 12	816 35
60	37 55	112 51	187 24	374 91	577 37	855 52
65	40 15	119 15	196 39	383 96	581 77	887 82
70	42 94	126 08	205 57	390 52	576 38	913 47

10-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year
15	$85 92	$266 32	$458 87	$1,000 00
20	85 72	265 79	458 21	1,000 00
25	85 50	265 33	457 74	1,000 00
30	85 47	265 33	457 72	1,000 00
35	85 53	265 28	457 42	1,000 00
40	85 36	264 65	456 28	1,000 00
45	84 91	263 18	453 94	1,000 00
50	84 04	260 52	449 84	1,000 00
55	82 60	256 16	443 21	1,000 00
60	80 35	249 46	432 98	1,000 00
65	77 12	239 66	417 80	1,000 00
70	72 76	226 10	396 16	1,000 00

15-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year	15th Year
15	$52 57	$162 86	$280 43	$610 14	$1,000 00
20	52 35	162 20	279 45	609 28	1,000 00
25	52 12	161 70	278 91	608 96	1,000 00
30	52 19	161 98	279 30	608 96	1,000 00
35	52 42	162 40	279 63	608 33	1,000 00
40	52 52	162 44	279 27	606 44	1,000 00
45	52 48	161 95	277 94	602 75	1,000 00
50	52 24	160 77	275 31	596 50	1,000 00
55	51 77	158 70	271 01	586 65	1,000 00
60	51 04	155 67	264 68	571 90	1,000 00
65	50 17	151 82	256 42	551 00	1,000 00
70	49 44	147 87	247 10	523 33	1,000 00

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

AM[(5)] TERMINAL RESERVES PER $1,000 3%

20-YEAR ENDOWMENT

Age	1st Year	3d Year	6th Year	10th Year	15th Year	20th Year
15	$36 15	$111 93	$192 58	$418 22	$684 53	$1,000 00
20	35 92	111 21	191 47	416 98	683 84	1,000 00
25	35 74	110 84	191 14	417 05	683 71	1,000 00
30	35 94	111 52	192 21	418 10	683 61	1,000 00
35	36 40	112 62	193 61	418 80	682 63	1,000 00
40	36 85	113 65	194 77	418 58	680 13	1,000 00
45	37 32	114 65	195 71	417 14	675 47	1,000 00
50	37 87	115 70	196 48	414 24	667 86	1,000 00
55	38 58	116 99	197 32	409 77	656 37	1,000 00
60	39 55	118 93	198 76	404 22	640 24	1,000 00
65	41 05	122 10	201 80	399 04	619 53	1,000 00
70	43 24	127 08	207 48	396 64	595 90	1,000 00

AMERICAN MEN

AM(5) MEAN RESERVES PER $1,000 **3%**

ORDINARY LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	$8 67	$23 20	$38 38	$79 37	$126 34	$181 29	$313 97
20	9 98	26 78	44 42	93 21	150 27	215 65	365 69
25	11 66	31 71	53 05	112 68	181 01	256 69	421 89
30	13 96	38 73	65 04	137 09	216 91	302 45	479 96
35	16 92	47 36	79 24	164 49	255 87	350 60	537 18
40	20 54	57 23	95 16	194 25	296 98	399 88	591 87
45	24 96	68 49	112 89	226 18	339 66	449 33	642 81
50	30 42	81 29	132 48	259 96	383 16	497 83	688 97
55	37 18	95 78	153 93	295 13	426 56	544 27	729 57
60	45 61	112 15	177 21	331 09	468 90	587 60	764 19
65	56 27	130 67	202 30	367 24	509 30	626 90	792 88
70	69 91	151 72	229 26	403 02	546 87	661 54	828 96

10-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year
15	$28 83	$85 74	$146 23	$314 93
20	31 90	94 80	161 77	349 69
25	35 36	105 30	180 05	390 35
30	39 49	118 03	201 91	436 93
35	44 35	132 58	226 47	488 53
40	49 78	148 21	252 65	543 84
45	55 71	164 38	279 47	601 18
50	62 04	180 38	305 63	658 62
55	68 74	195 39	329 61	714 11
60	75 83	208 60	349 77	765 77
65	83 57	219 33	364 49	812 04
70	92 62	227 45	372 63	851 88

15-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year
15	$20 30	$59 28	$100 60	$215 26	$349 69
20	22 46	65 51	111 24	239 25	390 35
25	24 92	72 89	124 11	268 04	436 93
30	27 93	82 10	139 91	301 11	488 53
35	31 60	92 66	157 50	336 74	543 84
40	35 52	103 85	175 86	373 38	601 18
45	39 98	115 34	194 27	409 37	658 62
50	44 92	126 73	211 87	442 76	714 11
55	50 46	137 70	227 86	471 44	765 77
60	56 89	148 15	241 62	493 35	812 04
65	64 85	158 53	253 27	507 00	851 88
70	75 44	170 16	264 16	512 28	884 87

AMERICAN MEN

AM(5) MEAN RESERVES PER $1,000 **3%**

20-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year
15	$16 10	$46 25	$78 18	$166 19	$269 04	$390 35
20	17 82	51 09	86 87	184 89	300 99	436 93
25	19 80	56 98	96 65	208 01	338 04	488 53
30	22 28	64 57	109 65	234 81	378 74	543 84
35	25 29	73 34	124 13	263 30	421 05	601 18
40	28 71	82 67	139 20	292 02	463 01	658 62
45	32 64	92 41	154 45	319 75	502 57	714 11
50	37 18	102 49	169 52	345 25	537 57	765 77
55	42 64	113 00	184 32	367 59	565 98	812 04
60	49 47	124 48	199 27	386 64	586 39	851 88
65	58 51	137 95	215 62	403 76	598 82	884 87
70	70 88	154 93	235 33	422 02	605 66	911 17

10-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year
15	$86 21	$263 74	$453 20	$985 44
20	86 21	263 39	452 66	985 44
25	86 17	263 04	452 25	985 44
30	86 21	263 08	452 29	985 44
35	86 41	263 25	452 23	985 44
40	86 72	263 13	451 60	985 44
45	87 20	262 63	450 17	985 44
50	87 97	261 62	447 59	985 44
55	89 18	259 90	443 38	985 44
60	91 10	257 34	436 97	985 44
65	94 21	253 89	427 72	985 44
70	99 37	249 98	415 29	985 44

15-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year	15th Year
15	$53 40	$161 96	$277 68	$602 06	$985 44
20	53 39	161 51	276 87	601 25	985 44
25	53 35	161 14	276 40	600 99	985 44
30	53 48	161 46	276 67	601 15	985 44
35	53 86	162 12	277 50	600 88	985 44
40	54 45	162 73	277 80	599 66	985 44
45	55 37	163 33	277 65	597 08	985 44
50	56 81	163 98	276 96	592 61	985 44
55	59 06	164 84	275 73	585 61	985 44
60	62 59	166 35	274 17	575 34	985 44
65	68 19	169 39	273 14	561 49	985 44
70	77 09	175 64	274 54	544 80	985 44

AMERICAN MEN

AM[(5)] MEAN RESERVES PER $1,000 **3%**

20-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year
15	$37 25	$111 86	$191 28	$413 33	$675 24	$985 44
20	37 23	111 37	190 35	412 16	674 60	985 44
25	37 24	111 13	190 10	412 31	674 61	985 44
30	37 51	111 85	191 25	413 58	674 80	985 44
35	38 11	113 19	192 97	414 80	674 34	985 44
40	39 05	114 81	194 84	415 51	672 72	985 44
45	40 49	116 93	197 04	415 62	669 49	985 44
50	42 73	119 87	199 89	415 17	664 17	985 44
55	46 17	124 16	203 99	414 52	656 26	985 44
60	51 42	130 71	210 41	414 71	645 75	985 44
65	59 39	140 79	220 82	418 01	633 73	985 44
70	71 16	155 88	237 13	427 68	623 15	985 44

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[(5)] COMMUTATION TABLE **3½%**

Age x	D_x	N_x	S_x
15	59689.06	1385086.17	26550474.12
16	57471.05	1325397.11	25165387.95
17	55331.45	1267926.06	23839990.84
18	53266.53	1212594.61	22572064.78
19	51274.35	1159328.08	21359470.17
20	49351.47	1108053.73	20200142.09
21	47495.63	1058702.26	19092088.36
22	45705.12	1011206.63	18033386.10
23	43977.77	965501.51	17022179.47
24	42312.79	921523.74	16056677.96
25	40708.01	879210.95	15135154.22
26	39161.74	838502.94	14255943.27
27	37672.71	799341.20	13417440.33
28	36238.84	761668.49	12618099.13
29	34858.87	725429.65	11856430.64
30	33530.79	690570.78	11131000.99
31	32252.32	657039.99	10440430.21
32	31021.97	624787.67	9783390.22
33	29837.63	593765.70	9158602.55
34	28696.37	563928.07	8564836.85
35	27596.07	535231.70	8000908.78
36	26535.34	507635.63	7465677.08
37	25511.44	481100.29	6958041.45
38	24522.65	455588.85	6476941.16
39	23567.38	431066.20	6021352.31
40	22643.88	407498.82	5590286.11
41	21750.27	384854.94	5182787.29
42	20885.31	363104.67	4797932.35
43	20047.15	342219.36	4434827.68
44	19234.74	322172.21	4092608.32
45	18446.49	302937.47	3770436.11
46	17681.13	284490.98	3467498.64
47	16937.70	266809.85	3183007.66
48	16214.74	249872.15	2916197.81
49	15511.49	233657.41	2666325.66

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[5] COMMUTATION TABLE 3½%

Age x	D_x	$\mathbb{N}_x$	$\mathbb{S}_x$
50	14826.51	218145.92	2432668.25
51	14159.23	203319.41	2214522.33
52	13508.92	189160.18	2011202.92
53	12874.29	175651.26	1822042.74
54	12255.12	162776.97	1646391.48
55	11650.29	150521.85	1483614.51
56	11059.68	138871.56	1333092.66
57	10482.46	127811.88	1194221.10
58	9918.439	117329.418	1066409.223
59	9367.312	107410.979	949079.805
60	8828.916	98043.667	841668.826
61	8302.730	89214.751	743625.159
62	7789.119	80912.021	654410.408
63	7288.043	73122.902	573498.387
64	6799.560	65834.859	500375.485
65	6324.024	59035.299	434540.626
66	5861.722	52711.275	375505.327
67	5413.278	46849.553	322794.052
68	4979.014	41436.275	275944.499
69	4559.734	36457.261	234508.224
70	4156.009	31897.527	198050.963
71	3768.636	27741.518	166153.436
72	3398.341	23972.882	138411.918
73	3045.941	20574.541	114439.036
74	2712.233	17528.600	93864.495
75	2397.991	14816.367	76335.895
76	2103.876	12418.376	61519.528
77	1830.448	10314.500	49101.152
78	1578.163	8484.052	38786.652
79	1347.450	6905.889	30302.600
80	1138.256	5558.439	23396.711
81	950.4827	4420.1830	17838.2720
82	783.8739	3469.7003	13418.0890
83	637.8032	2685.8264	9948.3887
84	511.4444	2048.0232	7262.5623

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM(5) COMMUTATION TABLE **3½%**

Age x	D_x	$\mathbb{N}_x$	$\mathbb{S}_x$
85	403.6447	1536.5788	5214.5391
86	313.1376	1132.9341	3677.9603
87	238.4687	819.7965	2545.0262
88	178.0355	581.3278	1725.2297
89	130.0293	403.2923	1143.9019
90	92.75432	273.26297	740.60960
91	64.49329	180.50865	467.34663
92	43.65242	116.01536	286.83798
93	28.63417	72.36294	170.82262
94	18.20745	43.72877	98.45968
95	11.19474	25.52132	54.73091
96	6.622148	14.326582	29.209587
97	3.767836	7.704434	14.883005
98	2.026272	3.936598	7.178571
99	1.061831	1.910326	3.241973
100	.5129618	.8484953	1.3316470
101	.2168317	.3355335	.4831517
102	.0897854	.1187018	.1476182
103	.0289164	.0289164	.0289164

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[(5)] COMMUTATION TABLE $3\frac{1}{2}\%$

Age x	C_x	M_x	R_x
15	199.5402	12850.3988	487244.0742
16	196.1357	12650.8586	474393.6754
17	193.8100	12454.7229	461742.8168
18	190.8971	12260.9129	449288.0939
19	188.9648	12070.0158	437027.1810
20	186.9448	11881.0510	424957.1652
21	184.3762	11694.1062	413076.1142
22	181.7675	11509.7300	401382.0080
23	177.8106	11327.9625	389872.2780
24	173.9134	11150.1519	378544.3155
25	169.6676	10976.2385	367394.1636
26	164.7201	10806.5709	356417.9251
27	159.9132	10641.8508	345611.3542
28	154.5055	10481.9376	334969.5034
29	149.2807	10327.4321	324487.5658
30	144.5767	10178.1514	314160.1337
31	139.6877	10033.5747	303981.9823
32	135.2853	9893.8870	293948.4076
33	132.2628	9758.6017	284054.5206
34	129.8900	9626.3389	274295.9189
35	127.5264	9496.4489	264669.5800
36	126.5743	9368.9225	255173.1311
37	126.0819	9242.3482	245804.2086
38	126.0008	9116.2663	236561.8604
39	126.5388	8990.2655	227445.5941
40	127.8724	8863.7267	218455.3286
41	129.4427	8735.8543	209591.6019
42	131.8996	8606.4116	200855.7476
43	134.4825	8474.5120	192249.3360
44	137.8032	8340.0295	183774.8240
45	141.5674	8202.2263	175434.7945
46	145.5149	8060.6589	167232.5682
47	150.1845	7915.1440	159171.9093
48	154.9277	7764.9595	151256.7653
49	160.4318	7610.0318	143491.8058

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM(5) COMMUTATION TABLE **3½%**

Age x	C_x	M_x	R_x
50	165.9055	7449.6000	135881.7740
51	171.4941	7283.6945	128432.1740
52	177.8070	7112.2004	121148.4795
53	183.8088	6934.3934	114036.2791
54	190.4075	6750.5846	107101.8857
55	196.6411	6560.1771	100351.3011
56	203.2204	6363.5360	93791.1240
57	209.5378	6160.3156	87427.5880
58	215.7211	5950.7778	81267.2724
59	221.6273	5735.0567	75316.4946
60	227.6233	5513.4294	69581.4379
61	232.8418	5285.8061	64068.0085
62	237.6760	5052.9643	58782.2024
63	242.0276	4815.2883	53729.2381
64	245.5994	4573.2607	48913.9498
65	248.4463	4327.6613	44340.6891
66	250.2212	4079.2150	40013.0278
67	251.2064	3828.9938	35933.8128
68	250.9074	3577.7874	32104.8190
69	249.5315	3326.8800	28527.0316
70	246.8315	3077.3485	25200.1516
71	242.8527	2830.5170	22122.8031
72	237.4809	2587.6643	19292.2861
73	230.7049	2350.1834	16704.6218
74	222.5244	2119.4785	14354.4384
75	213.0229	1896.9541	12234.9599
76	202.2829	1683.9312	10338.0058
77	190.3855	1481.6483	8654.0746
78	177.3448	1291.2628	7172.4263
79	163.6287	1118.9180	5881.1635
80	149.2814	950.2893	4767.2455
81	134.4669	801.0079	3816.9562
82	119.5629	666.5410	3015.9483
83	104.7905	546.9781	2349.4073
84	90.50450	442.18759	1802.42918

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM(5) COMMUTATION TABLE $3\frac{1}{2}\%$

Age x	C_x	M_x	R_x
85	76.85728	351.68309	1360.24159
86	64.07969	274.82581	1008.55850
87	52.36908	210.74612	733.73269
88	41.98569	158.37704	522.98657
89	32.87781	116.39135	364.60953
90	25.12442	83.51354	248.21818
91	18.65993	58.38912	164.70464
92	13.54208	39.72919	106.31552
93	9.458414	26.187111	66.586328
94	6.396995	16.728697	40.399217
95	4.194027	10.331702	23.670520
96	2.630376	6.137675	13.338818
97	1.614149	3.507299	7.201143
98	.8959197	1.8931502	3.6938443
99	.5129618	.9972305	1.8006941
100	.2787836	.4842687	.8034636
101	.1197138	.2054851	.3191949
102	.0578328	.0857713	.1137098
103	.0279385	.0279385	.0279385

AMERICAN MEN

AM[5] VALUES OF a_x, A_x 3½%

Age x	a_x	A_x	Age x	a_x	A_x	Age x	a_x	A_x
15	23.20506	215.29	50	14.71323	502.45	85	3.806761	871.27
16	23.06200	220.13	51	14.35950	514.41	86	3.618007	877.65
17	22.91511	225.09	52	14.00261	526.48	87	3.437753	883.75
18	22.76466	230.18	53	13.64357	538.62	88	3.265235	889.58
19	22.61029	235.40	54	13.28236	550.84	89	3.101549	895.12
20	22.45229	240.74	55	12.92001	563.09	90	2.946094	900.37
21	22.29052	246.21	56	12.55656	575.38	91	2.798875	905.35
22	22.12458	251.83	57	12.19293	587.68	92	2.657707	910.13
23	21.95431	257.58	58	11.82942	599.97	93	2.527153	914.54
24	21.77885	263.52	59	11.46657	612.24	94	2.401697	918.78
25	21.59798	269.63	60	11.10484	624.47	95	2.279760	922.91
26	21.41128	275.95	61	10.74523	636.63	96	2.163434	926.84
27	21.21804	282.48	62	10.38783	648.72	97	2.044790	930.85
28	21.01802	289.25	63	10.03327	660.71	98	1.942779	934.30
29	20.81048	296.26	64	9.682223	672.58	99	1.799087	939.16
30	20.59512	303.55	65	9.335085	684.32	100	1.654110	944.06
31	20.37187	311.10	66	8.992456	695.91	101	1.547437	947.67
32	20.14017	318.93	67	8.654563	707.33	102	1.322061	955.29
33	19.89989	327.06	68	8.322185	718.57	103	1.000000	966.18
34	19.65155	335.45	69	7.995480	729.62			
35	19.39521	344.12	70	7.675038	740.46			
36	19.13055	353.07	71	7.361156	751.07			
37	18.85822	362.28	72	7.054290	761.45			
38	18.57829	371.75	73	6.754740	771.58			
39	18.29080	381.47	74	6.462793	781.45			
40	17.99598	391.44	75	6.178658	791.06			
41	17.69426	401.64	76	5.902618	800.39			
42	17.38565	412.08	77	5.634959	809.45			
43	17.07072	422.73	78	5.375904	818.21			
44	16.74950	433.59	79	5.125154	826.69			
45	16.42250	444.65	80	4.883294	834.86			
46	16.09009	455.89	81	4.650461	842.74			
47	15.75243	467.31	82	4.426350	850.32			
48	15.41019	478.88	83	4.211058	857.60			
49	15.06351	490.61	84	4.004391	864.59			

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

AM(5) NET ANNUAL PREMIUMS PER $1,000 3½%

Age	Whole Life	10-Payment Life	15-Payment Life	20-Payment Life	10-Year Endowment	15-Year Endowment	20-Year Endowment
15	$9 28	$25 40	$18 50	$15 12	$84 18	$52 13	$36 42
20	10 72	28 46	20 74	16 96	84 40	52 34	36 63
25	12 48	31 91	23 27	19 05	84 53	52 48	36 82
30	14 74	35 96	26 26	21 54	84 64	52 68	37 16
35	17 74	40 88	29 95	24 68	84 98	53 21	37 92
40	21 75	46 81	34 49	28 64	85 77	54 30	39 36
45	27 08	53 81	40 03	33 63	87 21	56 21	41 81
50	34 15	62 03	46 82	40 00	89 63	59 37	45 79
55	43 58	71 71	55 30	48 34	93 53	64 40	52 03
60	56 23	83 35	66 25	59 61	99 66	72 27	61 65
65	73 81	97 87	80 93	75 27	109 20	84 44	76 17
70	96 48	116 84	101 36	97 31	123 97	103 07	97 60

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

AM[5] TERMINAL RESERVES PER $1,000 **3½%**

ORDINARY LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	$6 16	$18 98	$32 44	$69 25	$112 47	$164 18	$292 29
20	7 21	22 18	38 05	82 72	136 16	198 48	344 69
25	8 64	26 85	46 43	101 99	166 78	239 63	401 80
30	10 84	33 76	58 26	126 20	202 60	285 60	460 80
35	13 65	42 12	72 14	153 27	241 40	333 86	518 69
40	16 77	51 41	87 44	182 42	282 06	382 93	573 51
45	20 24	61 64	104 08	213 27	323 80	431 57	623 77
50	24 04	72 70	121 88	245 25	365 53	478 36	668 10
55	28 13	84 41	140 49	277 47	405 96	521 78	705 36
60	32 38	96 50	159 37	308 86	443 61	560 25	734 70
65	36 70	108 50	177 83	338 12	476 89	592 21	755 79
70	40 90	119 91	194 97	363 74	504 01	616 15	784 48

10-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year
15	$22 91	$71 19	$122 95	$269 63
20	25 63	79 67	137 76	303 55
25	28 84	89 86	155 72	344 12
30	32 90	102 59	177 69	391 44
35	37 71	117 27	202 67	444 65
40	42 86	133 02	229 48	502 45
45	48 14	149 15	257 00	563 09
50	53 23	164 72	283 69	624 47
55	57 76	178 53	307 66	684 32
60	61 22	189 22	326 64	740 46
65	63 20	195 32	338 22	791 06
70	63 35	195 59	339 99	834 86

15-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year
15	$15 74	$48 85	$84 22	$183 89	$303 55
20	17 62	54 66	94 37	207 46	344 12
25	19 86	61 83	107 11	236 42	391 44
30	22 81	71 13	123 10	270 19	444 65
35	26 34	81 76	141 00	306 98	502 45
40	30 03	92 90	159 65	345 13	563 09
45	33 76	104 04	178 18	382 77	624 47
50	37 31	114 52	195 42	417 61	684 32
55	40 48	123 63	210 15	447 01	740 46
60	43 03	130 73	221 12	468 19	791 06
65	44 92	135 44	227 58	478 63	834 86
70	46 28	138 06	229 75	476 73	871 27

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

AMERICAN MEN

AM[5] TERMINAL RESERVES PER $1,000 3½%

20-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year
15	$12 23	$37 90	$65 24	$141 86	$233 50	$344 12
20	13 69	42 40	73 11	160 37	265 62	391 44
25	15 47	48 14	83 35	183 79	303 49	444 65
30	17 92	55 84	96 57	211 28	345 62	502 45
35	20 87	64 67	111 30	240 69	389 86	563 09
40	23 94	73 86	126 50	270 43	434 07	624 47
45	27 08	83 09	141 56	299 01	475 89	684 32
50	30 17	92 01	155 83	324 81	512 68	740 46
55	33 14	100 33	168 78	346 31	541 78	791 06
60	35 98	108 05	180 22	362 65	560 91	834 86
65	38 82	115 43	190 62	374 25	568 93	871 27
70	41 82	123 01	200 90	383 03	566 71	900 37

10-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year
15	$83 95	$261 52	$452 87	$1,000 00
20	83 76	260 99	452 21	1,000 00
25	83 53	260 53	451 74	1,000 00
30	83 51	260 53	451 72	1,000 00
35	83 57	260 49	451 43	1,000 00
40	83 41	259 88	450 31	1,000 00
45	82 98	258 45	447 99	1,000 00
50	82 14	255 84	443 93	1,000 00
55	80 74	251 56	437 36	1,000 00
60	78 56	244 98	427 23	1,000 00
65	75 43	235 38	412 21	1,000 00
70	71 22	222 12	390 82	1,000 00

15-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year	15th Year
15	$50 67	$157 73	$272 97	$601 74	$1,000 00
20	50 45	157 08	272 00	600 87	1,000 00
25	50 22	156 59	271 46	600 55	1,000 00
30	50 29	156 87	271 86	600 57	1,000 00
35	50 54	157 32	272 23	599 95	1,000 00
40	50 65	157 40	271 93	598 10	1,000 00
45	50 64	157 00	270 72	594 47	1,000 00
50	50 45	155 94	268 25	588 29	1,000 00
55	50 05	154 06	264 20	578 55	1,000 00
60	49 43	151 31	258 25	564 00	1,000 00
65	48 72	147 86	250 58	543 44	1,000 00
70	48 17	144 42	241 94	516 33	1,000 00

AMERICAN MEN

AM (5) TERMINAL RESERVES PER $1,000 **3½%**

20-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year
15	$34 35	$106 86	$184 79	$406 52	$674 62	$1,000 00
20	34 13	106 16	183 69	405 28	673 93	1,000 00
25	33 95	105 80	183 36	405 38	673 81	1,000 00
30	34 15	106 50	184 47	406 48	673 75	1,000 00
35	34 63	107 64	185 94	407 31	672 83	1,000 00
40	35 10	108 74	187 23	407 26	670 39	1,000 00
45	35 62	109 88	188 37	406 09	665 84	1,000 00
50	36 23	111 12	189 44	403 59	658 39	1,000 00
55	37 03	112 69	190 72	399 72	647 16	1,000 00
60	38 14	115 00	192 75	394 99	631 45	1,000 00
65	39 79	118 62	196 52	390 91	611 38	1,000 00
70	42 14	124 09	202 99	389 80	588 69	1,000 00

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

AM[(5)] MEAN RESERVES PER $1,000 **3½%**

ORDINARY LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	$7 72	$20 38	$33 68	$70 00	$112 47	$163 30	$289 89
20	8 97	23 75	39 38	83 28	135 81	197 28	342 25
25	10 56	28 46	47 69	102 30	166 19	238 30	399 65
30	12 79	35 30	59 41	126 42	202 04	284 47	459 39
35	15 70	43 78	73 41	153 71	241 24	333 39	518 61
40	19 25	53 54	89 23	183 56	282 87	383 76	575 49
45	23 66	64 76	106 96	215 78	326 33	434 54	628 66
50	29 10	77 58	126 64	250 03	370 81	484 55	676 96
55	35 86	92 14	148 29	285 83	415 35	532 57	719 50
60	44 31	108 65	171 86	322 55	458 93	577 48	755 82
65	55 01	127 36	197 32	359 56	500 59	618 28	785 91
70	68 69	148 64	224 70	396 23	539 38	654 26	823 28

10-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year
15	$24 16	$71 62	$122 49	$266 57
20	27 05	80 16	137 20	299 91
25	30 38	90 28	154 90	339 79
30	34 43	102 82	176 55	386 46
35	39 30	117 47	201 38	439 12
40	44 84	133 51	228 36	496 53
45	50 98	150 40	256 50	556 96
50	57 63	167 43	284 46	618 36
55	64 74	183 72	310 65	678 45
60	72 29	198 39	333 28	735 04
65	80 54	210 69	350 61	786 26
70	90 10	220 40	361 32	830 78

15-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year
15	$17 12	$49 69	$84 49	$182 46	$299 91
20	19 18	55 62	94 64	205 65	339 79
25	21 57	62 78	107 21	234 15	386 46
30	24 54	71 96	123 01	267 59	439 12
35	28 15	82 65	140 92	304 28	496 53
40	32 26	94 20	159 96	342 68	556 96
45	36 90	106 26	179 42	381 10	618 36
50	42 07	118 42	198 37	417 44	678 45
55	47 89	130 30	215 94	449 44	735 04
60	54 64	141 79	231 45	474 83	786 26
65	62 93	153 21	244 87	491 93	830 78
70	73 82	165 85	257 46	500 44	867 93

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

AM[5] MEAN RESERVES PER $1,000 **3½%**

20-PAYMENT LIFE

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year
15	$13 68	$38 95	$65 86	$141 23	$231 19	$339 79
20	15 33	43 59	73 78	159 46	262 80	386 46
25	17 26	49 35	83 91	182 53	300 23	439 12
30	19 73	56 95	96 98	209 83	342 12	496 53
35	22 78	65 89	111 81	239 34	386 43	556 96
40	26 29	75 63	127 49	269 63	431 13	618 36
45	30 36	85 75	143 61	299 40	474 05	678 45
50	35 09	96 43	159 75	327 31	512 82	735 04
55	40 74	107 63	175 76	352 26	545 16	786 26
60	47 80	119 83	191 98	373 96	563 44	830 77
65	57 05	134 01	209 55	393 60	585 49	867 93
70	69 57	151 57	230 29	414 02	595 47	897 75

10-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year
15	$84 07	$258 39	$446 23	$983 09
20	84 08	258 05	445 69	983 09
25	84 03	257 70	445 28	983 09
30	84 08	257 74	445 33	983 09
35	84 28	257 92	445 27	983 09
40	84 59	257 82	444 67	983 09
45	85 10	257 37	443 27	983 09
50	85 89	256 41	440 74	983 09
55	87 14	254 78	436 63	983 09
60	89 11	252 36	430 35	983 09
65	92 32	249 14	421 32	983 09
70	97 60	245 55	409 21	983 09

15-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year	15th Year
15	$51 40	$156 54	$269 70	$592 39	$983 09
20	51 40	156 10	268 90	591 57	983 09
25	51 35	155 73	268 43	591 30	983 09
30	51 49	156 06	268 91	591 49	983 09
35	51 88	156 74	269 58	591 24	983 09
40	52 48	157 40	269 94	590 07	983 09
45	53 43	158 08	269 91	587 57	983 09
50	54 91	158 86	269 40	583 22	983 09
55	57 23	159 91	268 44	576 39	983 09
60	60 85	161 71	267 29	566 40	983 09
65	66 58	165 13	266 81	552 98	983 09
70	75 62	171 88	268 95	536 97	983 09

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

AM[5] MEAN RESERVES PER $1,000 **3½%**

20-YEAR ENDOWMENT

Age	1st Year	3d Year	5th Year	10th Year	15th Year	20th Year
15	$35 39	$106 62	$183 17	$400 87	$663 91	$983 09
20	35 38	106 14	182 26	399 70	663 27	983 09
25	35 39	105 91	182 01	399 87	663 29	983 09
30	35 66	106 65	183 20	401 21	663 53	983 09
35	36 28	108 03	184 99	402 55	663 15	983 09
40	37 23	109 72	186 98	403 44	661 62	983 09
45	38 72	111 97	189 38	403 84	658 54	983 09
50	41 01	115 09	192 54	403 82	653 43	983 09
55	44 53	119 65	197 07	403 80	645 87	983 09
60	49 90	126 56	204 07	404 87	635 89	983 09
65	57 98	137 07	215 19	409 29	624 64	983 09
70	69 87	152 60	232 25	420 26	615 13	983 09

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

ILLINOIS STANDARD

NET ANNUAL PREMIUMS PER $1,000, 3½%   AMERICAN MEN

FIRST YEAR

Age	Ordinary Life	10-Payment Life	15-Payment Life	20-Payment Life	10-Year Endowment	15-Year Endowment	20-Year Endowment
15	$3 34	$14 23	$6 92	$3 34	$73 00	$40 55	$24 64
20	3 79	15 96	7 79	3 79	71 90	39 39	23 46
25	4 17	17 79	8 64	4 17	70 41	37 85	21 94
30	4 31	19 60	9 31	4 31	68 28	35 74	19 93
35	4 62	21 83	10 22	4 62	65 94	33 48	17 85
40	5 65	24 97	11 87	5 65	63 92	31 67	16 36
45	7 67	29 13	14 48	7 67	62 53	30 66	15 86
50	11 19	34 59	18 43	11 19	62 20	30 98	16 98
55	16 88	41 67	24 26	16 88	63 49	33 36	20 57
60	25 78	50 94	32 81	25 78	67 25	38 83	27 81
65	39 29	63 22	45 28	39 29	74 56	48 80	40 19
70	59 39	80 07	68 68	59 39	87 21	65 39	59 68

RENEWALS

Age	Ordinary Life	10-Payment Life	15-Payment Life	20-Payment Life	10-Year Endowment	15-Year Endowment	20-Year Endowment
15	$9 54	$26 90	$19 59	$16 01	$85 67	$53 22	$37 31
20	11 05	30 13	21 96	17 96	86 07	53 56	37 63
25	12 89	33 80	24 65	20 18	86 42	53 86	37 95
30	15 27	38 15	27 86	22 86	86 83	54 29	38 48
35	18 46	43 45	31 83	26 24	87 55	55 09	39 47
40	22 70	49 78	36 68	30 46	88 74	56 49	41 17
45	28 33	57 21	42 56	35 75	90 61	58 74	43 94
50	35 82	65 89	49 74	42 49	93 50	62 28	48 28
55	45 82	76 09	58 68	51 30	97 91	67 78	54 99
60	59 25	88 34	70 21	63 18	104 65	76 24	65 22
65	77 39	103 65	85 71	79 71	114 98	89 22	80 62
70	102 03	123 72	107 83	103 05	130 86	109 05	108 34

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

ILLINOIS STANDARD

Comparison of Net Annual Premiums per $1,000 of Insurance, 3½% Interest
Modified Preliminary Term

Plan	First Year				Renewal		
	Age	American	AM [5]	Difference	American	AM [5]	Difference
Ordinary Life	20 40 60	$7.54 9.46 25.79	$3.79 5.65 25.78	—$3.75 —3.81 — .01	$13.77 24.36 59.92	$11.05 22.70 59.25	—$2.72 —1.66 — .67
Twenty-Payment Life	20 40 60	7.54 9.46 25.79	3.79 5.65 25.78	—3.75 —3.81 — .01	21.76 32.47 63.44	17.96 30.46 63.18	—3.80 —2.01 — .26
Twenty-Year Endowment	20 40 60	25.71 19.89 27.59	23.46 16.36 27.81	—2.25 —3.53 .22	39.93 42.91 65.24	37.63 41.17 65.22	—2.30 —1.74 — .02

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915
ILLINOIS STANDARD

MEAN RESERVES PER \$1,000, 3½% AMERICAN MEN

ORDINARY LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	\$1 67	\$14 40	\$27 79	\$64 33	\$107 07	\$158 21	\$285 58
20	1 90	16 79	32 54	76 76	129 67	191 58	337 60
25	2 09	20 15	39 54	94 62	159 07	231 81	394 57
30	2 16	24 91	49 29	117 03	193 47	276 81	453 65
35	2 31	30 79	60 84	142 24	230 98	324 40	512 19
40	2 83	37 69	73 98	169 93	270 93	373 53	568 54
45	3 84	45 79	88 85	199 93	312 76	423 20	621 34
50	5 60	55 27	105 54	231 97	355 73	472 26	669 42
55	8 44	66 35	124 12	265 65	398 91	519 53	711 87
60	12 89	79 39	144 71	300 44	441 39	563 91	748 22
65	19 65	94 76	167 38	335 81	482 21	604 38	778 40
70	29 70	113 05	192 36	371 20	520 45	640 24	816 46

10-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year
15	\$12 77	\$62 44	\$115 69	\$266 58
20	14 31	69 88	129 58	299 91
25	15 98	78 66	146 28	339 79
30	17 75	79 36	166 57	386 46
35	19 87	101 79	189 76	439 12
40	22 54	115 51	215 00	496 53
45	25 76	130 03	241 34	556 97
50	29 55	144 68	267 49	618 36
55	33 90	158 66	291 84	678 45
60	38 85	171 06	317 60	735 04
65	44 53	181 02	327 90	786 26
70	51 44	188 19	336 27	830 78

15-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	\$5 32	\$39 22	\$75 45	\$177 51	\$299 91
20	5 98	43 89	84 52	200 10	339 79
25	6 65	49 54	95 77	227 88	386 46
30	7 26	56 61	109 76	260 32	439 12
35	8 02	64 79	125 50	295 81	496 53
40	9 18	73 71	142 27	332 93	556 97
45	10 79	83 09	159 39	369 99	618 36
50	13 01	92 62	176 04	404 93	678 45
55	16 02	101 97	191 35	435 44	735 04
60	20 14	111 06	204 67	459 24	786 26
65	25 88	120 15	215 92	474 54	830 78
70	34 21	130 48	226 28	480 96	867 93

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

ILLINOIS STANDARD

MEAN RESERVES PER $1,000, 3½% AMERICAN MEN

20-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year
15	$1 67	$27 84	$55 73	$133 86	$227 15	$339 79
20	1 90	31 16	62 44	151 19	258 26	386 46
25	2 09	35 30	71 09	173 20	295 11	439 12
30	2 16	40 69	82 15	199 03	336 19	496 53
35	2 31	46 98	94 56	226 80	379 52	556 97
40	2 83	53 86	107 74	255 25	423 15	618 36
45	3 84	61 29	121 32	283 13	464 93	678 45
50	5 60	69 26	135 01	309 17	502 59	735 04
55	8 44	77 92	148 71	332 33	533 55	786 26
60	12 89	87 80	162 84	352 33	556 45	830 78
65	19 65	99 30	178 50	370 40	570 99	867 93
70	29 70	115 32	197 51	389 45	579 41	897 75

10-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year
15	$72 68	$249 21	$439 42	$983 09
20	71 34	247 78	438 08	983 09
25	69 64	246 08	436 67	983 09
30	67 40	244 29	435 35	983 09
35	64 86	242 25	433 65	983 09
40	62 30	239 83	431 31	983 09
45	59 88	236 99	428 12	983 09
50	57 81	233 66	423 77	983 09
55	56 30	229 71	417 82	983 09
60	55 68	225 03	409 67	983 09
65	56 31	219 47	398 61	983 09
70	58 94	213 35	384 16	983 09

15-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	$39 60	$146 08	$260 66	$582 44	$983 09
20	38 19	144 38	258 78	586 02	983 09
25	36 44	142 49	256 98	585 03	983 09
30	34 21	140 72	255 67	584 23	983 09
35	31 75	138 85	254 16	582 78	983 09
40	29 39	136 92	252 25	580 32	983 09
45	27 32	134 92	249 89	576 46	983 09
50	25 86	133 06	247 06	570 70	983 09
55	25 36	131 58	243 84	562 39	983 09
60	26 36	130 99	240 51	550 82	983 09
65	29 53	132 07	237 85	535 60	983 09
70	36 01	136 46	237 77	517 50	983 09

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

ILLINOIS STANDARD

MEAN RESERVES PER $1,000, 3½%   AMERICAN MEN

20-YEAR ENDOWMENT

AGE	1ST YEAR	2ND YEAR	3RD YEAR	10TH YEAR	15TH YEAR	20TH YEAR
15	$23 38	$95 52	$173 04	$393 50	$659 87	$983 09
20	21 95	93 72	170 92	391 44	658 74	983 09
25	20 21	91 86	169 19	390 53	658 17	983 09
30	18 08	90 40	168 36	390 42	657 60	983 09
35	15 81	89 11	167 73	390 00	656 23	983 09
40	13 76	88 05	167 22	389 06	653 65	983 09
45	12 20	87 51	167 10	387 58	649 43	983 09
50	11 52	87 93	167 79	385 69	643 11	983 09
55	12 23	89 94	170 02	383 87	634 27	983 09
60	14 99	94 53	174 94	383 25	622 91	983 09
65	20 58	102 87	184 15	386 10	610 15	983 09
70	30 00	116 35	199 47	395 69	599 07	983 09

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 15

Issues Prior to 1900 in Force on Anniversary in 1900 ....[illegible]
Issues from 1900 to 1914, Inclusive..$2,110,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	65,500	390,500	326,500	7,000	2,110,000	.00332
2	34,500	261,700	71,700	12,500	1,451,500	.00861
3	26,500	225,700	41,500	3,000	1,140,100	.00263
4	33,000	126,000	35,500	. . .	896,400	
5	19,500	177,400	31,500	1,000	767,900	.00130
6	16,000	91,200	17,000	3,000	577,500	.00519
7	12,000	32,500	33,500	. . .	482,300	
8	10,500	40,500	21,000	2,000	428,300	.00467
9	5,000	38,500	13,000	3,000	375,300	.00799
10	12,500	31,500	17,000	. . .	325,800	
11	10,500	34,000	9,500	1,000	289,800	.00345
12	18,000	23,300	3,000	7,500	255,800	.02932
13	6,500	11,500	6,000	1,000	240,000	.00417
14	4,000	9,500	2,000	. . .	228,000	
15	12,500	10,000	11,000	. . .	220,500	
16	6,500	40,000	15,000	. . .	212,000	
17	3,000	26,500	1,000	. . .	163,500	
18	7,000	19,500	. . .	. . .	139,000	
19	2,000	10,000	1,000	1,000	126,500	.00791
20	6,000	3,500	95,000	. . .	116,500	
21	1,000	6,000	1,000	. . .	24,000	
22	3,000	. . .	. . .	. . .	18,000	
23	. . .	. . .	. . .	3,000	21,000	.14286
24	2,000	. . .	. . .	. . .	18,000	
25	2,000	. . .	. . .	. . .	20,000	
26	17,000	. . .	. . .	. . .	22,000	
27	3,000	3,000	. . .	. . .	39,000	
28	. . .	. . .	. . .	. . .	39,000	
29	3,500	. . .	. . .	. . .	39,000	
30	9,000	. . .	. . .	5,000	42,500	.11765
31	12,000	. . .	. . .	2,000	46,500	.04301
32	3,000	. . .	5,000	. . .	56,500	
33	4,000	2,000	1,000	. . .	54,500	
34	9,000	1,000	1,000	. . .	55,500	
35	12,000	5,000	. . .	2,000	62,500	.03200

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 15

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 ....$422,500
ISSUES FROM 1900 TO 1914, INCLUSIVE.......................................$2,110,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	3,000	1,000	4,000	...	67,500	
37	2,000	...	...	...	65,500	
38	2,000	...	2,000	2,000	67,500	.02963
39	5,000	...	...	...	65,500	
40	...	...	...	...	70,500	
41	...	2,000	10,000	2,000	70,500	.02837
42	...	3,000	7,500	1,000	56,500	.01770
43	...	...	1,000	...	45,000	
44	...	1,000	...	...	44,000	
45	1,000	3,000	...	...	43,000	
46	...	6,000	...	10,000	41,000	.24390
47	...	...	...	...	25,000	
48	10,000	2,000	...	...	25,000	
49	...	9,000	...	...	33,000	
50	2,000	7,000	...	2,000	24,000	.08333
51	2,500	2,000	...	1,000	17,000	.05882
52	...	...	...	...	16,500	
53	...	2,000	...	...	16,500	
54	3,500	...	...	...	14,500	
55	...	...	...	2,000	18,000	.11111
56	...	...	...	...	16,000	
57	...	...	...	...	16,000	
58	...	...	...	1,000	16,000	.06250
59	...	...	...	1,500	15,000	.10000
60	...	...	...	...	13,500	
61	...	...	...	...	13,500	
62	...	...	...	10,000	13,500	.74074
63	...	...	...	...	3,500	
64	...	...	...	...	3,500	
65	...	...	...	...	3,500	
66	...	...	...	...	3,500	
67	...	...	...	...	3,500	
68	...	...	...	...	3,500	
69	...	3,500	...	...	3,500	
Totals	422,500	1,661,800	784,200	86,500	12,058,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 16

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $951,900
ISSUES FROM 1900 TO 1914, INCLUSIVE. $6,187,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	154,300	975,600	1,094,400	10,500	6,187,000	.00170
2	90,900	739,500	243,900	17,500	4,260,800	.00411
3	103,300	552,000	111,000	12,000	3,350,800	.00358
4	82,500	420,000	106,000	11,000	2,779,100	.00396
5	46,000	360,200	96,000	1,000	2,324,600	.00043
6	38,500	273,200	71,000	7,000	1,913,400	.00366
7	29,600	165,100	48,500	6,000	1,600,700	.00375
8	52,000	128,700	63,000	8,000	1,410,700	.00567
9	39,600	138,000	61,000	6,000	1,263,000	.00475
10	26,600	134,800	34,800	1,000	1,094,600	.00091
11	52,000	136,000	30,500	1,000	950,600	.00105
12	29,500	108,400	18,500	2,000	835,100	.00239
13	21,000	60,900	27,000	3,000	735,700	.00408
14	21,500	34,500	21,500	2,000	665,800	.00300
15	13,000	41,500	42,000	. . .	629,300	
16	12,000	103,800	9,000	. . .	558,800	
17	11,000	59,900	4,000	1,000	458,000	.00218
18	4,000	56,800	5,000	2,000	404,100	.00495
19	2,500	47,500	9,000	5,000	344,300	.01452
20	. . .	8,000	227,200	1,000	285,300	.00351
21	3,000	8,000	2,000	1,000	49,100	.02037
22	1,000	2,000	. . .	. . .	41,100	
23	. . .	3,000	. . .	. . .	40,100	
24	5,000	8,100	. . .	. . .	37,100	
25	3,000	1,000	3,000	. . .	34,000	
26	2,000	7,500	5,000	. . .	33,000	
27	9,000	5,000	. . .	. . .	22,500	
28	12,500	. . .	. . .	. . .	26,500	
29	10,000	. . .	. . .	. . .	39,000	
30	2,000	. . .	. . .	. . .	49,000	
31	5,000	1,500	1,000	. . .	51,000	
32	5,100	. . .	. . .	. . .	53,500	
33	15,000	1,000	. . .	1,000	58,600	.01706
34	13,000	. . .	. . .	. . .	71,600	
35	4,000	. . .	. . .	2,100	84,600	.02482

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 16

Issues Prior to 1900 in Force on Anniversary in 1900 ....$951,900
Issues from 1900 to 1914, Inclusive.......................................$6,187,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	14,500	3,000	. . .	. . .	86,500	
37	3,000	1,000	. . .	. . .	98,000	
38	2,000	. . .	. . .	1,000	100,000	.01000
39	3,000	5,000	. . .	5,000	101,000	.04950
40	. . .	3,000	. . .	. . .	94,000	
41	3,000	1,000	. . .	2,000	91,000	.02198
42	4,000	9,000	. . .	. . .	91,000	
43	2,000	12,500	. . .	10,000	86,000	.11628
44	. . .	10,000	. . .	3,000	65,500	.04580
45	. . .	2,000	. . .	2,000	52,500	.03810
46	1,000	4,000	3,000	. . .	48,500	
47	. . .	2,000	. . .	. . .	42,500	
48	. . .	10,000	. . .	. . .	40,500	
49	. . .	3,000	. . .	. . .	30,500	
50	. . .	1,000	. . .	. . .	27,500	
51	. . .	13,500	. . .	. . .	26,500	
52	. . .	2,000	. . .	. . .	13,000	
53	. . .	. . .	. . .	. . .	11,000	
54	. . .	3,000	. . .	3,000	11,000	.27273
55	. . .	. . .	. . .	4,000	5,000	.80000
56	. . .	. . .	. . .	. . .	1,000	
57	. . .	. . .	. . .	. . .	1,000	
58	. . .	. . .	. . .	. . .	1,000	
59	. . .	. . .	. . .	. . .	1,000	
60	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	951,900	4,666,500	2,340,300	132,100	33,868,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 17

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $1,503,400
Issues from 1900 to 1914, Inclusive $11,946,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	235,000	1,401,200	2,771,300	31,000	11,946,100	.00259
2	170,800	1,171,700	531,200	23,000	7,977,600	.00288
3	145,300	1,011,100	316,800	16,000	6,422,500	.00249
4	120,000	719,300	212,500	17,000	5,223,900	.00325
5	82,100	592,700	235,300	15,500	4,395,100	.00353
6	96,000	481,000	156,700	6,000	3,633,700	.00165
7	79,500	295,200	143,400	14,000	3,086,000	.00454
8	53,000	268,800	112,000	12,000	2,712,900	.00442
9	65,500	268,000	91,100	15,000	2,373,100	.00632
10	30,600	271,000	112,500	2,000	2,064,500	.00097
11	44,800	329,400	57,500	3,000	1,709,600	.00175
12	43,000	178,700	20,300	7,000	1,364,500	.00513
13	35,000	143,500	27,600	10,000	1,201,500	.00832
14	27,500	106,100	19,000	2,000	1,055,400	.00190
15	18,000	66,000	44,000	8,000	955,800	.00837
16	18,000	124,000	17,000	1,000	855,800	.00117
17	12,500	82,500	31,000	10,000	731,800	.01366
18	8,000	92,300	10,000	9,000	620,800	.01450
19	18,000	62,000	8,000	6,000	517,500	.01159
20	3,000	19,000	274,000	3,000	459,500	.00653
21	4,000	26,500	9,000	8,000	166,500	.04805
22	. . .	21,000	2,000	1,000	127,000	.00787
23	4,000	14,500	2,500	. . .	103,000	
24	1,000	23,500	1,000	. . .	90,000	
25	30,000	2,000	. . .	. . .	66,500	
26	9,000	5,000	5,000	. . .	94,500	
27	20,500	5,000	5,000	. . .	93,500	
28	3,000	5,500	1,000	. . .	104,000	
29	7,000	2,000	1,000	. . .	100,500	
30	9,000	1,000	. . .	. . .	104,500	
31	25,100	10,000	1,000	. . .	112,500	
32	11,000	5,000	. . .	. . .	126,600	
33	3,000	1,000	. . .	. . .	132,600	
34	9,000	15,000	2,000	. . .	134,600	
35	11,500	1,000	1,000	. . .	126,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 17

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,503,400
Issues from 1900 to 1914, Inclusive $11,946,100

Insurance Year	Entered	Existing	Withdrawn	Died	Exposed to Risk	Rate of Mortality
36	5,000	4,000	. . . .	2,000	136,100	.01470
37	3,000	. . . .	1,000	5,000	135,100	.03701
38	13,500	2,000	. . . .	. . . .	132,100	
39	1,000	. . . .	. . . .	. . . .	143,600	
40	7,200	25,000	. . . .	4,000	144,600	.02766
41	4,200	9,000	. . . .	. . . .	122,800	
42	3,000	18,500	. . . .	1,000	118,000	.00847
43	. . . .	2,000	1,000	. . . .	101,500	
44	. . . .	5,000	. . . .	3,000	98,500	.03046
45	. . . .	8,000	2,000	3,000	90,500	.03315
46	6,100	19,100	5,000	3,000	77,500	.03871
47	1,000	3,000	. . . .	9,000	56,500	.15929
48	. . . .	3,000	. . . .	2,200	45,500	.04835
49	. . . .	9,000	. . . .	. . . .	40,300	
50	5,200	2,500	. . . .	. . . .	31,300	
51	. . . .	. . . .	1,000	1,000	34,000	.02941
52	. . . .	2,000	. . . .	8,500	32,000	.26563
53	. . . .	. . . .	. . . .	. . . .	21,500	
54	1,500	. . . .	. . . .	1,000	21,500	.04651
55	. . . .	7,200	. . . .	6,000	22,000	.27273
56	. . . .	. . . .	. . . .	. . . .	8,800	
57	. . . .	1,000	. . . .	2,000	8,800	.22727
58	. . . .	. . . .	. . . .	. . . .	5,800	
59	. . . .	. . . .	. . . .	1,100	5,800	.18966
60	. . . .	. . . .	. . . .	4,700	4,700	1.00000
Totals	1,503,400	7,941,800	5,231,700	276,000	62,629,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900 1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 18

Issues Prior to 1900 in Force on Anniversary in 1900 .... $3,944,700
Issues from 1900 to 1914, Inclusive $23,284,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	788,300	2,601,500	6,260,400	71,500	23,284,100	.00307
2	658,300	2,026,700	1,124,300	53,500	15,189,000	.00353
3	458,300	1,640,700	664,500	45,500	12,592,800	.00361
4	279,400	1,285,700	601,300	37,000	10,700,400	.00346
5	256,600	1,138,600	437,100	29,000	9,055,800	.00320
6	233,800	851,500	325,600	46,000	7,707,700	.00597
7	166,200	566,000	272,600	30,500	6,718,400	.00454
8	161,000	496,500	242,700	14,500	6,015,500	.00241
9	98,500	491,500	174,300	17,500	5,422,800	.00323
10	115,300	498,000	175,300	11,000	4,838,000	.00227
11	115,500	533,100	116,300	22,000	4,269,000	.00515
12	57,500	364,100	119,500	22,000	3,713,100	.00592
13	62,000	306,100	59,800	17,000	3,265,000	.00521
14	31,000	247,500	72,500	8,000	2,944,100	.00272
15	27,000	180,500	112,500	14,300	2,647,100	.00540
16	23,500	432,000	57,500	21,000	2,366,800	.00887
17	21,000	354,000	39,000	14,000	1,879,800	.00745
18	30,000	259,000	34,500	2,000	1,493,800	.00134
19	17,500	180,900	21,000	7,000	1,228,300	.00570
20	16,000	49,100	664,800	8,500	1,036,900	.00820
21	8,000	67,000	15,500	3,000	330,500	.00908
22	6,000	44,500	3,000	2,000	253,000	.00791
23	8,200	52,000	....	....	209,500	
24	16,200	16,500	4,000	....	165,700	
25	7,000	15,500	....	3,000	161,400	.01859
26	17,500	33,000	5,000	....	149,900	
27	21,000	13,500	1,000	1,000	129,400	.00773
28	11,500	5,000	1,000	2,500	134,900	.01853
29	24,000	5,000	....	1,200	137,900	.00870
30	15,600	4,000	....	1,000	155,700	.00642
31	28,100	6,000	4,000	....	166,300	
32	16,000	2,000	....	5,000	184,400	.02711
33	22,000	8,500	....	....	193,400	
34	32,100	5,000	1,000	3,000	206,900	.01450
35	15,300	14,000	4,000	3,000	230,000	.01304

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 18

Issues Prior to 1900 in Force on Anniversary in 1900 . . . .$3,944,700
Issues from 1900 to 1914, Inclusive $23,284,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	12,000	6,000	. . .	2,000	224,300	.00892
37	4,000	6,000	4,500	6,000	228,300	.02628
38	8,500	7,000	. . .	3,000	215,800	.01390
39	8,000	8,000	1,000	4,200	214,300	.01960
40	1,000	6,000	3,000	9,000	209,100	.04304
41	15,500	13,000	3,000	2,000	192,100	.01041
42	17,000	17,000	. . .	9,400	189,600	.04958
43	1,000	7,500	5,000	1,000	180,200	.00555
44	1,000	15,000	. . .	7,000	167,700	.04174
45	2,000	6,100	. . .	15,600	146,700	.10634
46	4,500	25,100	. . .	. . .	127,000	
47	. . .	12,900	. . .	1,000	106,400	.00940
48	. . .	10,000	. . .	6,000	92,500	.06486
49	. . .	17,000	. . .	. . .	76,500	
50	5,000	5,000	. . .	. . .	59,500	
51	. . .	11,000	. . .	5,000	59,500	.08403
52	. . .	3,000	2,000	. . .	43,500	
53	. . .	5,500	. . .	3,000	38,500	.07792
54	. . .	6,000	. . .	. . .	30,000	
55	. . .	1,000	. . .	3,000	24,000	.12500
56	. . .	14,500	. . .	. . .	20,000	
57	. . .	1,000	. . .	2,000	5,500	.36364
58	. . .	. . .	. . .	. . .	2,500	
59	. . .	. . .	. . .	. . .	2,500	
60	. . .	. . .	. . .	. . .	2,500	
61	. . .	2,500	. . .	. . .	2,500	
Totals	3,944,700	15,000,600	11,632,500	595,700	131,788,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 19

Issues Prior to 1900 in Force on Anniversary in 1900 .... $5,985,000
Issues from 1900 to 1914, Inclusive $31,870,300

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	1,151,800	3,416,200	9,038,100	110,500	31,870,300	.00347
2	972,200	2,780,100	1,583,400	74,800	20,457,300	.00366
3	607,900	2,126,900	1,037,600	59,000	16,991,200	.00347
4	482,200	1,665,300	734,000	52,000	14,375,600	.00362
5	406,000	1,413,100	568,300	53,000	12,406,500	.00427
6	307,200	978,700	460,300	38,500	10,778,100	.00357
7	290,500	769,100	421,700	34,000	9,607,800	.00354
8	250,000	665,500	299,800	39,800	8,673,500	.00459
9	193,100	640,900	260,500	37,000	7,918,400	.00467
10	154,500	788,500	256,900	26,000	7,173,100	.00362
11	151,500	778,500	141,000	20,500	6,256,200	.00328
12	106,100	546,500	85,600	19,500	5,467,700	.00357
13	76,500	395,600	96,300	20,500	4,922,200	.00416
14	110,500	323,200	92,000	20,000	4,486,300	.00446
15	63,500	256,800	127,700	20,000	4,156,600	.00481
16	85,600	672,300	83,000	12,000	3,815,600	.00314
17	54,000	584,700	71,000	24,500	3,083,800	.00794
18	39,500	392,600	34,500	12,000	2,457,600	.00488
19	42,500	287,200	45,500	16,500	2,058,000	.00802
20	15,000	131,500	1,054,300	5,000	1,751,300	.00286
21	10,500	115,500	14,000	...	575,500	
22	5,000	97,500	11,500	9,000	456,500	.01972
23	14,000	52,500	2,000	...	343,500	
24	24,300	44,000	8,000	3,500	303,000	.01155
25	23,000	37,500	8,000	3,000	271,800	.01104
26	12,500	38,500	...	5,000	246,300	.02030
27	20,000	19,000	3,000	1,000	215,300	.00464
28	36,500	20,500	2,000	1,000	212,300	.00471
29	42,000	21,000	2,000	...	225,800	
30	20,500	14,500	...	2,000	244,300	.00819
31	28,500	8,500	...	1,000	248,300	.00403
32	32,000	8,500	3,000	7,000	267,300	.02619
33	40,500	5,000	2,000	3,000	280,800	.01068
34	42,700	7,000	1,000	10,000	311,300	.03212
35	29,000	7,000	6,500	2,000	336,000	.00595

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 19

Issues Prior to 1900 in Force on Anniversary in 1900....................$5,985,000
Issues from 1900 to 1914, Inclusive....................................$31,870,300

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	27,500	9,500	3,000	5,500	349,500	.01574
37	17,000	4,000	1,000	10,000	359,000	.02786
38	9,000	10,000	5,000	2,500	361,000	.00693
39	3,000	24,300	. . .	9,200	352,500	.02610
40	9,000	22,000	. . .	4,000	322,000	.01242
41	4,500	6,000	5,000	11,000	305,000	.03607
42	2,000	16,000	. . .	7,000	287,500	.02435
43	. . .	21,000	. . .	6,000	266,500	.01876
44	1,000	33,000	2,000	1,000	240,500	.00416
45	3,000	14,500	. . .	3,000	205,500	.01460
46	6,000	18,500	1,000	3,000	191,000	.01571
47	1,000	16,000	10,000	11,000	174,500	.06304
48	. . .	29,000	. . .	9,000	138,500	.06498
49	8,000	25,000	5,000	2,000	100,500	.01990
50	. . .	9,000	. . .	1,000	76,500	.01307
51	. . .	21,000	. . .	. . .	66,500	
52	3,000	5,000	. . .	. . .	45,500	
53	. . .	6,000	1,000	2,000	43,500	.04598
54	. . .	2,000	5,000	5,000	34,500	.14493
55	. . .	2,000	. . .	. . .	22,500	
56	. . .	1,000	. . .	1,500	20,500	.07317
57	. . .	2,000	. . .	. . .	18,000	
58	. . .	. . .	. . .	6,000	16,000	.37500
59	. . .	1,000	. . .	. . .	10,000	
60	. . .	1,000	. . .	. . .	9,000	
61	. . .	. . .	. . .	3,000	8,000	.37500
62	. . .	. . .	. . .	. . .	5,000	
63	. . .	. . .	. . .	. . .	5,000	
64	. . .	5,000	. . .	. . .	5,000	
Totals	5,985,000	20,418,500	16,592,500	844,300	187,283,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 20

Issues Prior to 1900 in Force on Anniversary in 1900 .... $10,714,900
Issues from 1900 to 1914, Inclusive $45,387,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	1,967,900	5,083,100	13,178,100	109,500	45,387,400	.00241
2	1,567,400	3,727,200	2,419,700	88,500	29,034,600	.00305
3	1,125,500	2,992,900	1,440,000	102,300	24,366,600	.00420
4	755,000	2,390,200	1,184,400	91,400	20,956,900	.00436
5	769,800	1,813,200	974,700	68,500	18,045,900	.00380
6	630,400	1,564,200	627,900	90,500	15,959,300	.00567
7	445,100	1,118,700	525,200	52,900	14,307,100	.00370
8	459,200	914,700	404,800	72,000	13,055,400	.00551
9	393,600	903,600	343,900	67,000	12,123,100	.00553
10	330,500	979,500	444,600	52,500	11,202,200	.00469
11	232,400	957,700	262,000	45,000	10,056,100	.00447
12	179,700	795,700	176,500	45,000	9,023,800	.00499
13	204,500	671,800	165,000	41,500	8,186,300	.00507
14	146,500	462,000	125,500	51,500	7,512,500	.00686
15	131,500	383,900	261,500	30,000	7,020,000	.00427
16	83,000	1,047,600	118,100	34,500	6,476,100	.00533
17	77,300	922,700	62,000	35,000	5,358,900	.00653
18	81,500	658,000	83,500	27,000	4,416,500	.00611
19	90,000	447,000	65,500	13,500	3,729,500	.00362
20	37,500	285,000	1,825,800	7,000	3,293,500	.00213
21	37,500	205,000	37,500	7,000	1,213,200	.00577
22	31,000	150,500	11,500	6,000	1,001,200	.00599
23	37,000	135,600	5,000	5,000	864,200	.00579
24	46,600	110,500	20,000	1,000	755,600	.00132
25	54,500	69,000	20,500	12,500	670,700	.01864
26	36,000	39,100	9,000	6,000	623,200	.00963
27	66,500	45,000	3,000	7,000	605,100	.01157
28	65,500	64,500	1,000	14,500	616,600	.02352
29	46,000	33,500	8,000	3,000	602,100	.00498
30	61,700	59,500	10,000	3,000	603,600	.00497
31	48,500	35,500	14,000	19,000	592,800	.03205
32	49,000	10,500	4,000	19,500	572,800	.03404
33	83,000	32,000	2,500	8,000	587,800	.01361
34	88,000	37,000	7,500	6,000	628,300	.00955
35	61,000	18,500	4,000	4,000	665,800	.00601

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 29

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $10,714,900
Issues from 1900 to 1914, Inclusive $45,387,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	40,500	23,500	15,500	8,000	700,300	.01142
37	30,500	28,000	1,000	5,500	693,800	.00793
38	31,000	28,000	4,500	18,000	689,800	.02609
39	9,300	27,600	2,500	8,000	670,300	.01193
40	15,000	43,000	4,000	4,000	641,500	.00624
41	21,000	27,000	3,000	17,000	605,500	.02808
42	14,500	47,500	. . . .	16,000	579,500	.02761
43	4,000	26,000	4,000	19,000	530,500	.03582
44	8,000	38,500	3,000	13,000	485,500	.02678
45	. . . .	55,700	. . . .	23,000	439,000	.05239
46	6,000	34,500	6,000	2,000	360,300	.00555
47	. . . .	34,000	3,000	28,000	323,800	.08647
48	1,000	48,000	3,000	11,000	258,800	.04250
49	3,000	44,000	5,000	7,000	200,800	.03486
50	8,000	38,000	. . . .	12,500	147,800	.08457
51	. . . .	10,500	. . . .	4,500	105,300	.04274
52	. . . .	10,500	. . . .	19,000	90,300	.21041
53	. . . .	5,000	. . . .	2,500	60,800	.04112
54	. . . .	. . . .	. . . .	5,300	53,300	.09944
55	. . . .	9,000	. . . .	. . . .	48,000	
56	. . . .	5,000	2,000	8,000	39,000	.20513
57	. . . .	5,000	. . . .	2,000	24,000	.08333
58	. . . .	3,000	. . . .	. . . .	17,000	
59	. . . .	1,000	. . . .	2,000	14,000	.14286
60	. . . .	. . . .	. . . .	. . . .	11,000	
61	. . . .	4,000	. . . .	. . . .	11,000	
62	. . . .	. . . .	. . . .	1,000	7,000	.14286
63	. . . .	. . . .	. . . .	3,000	6,000	.50000
64	. . . .	. . . .	. . . .	. . . .	3,000	
65	. . . .	3,000	. . . .	. . . .	3,000	
Totals	10,714,900	29,713,700	24,902,700	1,485,900	287,934,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 21

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $18,940,200
ISSUES FROM 1900 TO 1914, INCLUSIVE 200,039,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	3,244,000	6,446,500	20,573,200	165,600	66,059,200	.00251
2	2,481,400	4,893,300	3,332,300	177,800	42,117,900	.00422
3	1,982,600	4,178,800	2,123,400	152,000	36,145,900	.00421
4	1,477,300	3,323,900	1,755,300	121,400	31,674,300	.00383
5	1,399,300	2,811,800	1,262,000	112,800	27,951,000	.00404
6	970,700	2,295,000	1,066,100	122,600	25,163,700	.00487
7	910,600	1,614,900	792,400	95,000	22,650,700	.00419
8	838,100	1,293,100	709,000	67,500	21,059,000	.00321
9	705,000	1,450,300	625,500	86,500	19,827,500	.00436
10	475,400	1,558,000	682,000	71,500	18,370,200	.00389
11	401,500	1,345,100	391,400	70,800	16,534,100	.00428
12	383,700	1,122,300	289,100	34,500	15,128,300	.00228
13	348,500	996,700	280,900	79,500	14,066,100	.00565
14	276,700	672,700	203,000	45,600	13,057,500	.00349
15	230,500	616,300	331,500	48,500	12,412,900	.00391
16	145,100	1,876,600	205,500	72,000	11,647,100	.00618
17	202,700	1,496,000	177,000	42,500	9,638,100	.00441
18	122,500	1,297,200	75,000	37,000	8,126,300	.00455
19	179,700	954,800	131,000	37,500	6,839,600	.00548
20	57,600	511,000	3,049,700	29,500	5,896,000	.00500
21	77,100	294,600	47,500	27,000	2,363,400	.01142
22	64,500	292,500	42,100	30,600	2,071,400	.01477
23	46,500	259,800	29,500	19,500	1,770,700	.01101
24	72,500	197,500	37,000	10,500	1,508,400	.00696
25	86,200	150,300	24,500	11,000	1,335,900	.00823
26	115,400	155,500	6,000	14,500	1,236,300	.01173
27	187,200	92,000	18,000	7,500	1,175,700	.00638
28	100,900	130,500	11,000	15,500	1,245,400	.01245
29	102,700	91,700	2,500	17,000	1,189,300	.01429
30	143,500	78,000	26,500	12,000	1,180,800	.01016
31	149,800	42,500	7,000	12,200	1,207,800	.01010
32	156,000	76,000	6,000	16,000	1,295,900	.01235
33	162,500	38,500	19,000	23,000	1,353,900	.01699
34	151,100	55,200	13,000	17,000	1,435,900	.01184
35	118,500	41,600	10,700	25,000	1,501,800	.01665

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 21

Issues Prior to 1900 in Force on Anniversary in 1900.................. $18,940,200
Issues from 1900 to 1914, Inclusive.......................................$66,059,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	78,400	59,600	8,000	48,000	1,543,000	.03111
37	45,500	34,500	29,000	23,000	1,505,800	.01527
38	38,500	29,000	23,000	43,500	1,464,800	.02970
39	16,000	48,500	20,000	18,000	1,407,800	.01279
40	28,500	57,000	14,000	21,800	1,337,300	.01630
41	34,000	66,900	27,200	45,000	1,273,000	.03535
42	25,000	129,700	1,000	57,000	1,167,900	.04881
43	20,000	54,900	4,000	30,300	1,005,200	.03014
44	2,000	62,200	15,000	45,500	936,000	.04861
45	29,000	110,500	2,500	16,500	815,300	.02024
46	15,500	84,500	12,500	52,100	714,800	.07289
47	5,000	71,000	21,000	40,500	581,200	.06968
48	15,500	65,000	1,000	10,700	453,700	.02358
49	1,000	67,000	2,500	36,000	392,500	.09172
50	13,000	53,000	1,000	13,000	288,000	.04514
51	4,000	44,000	1,000	12,500	234,000	.05342
52	1,000	23,500	. . .	2,000	180,500	.01108
53	1,000	27,000	. . .	16,000	156,000	.10256
54	. . .	13,000	. . .	9,000	114,000	.07895
55	. . .	12,000	5,000	6,000	92,000	.06522
56	. . .	9,000	1,000	18,000	69,000	.26087
57	. . .	2,500	. . .	12,000	41,000	.29268
58	. . .	. . .	. . .	3,000	26,500	.11321
59	. . .	. . .	. . .	1,000	23,500	.04255
60	. . .	. . .	. . .	. . .	22,500	
61	. . .	4,000	. . .	. . .	22,500	
62	. . .	. . .	. . .	1,000	18,500	.05405
63	. . .	9,500	. . .	. . .	17,500	
64	. . .	. . .	. . .	. . .	8,000	
65	. . .	5,000	. . .	. . .	8,000	
66	. . .	. . .	. . .	3,000	3,000	1.00000
Totals	18,940,200	43,892,300	38,594,300	2,512,800	462,160,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 22

Issues Prior to 1900 in Force on Anniversary in 1900 .... $23,974,500
Issues from 1900 to 1914, Inclusive $69,373,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	3,682,500	7,068,300	22,059,400	227,000	69,373,900	.00327
2	3,075,500	4,988,900	3,871,400	154,600	43,701,700	.00354
3	2,319,200	4,350,700	2,311,000	147,000	37,762,300	.00389
4	1,790,500	3,395,000	1,777,600	119,000	33,272,800	.00358
5	1,633,500	2,674,800	1,349,300	135,300	29,771,700	.00454
6	1,317,800	2,285,700	952,000	120,900	27,245,800	.00444
7	1,073,600	1,679,000	862,300	80,700	25,205,000	.00320
8	992,200	1,404,000	659,200	104,000	23,656,100	.00440
9	904,600	1,440,900	458,600	73,500	22,481,100	.00327
10	721,900	1,423,300	887,900	100,000	21,412,700	.00467
11	668,800	1,446,900	389,000	117,700	19,722,800	.00597
12	464,700	1,163,500	288,400	75,000	18,438,000	.00407
13	389,200	1,058,100	303,500	74,500	17,375,800	.00429
14	373,500	823,600	250,100	89,000	16,328,900	.00545
15	276,000	749,600	405,800	60,500	15,539,700	.00389
16	236,700	2,174,400	238,500	62,000	14,600,300	.00425
17	244,300	1,848,800	243,600	47,000	12,362,100	.00380
18	232,800	1,564,400	171,500	70,000	10,467,000	.00669
19	159,000	1,186,400	160,000	34,000	8,893,900	.00382
20	140,200	675,000	3,568,500	41,500	7,672,500	.00541
21	148,600	557,500	98,500	27,500	3,527,700	.00780
22	120,200	367,700	41,500	17,000	2,992,800	.00568
23	102,200	327,300	39,500	19,000	2,686,800	.00707
24	145,700	312,000	45,500	19,500	2,403,200	.00811
25	161,500	214,100	49,500	35,500	2,171,900	.01635
26	216,000	233,400	15,500	14,000	2,034,300	.00688
27	188,000	127,200	27,000	30,700	1,987,400	.01545
28	151,100	180,500	23,000	45,000	1,990,500	.02261
29	156,900	139,500	12,000	32,000	1,943,100	.01647
30	178,500	111,500	18,500	30,000	1,916,500	.01565
31	197,000	130,700	27,000	38,000	1,935,000	.01964
32	241,500	122,500	6,000	24,500	1,936,300	.01265
33	276,400	79,100	11,000	17,000	2,024,800	.00840
34	190,000	70,000	20,500	42,000	2,194,100	.01914
35	144,700	97,200	24,000	32,000	2,251,600	.01421

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 22

Issues Prior to 1900 in Force on Anniversary in 1900....................$23,974,500
Issues from 1900 to 1914, Inclusive.......................................$69,378,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	114,200	97,600	29,000	56,300	2,243,100	.02510
37	100,400	69,200	35,000	24,000	2,174,400	.01104
38	54,500	76,000	11,000	55,000	2,146,600	.02562
39	44,500	92,200	37,000	43,500	2,059,100	.02113
40	54,000	119,000	17,000	53,000	1,930,900	.02745
41	53,500	151,000	24,000	37,500	1,795,900	.02088
42	58,400	124,500	17,200	60,000	1,636,900	.03665
43	21,500	100,600	33,500	58,000	1,493,600	.03883
44	67,800	105,900	19,000	43,900	1,323,000	.03318
45	16,700	92,500	8,000	51,700	1,222,000	.04231
46	17,500	100,000	10,500	70,500	1,086,500	.06489
47	10,500	141,000	. . .	45,000	923,000	.04875
48	4,800	120,200	15,000	27,200	747,500	.03639
49	15,200	98,000	16,000	41,000	589,900	.06950
50	4,000	65,700	2,500	32,500	450,100	.07221
51	9,000	59,700	. . .	28,000	353,400	.07923
52	7,700	52,500	. . .	18,000	274,700	.06553
53	4,500	13,000	. . .	14,500	211,900	.06843
54	. . .	20,000	1,000	13,000	188,900	.06882
55	1,000	12,500	5,000	13,700	154,900	.08844
56	. . .	13,000	3,000	12,700	124,700	.10184
57	. . .	6,000	5,000	13,000	96,000	.13542
58	. . .	6,500	. . .	9,200	72,000	.12778
59	. . .	15,000	. . .	8,800	56,300	.15631
60	. . .	. . .	. . .	9,000	32,500	.27692
61	. . .	2,000	. . .	3,000	23,500	.12766
62	. . .	1,000	. . .	3,000	18,500	.16216
63	. . .	2,800	. . .	. . .	14,500	
64	. . .	7,700	. . .	. . .	11,700	
65	. . .	1,500	. . .	. . .	4,000	
66	. . .	. . .	. . .	. . .	2,500	
67	. . .	2,500	. . .	. . .	2,500	
Totals	23,974,500	48,191,200	41,955,300	3,201,900	532,745,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 23

Issues Prior to 1900 in Force on Anniversary in 1900 .... $30,379,400
Issues from 1900 to 1914, Inclusive $73,777,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	4,343,000	6,990,900	23,255,500	247,300	73,777,200	.00335
2	3,755,800	5,260,000	4,168,900	198,200	47,626,500	.00416
3	2,838,400	4,763,100	2,472,200	195,300	41,755,200	.00468
4	2,003,900	3,505,100	1,786,600	143,500	37,163,000	.00386
5	1,932,300	3,140,400	1,487,400	143,800	33,731,700	.00426
6	1,678,800	2,447,900	1,161,700	135,300	30,892,400	.00438
7	1,370,800	1,775,000	933,700	158,700	28,826,300	.00551
8	1,320,000	1,583,700	879,800	134,000	27,329,700	.00490
9	1,071,800	1,737,100	576,000	128,000	26,052,200	.00491
10	828,400	1,638,300	869,600	89,000	24,682,900	.00361
11	814,200	1,468,300	452,300	87,000	22,914,400	.00380
12	607,900	1,165,900	354,700	112,500	21,721,000	.00518
13	644,200	1,146,500	369,000	113,800	20,695,800	.00550
14	448,000	867,800	317,000	94,000	19,706,700	.00477
15	447,000	763,900	581,000	99,000	18,877,900	.00524
16	406,500	2,525,100	281,800	70,500	17,881,000	.00394
17	352,900	2,356,000	171,500	112,000	15,410,100	.00727
18	352,500	1,856,900	178,500	73,000	13,123,500	.00556
19	355,200	1,322,900	221,500	64,500	11,367,600	.00567
20	166,000	786,200	4,478,800	79,000	10,113,900	.00781
21	191,700	662,600	83,200	48,000	4,935,900	.00972
22	118,500	478,300	76,000	37,500	4,333,800	.00865
23	119,200	469,000	85,500	51,500	3,860,500	.01334
24	176,100	374,600	28,000	13,000	3,373,700	.00385
25	213,500	311,700	51,000	17,000	3,139,200	.00542
26	350,800	259,000	25,500	39,000	2,973,000	.01312
27	285,000	236,400	19,500	47,000	3,000,300	.01567
28	303,900	231,500	30,000	42,000	2,982,400	.01408
29	324,000	184,500	23,000	50,000	2,982,800	.01676
30	348,000	224,000	21,000	79,000	3,049,300	.02591
31	292,600	170,500	46,500	31,500	3,073,300	.01025
32	344,500	169,400	19,000	46,000	3,117,400	.01476
33	251,600	173,500	53,000	50,500	3,227,500	.01565
34	272,900	138,700	34,000	58,800	3,202,100	.01836
35	143,200	110,500	10,000	113,200	3,243,500	.03490

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 23

Issues Prior to 1900 in Force on Anniversary in 1900 .... $30,379,400
Issues from 1900 to 1914, Inclusive $73,777,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	224,800	129,200	22,500	92,500	3,153,000	.02934
37	165,700	72,000	31,000	90,700	3,133,600	.02894
38	124,600	78,200	33,500	80,000	3,105,600	.02576
39	46,000	120,100	38,500	102,100	3,038,500	.03360
40	68,700	118,000	33,200	93,000	2,823,800	.03293
41	53,500	199,500	41,000	82,000	2,648,300	.03096
42	32,100	159,000	32,000	90,100	2,379,300	.03787
43	34,000	204,300	15,200	81,000	2,130,300	.03802
44	45,400	192,500	27,000	65,600	1,863,800	.03520
45	23,000	200,500	6,000	66,700	1,624,100	.04107
46	14,000	164,100	7,000	59,500	1,373,900	.04331
47	4,500	170,000	11,000	89,100	1,157,300	.07699
48	21,700	74,100	10,000	65,700	891,700	.07368
49	15,700	136,800	13,000	64,400	763,600	.08434
50	11,000	57,500	8,000	45,700	568,100	.08044
51	15,600	60,000	...	27,500	467,900	.05877
52	1,000	69,900	1,000	26,500	396,000	.06692
53	1,000	48,600	6,000	29,700	299,600	.09913
54	3,000	17,000	6,000	8,200	216,300	.03791
55	...	33,000	9,500	25,000	188,100	.13291
56	1,000	17,000	...	10,000	120,600	.08292
57	...	18,500	...	13,600	94,600	.14376
58	...	9,000	...	5,000	62,500	.08000
59	...	8,500	...	10,500	48,500	.21649
60	...	5,000	...	1,000	29,500	.03390
61	...	4,000	...	...	23,500	
62	...	2,500	1,000	5,000	19,500	.25641
63	...	4,000	...	4,000	11,000	.36364
64	...	...	...	1,000	3,000	.33333
65	...	...	...	1,000	2,000	.50000
66	...	...	1,000	...	1,000	
Totals	30,379,400	53,667,000	45,951,100	4,538,500	626,784,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 24

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $37,687,800
ISSUES FROM 1900 TO 1914, INCLUSIVE $76,411,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	5,000,300	7,350,800	23,913,000	193,100	76,411,200	.00253
2	4,149,300	5,477,100	4,328,600	173,400	49,954,600	.00347
3	3,125,400	4,808,200	2,561,700	177,000	44,124,800	.00401
4	2,513,500	3,564,400	1,926,700	195,500	39,703,300	.00492
5	2,406,500	3,129,100	1,540,400	123,000	36,530,200	.00337
6	2,093,500	2,592,800	1,239,400	136,000	34,144,200	.00398
7	1,728,400	1,867,900	1,078,500	147,000	32,269,500	.00456
8	1,623,600	1,667,000	747,800	128,000	30,904,500	.00414
9	1,332,900	1,677,500	767,200	127,600	29,985,300	.00426
10	1,184,200	1,649,900	1,125,700	112,000	28,745,900	.00390
11	879,500	1,609,200	551,300	104,500	27,042,500	.00386
12	789,800	1,426,700	478,900	143,500	25,657,000	.00559
13	662,500	1,184,800	389,900	87,300	24,397,700	.00358
14	789,700	993,700	294,500	98,000	23,398,200	.00419
15	607,000	956,400	542,200	130,000	22,801,700	.00570
16	611,600	3,086,000	296,300	109,200	21,780,100	.00501
17	475,200	2,489,900	284,600	100,700	18,900,200	.00533
18	514,100	1,973,100	240,000	119,500	16,500,200	.00724
19	439,500	1,620,500	206,600	105,700	14,681,700	.00720
20	298,000	1,105,900	5,652,200	103,500	13,188,400	.00785
21	266,100	862,200	133,000	47,000	6,624,800	.00709
22	165,200	653,900	104,000	36,500	5,848,700	.00624
23	192,900	602,300	49,000	51,000	5,219,500	.00977
24	258,300	514,400	71,600	27,500	4,710,100	.00584
25	303,500	417,000	67,000	47,700	4,354,900	.01095
26	407,700	308,200	59,500	54,500	4,126,700	.01321
27	508,100	276,800	42,500	54,500	4,112,200	.01325
28	364,800	247,000	44,700	74,000	4,246,500	.01743
29	375,300	293,500	40,000	80,000	4,245,600	.01884
30	384,000	308,000	39,500	91,000	4,207,400	.02163
31	430,000	242,000	31,500	98,500	4,152,900	.02372
32	441,200	225,000	39,000	74,500	4,210,900	.01769
33	368,900	266,100	22,000	95,500	4,313,600	.02214
34	442,200	196,000	30,500	101,000	4,298,900	.02349
35	252,400	206,500	51,500	109,500	4,413,600	.02481

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 24

Issues Prior to 1900 in Force on Anniversary in 1900 .... $37,687,800
Issues from 1900 to 1914, Inclusive $76,411,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	225,700	174,500	20,500	164,000	4,298,500	.03815
37	253,000	112,700	29,000	94,500	4,165,200	.02269
38	144,800	133,900	52,600	114,500	4,182,000	.02738
39	72,100	128,300	23,200	165,200	4,025,800	.04104
40	110,900	172,500	42,700	183,700	3,781,200	.04858
41	92,000	241,700	28,500	111,700	3,493,200	.03198
42	57,600	319,100	36,500	116,300	3,203,300	.03631
43	90,600	173,800	19,500	90,700	2,789,000	.03252
44	28,800	212,400	25,500	102,600	2,595,600	.03953
45	46,800	219,500	18,000	166,700	2,283,900	.07299
46	39,700	236,000	27,500	107,200	1,926,500	.05564
47	35,300	218,100	7,000	75,600	1,595,500	.04738
48	31,500	118,300	28,000	148,000	1,330,100	.11127
49	28,200	191,300	10,600	55,600	1,067,300	.05209
50	13,000	100,500	5,000	32,600	838,000	.03890
51	14,100	92,100	6,000	36,300	712,900	.05092
52	14,600	92,100	16,000	54,600	592,600	.09214
53	4,000	50,100	. . .	52,600	444,500	.11834
54	. . .	15,500	. . .	31,800	345,800	.09196
55	. . .	40,800	. . .	48,200	298,500	.16147
56	. . .	32,700	5,000	43,300	209,500	.20668
57	. . .	15,100	3,000	27,600	128,500	.21479
58	. . .	16,000	1,000	5,500	82,800	.06643
59	. . .	5,100	. . .	4,500	60,300	.07463
60	. . .	4,000	. . .	14,000	50,700	.27613
61	. . .	. . .	. . .	6,000	32,700	.18349
62	. . .	5,000	. . .	2,600	26,700	.09738
63	. . .	2,000	3,000	3,000	19,100	.15707
64	. . .	4,600	. . .	3,000	11,100	.27027
65	. . .	. . .	. . .	1,500	3,500	.42857
66	.	. . .	. . .	2,000	2,000	1.00000
Totals	**37,687,800**	**58,977,500**	**49,398,900**	**5,722,600**	**724,803,800**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 25

Issues Prior to 1900 in Force on Anniversary in 1900 .... $46,833,300
Issues from 1900 to 1914, Inclusive $79,972,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	5,520,800	7,765,100	23,474,800	191,200	79,972,000	.00239
2	4,912,000	5,786,000	4,594,400	150,000	54,061,700	.00277
3	4,005,500	4,842,000	3,058,400	145,000	48,443,300	.00299
4	2,994,600	3,992,000	2,150,000	154,500	44,403,400	.00348
5	2,846,600	3,272,400	1,748,500	189,500	41,101,500	.00461
6	2,401,800	2,815,800	1,455,000	136,000	38,737,700	.00351
7	1,921,300	2,123,800	1,142,000	184,900	36,732,700	.00503
8	1,975,000	1,570,800	847,500	140,800	35,203,300	.00400
9	1,544,200	1,974,300	779,500	205,200	34,619,200	.00593
10	1,394,300	1,821,000	1,224,200	143,500	33,204,400	.00432
11	1,224,700	1,689,200	643,000	195,400	31,410,000	.00622
12	1,070,300	1,566,200	640,800	181,000	30,107,100	.00601
13	1,050,000	1,316,900	416,600	114,000	28,789,400	.00396
14	1,095,100	1,128,100	357,500	140,100	27,991,900	.00501
15	819,500	1,059,500	812,300	131,400	27,461,300	.00478
16	598,200	3,241,000	392,700	131,600	26,277,600	.00501
17	696,500	3,094,000	305,200	120,000	23,110,500	.00519
18	692,300	2,664,600	312,500	95,500	20,287,800	.00471
19	649,500	2,051,700	353,300	140,000	17,907,500	.00782
20	461,200	1,290,000	6,409,200	124,500	16,012,000	.00778
21	408,500	942,800	140,700	56,000	8,649,500	.00647
22	307,000	668,200	109,600	68,500	7,918,500	.00865
23	323,000	748,600	100,000	56,500	7,379,200	.00766
24	388,300	574,300	60,000	58,500	6,797,100	.00861
25	463,300	568,000	83,000	65,500	6,492,600	.01009
26	727,900	451,100	69,500	32,000	6,239,400	.00513
27	534,100	454,500	49,000	76,200	6,414,700	.01188
28	608,500	435,500	39,500	82,000	6,369,100	.01287
29	588,700	541,600	43,000	92,000	6,420,600	.01433
30	598,600	410,500	37,500	132,500	6,332,700	.02092
31	578,100	277,700	69,000	94,500	6,350,800	.01488
32	537,800	373,000	58,500	206,300	6,487,700	.03180
33	550,200	368,000	31,600	152,000	6,387,700	.02380
34	461,600	343,500	31,000	134,000	6,386,300	.02098
35	393,000	356,500	51,000	133,200	6,339,400	.02101

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 25

Issues Prior to 1900 in Force on Anniversary in 1900 .... $46,833,300
Issues from 1900 to 1914, Inclusive $79,972,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	281,700	246,500	62,500	114,000	6,191,700	.01841
37	254,500	194,000	39,500	215,600	6,050,400	.03563
38	133,000	202,500	79,000	180,100	5,855,800	.03076
39	110,000	238,200	60,500	183,500	5,527,200	.03320
40	126,700	257,700	45,800	250,000	5,155,000	.04850
41	118,300	410,600	39,000	236,500	4,728,200	.05002
42	64,500	294,100	36,500	245,300	4,160,400	.05896
43	47,000	363,000	26,500	187,500	3,649,000	.05138
44	82,000	303,100	25,000	167,700	3,119,000	.05377
45	31,500	297,500	33,600	166,600	2,705,200	.06159
46	47,600	293,500	13,000	110,000	2,239,000	.04913
47	23,000	200,400	18,500	142,000	1,870,100	.07593
48	19,500	237,100	4,000	104,500	1,532,200	.06820
49	29,500	180,100	10,500	112,100	1,206,100	.09294
50	19,000	184,500	16,000	101,000	932,900	.10826
51	32,000	102,100	2,500	61,500	650,400	.09456
52	29,500	85,500	2,000	52,000	516,300	.10072
53	12,500	22,500	5,500	45,500	406,300	.11199
54	17,500	41,000	10,000	51,500	345,300	.14915
55	11,000	25,200	. . .	42,500	260,300	.16327
56	1,000	27,000	1,000	26,000	203,600	.12770
57	. . .	13,000	. . .	26,500	150,600	.17596
58	. . .	6,000	. . .	20,500	111,100	.18452
59	. . .	9,000	. . .	11,100	84,600	.13121
60	. . .	. . .	2,000	16,000	64,500	.24806
61	. . .	7,000	. . .	3,500	46,500	.07527
62	. . .	. . .	. . .	5,500	36,000	.15278
63	. . .	. . .	. . .	4,000	30,500	.13115
64	. . .	. . .	1,000	8,500	26,500	.32075
65	. . .	2,000	. . .	. . .	17,000	
66	. . .	. . .	. . .	1,500	15,000	.10000
67	. . .	5,000	. . .	3,000	13,500	.22222
68	. . .	2,500	. . .	. . .	5,500	
69	. . .	3,000	. . .	. . .	3,000	
Totals	46,833,300	66,831,800	52,624,200	7,349,300	854,708,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 26

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $49,244,200
Issues from 1900 to 1914, Inclusive $80,753,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	5,946,000	7,307,800	23,260,300	248,700	80,753,400	.00308
2	5,406,800	5,919,600	4,552,300	229,900	55,882,600	.00411
3	4,156,200	5,268,700	2,775,300	150,000	50,587,600	.00297
4	2,957,700	3,904,700	2,151,300	220,000	46,549,800	.00473
5	3,228,600	3,406,800	1,810,100	239,200	43,231,500	.00553
6	2,758,200	3,119,300	1,480,100	183,700	41,004,000	.00448
7	2,295,800	2,009,000	1,092,000	125,700	38,979,100	.00322
8	2,275,400	1,712,300	1,068,200	184,000	38,043,200	.00484
9	1,652,400	1,901,300	853,200	188,500	37,359,100	.00505
10	1,408,000	1,903,600	1,601,000	209,500	36,068,500	.00581
11	1,190,500	1,897,900	607,700	134,500	33,762,400	.00398
12	1,139,700	1,497,700	487,900	166,600	32,312,800	.00516
13	1,071,700	1,395,500	474,000	184,700	31,300,300	.00590
14	987,600	1,206,100	380,100	184,100	30,317,800	.00607
15	787,500	1,053,800	721,800	188,500	29,535,100	.00638
16	665,000	3,672,700	490,100	169,500	28,358,500	.00598
17	743,300	3,406,000	248,200	131,500	24,691,200	.00533
18	671,500	2,704,900	347,200	118,000	21,648,800	.00545
19	535,100	1,975,900	363,100	94,000	19,150,200	.00491
20	438,600	1,434,200	6,895,400	198,000	17,252,300	.01148
21	384,400	1,168,600	216,500	85,500	9,163,300	.00933
22	292,200	779,100	181,000	70,000	8,077,100	.00867
23	301,500	841,600	81,800	65,500	7,339,200	.00892
24	446,600	677,700	72,400	84,000	6,651,800	.01263
25	526,200	542,600	90,000	89,100	6,264,300	.01422
26	552,000	468,100	66,000	83,500	6,067,800	.01376
27	648,000	424,300	29,000	75,500	6,002,200	.01258
28	597,000	431,000	62,000	101,500	6,121,400	.01658
29	510,200	429,100	63,500	68,700	6,123,900	.01122
30	525,400	349,000	48,500	106,000	6,072,800	.01745
31	557,400	309,000	52,000	102,200	6,094,700	.01677
32	514,600	356,100	42,500	158,000	6,188,900	.02553
33	520,200	332,500	20,000	137,000	6,146,900	.02229
34	588,000	289,100	29,000	127,500	6,177,600	.02064
35	302,400	307,100	43,500	181,600	6,320,000	.02873

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 26

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $49,244,200
Issues from 1900 to 1914, Inclusive $80,753,400

Insurance Year	Entered	Exited	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	384,200	276,700	47,700	201,500	6,090,200	.03309
37	255,100	194,200	40,500	161,500	5,948,500	.02715
38	174,100	194,000	32,400	191,800	5,807,400	.03303
39	114,000	268,500	52,000	190,500	5,563,300	.03424
40	163,500	306,700	36,000	265,100	5,166,300	.05131
41	139,000	364,500	40,900	220,500	4,722,000	.04670
42	47,700	408,500	46,000	188,300	4,235,700	.04446
43	46,000	342,000	22,000	171,500	3,640,600	.04711
44	46,000	302,200	15,000	191,400	3,151,100	.06074
45	63,900	261,900	13,500	199,500	2,688,500	.07420
46	33,500	272,400	24,600	121,500	2,277,500	.05335
47	24,500	254,500	28,000	129,100	1,892,500	.06822
48	14,500	209,500	8,000	84,500	1,505,400	.05613
49	50,000	237,400	17,300	105,000	1,217,900	.08621
50	38,400	95,800	7,000	99,500	908,000	.10958
51	22,500	125,200	11,500	66,400	744,100	.08924
52	19,000	58,800	7,000	52,900	563,500	.09388
53	24,000	37,000	8,200	50,000	463,800	.10781
54	. . .	29,000	7,000	69,500	392,600	.17702
55	3,000	46,500	1,000	39,000	287,100	.13584
56	. . .	26,200	7,500	36,000	203,600	.17682
57	. . .	9,500	. . .	11,000	133,900	.08215
58	. . .	. . .	. . .	22,000	113,400	.19400
59	. . .	6,000	5,000	10,500	91,400	.11488
60	. . .	7,500	. . .	10,000	69,900	.14306
61	. . .	4,500	. . .	13,900	52,400	.26527
62	. . .	2,000	. . .	10,000	34,000	.29412
63	. . .	. . .	. . .	3,500	22,000	.15909
64	. . .	2,500	. . .	11,500	18,500	.62162
65	. . .	2,500	. . .	. . .	4,500	
66	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	49,244,200	68,748,700	53,235,300	8,013,600	893,616,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 27

Issues Prior to 1900 in Force on Anniversary in 1900 .... $54,011,700
Issues from 1900 to 1914, Inclusive $82,144,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	6,488,700	7,124,600	23,697,500	249,900	82,144,800	.00304
2	5,575,000	6,102,700	4,643,900	205,500	57,561,500	.00357
3	4,371,000	5,061,200	2,774,200	162,000	52,184,400	.00310
4	3,330,700	4,151,300	2,049,700	177,000	48,558,000	.00365
5	3,190,900	3,549,800	1,951,200	169,400	45,510,700	.00372
6	2,800,200	2,937,500	1,460,400	175,000	43,031,200	.00407
7	2,408,800	2,235,000	1,178,700	225,500	41,258,500	.00547
8	2,158,200	1,626,100	1,054,100	218,500	40,028,100	.00546
9	1,954,800	1,982,100	814,900	177,800	39,287,600	.00453
10	1,519,700	1,926,500	1,642,700	232,000	38,287,600	.00606
11	1,446,300	1,955,100	705,800	201,500	36,006,100	.00560
12	1,424,500	1,573,500	628,600	195,000	34,590,000	.00564
13	1,411,900	1,473,800	444,600	142,800	33,617,400	.00425
14	1,121,000	1,359,500	407,000	157,800	32,968,100	.00479
15	1,004,500	1,241,000	873,300	261,600	32,164,800	.00813
16	763,500	3,953,900	408,600	214,700	30,793,400	.00697
17	731,100	3,599,200	316,900	195,000	26,979,700	.00723
18	745,500	2,826,300	342,900	195,000	23,599,700	.00826
19	779,000	2,275,200	328,200	133,000	20,981,000	.00634
20	458,500	1,507,600	7,182,800	167,000	19,023,600	.00878
21	498,000	1,233,500	203,200	96,000	10,624,700	.00904
22	322,300	914,300	92,500	89,500	9,585,000	.00934
23	314,000	887,000	104,500	127,000	8,811,000	.01441
24	488,800	769,400	61,000	60,000	8,006,500	.00749
25	631,200	597,700	85,500	113,000	7,604,900	.01486
26	658,000	580,800	48,500	84,500	7,439,900	.01136
27	808,700	572,000	89,000	99,400	7,384,100	.01346
28	669,000	618,600	72,000	137,400	7,432,400	.01849
29	561,300	492,500	67,000	170,000	7,273,400	.02337
30	659,800	428,800	68,500	180,500	7,105,200	.02540
31	560,800	358,500	62,500	152,000	7,087,200	.02145
32	591,600	385,000	76,500	139,000	7,075,000	.01965
33	649,600	376,000	52,500	189,500	7,066,100	.02682
34	623,600	481,000	93,200	275,800	7,097,700	.03886
35	391,600	252,000	62,500	201,700	6,871,300	.02935

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 27

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $54,011,700
Issues from 1900 to 1914, Inclusive $82,144,800

Insurance Year	Entered	Exiting	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	411,000	300,000	73,500	226,100	6,746,700	.03351
37	264,000	229,400	72,800	216,000	6,558,100	.03294
38	168,600	148,000	58,100	254,300	6,303,900	.04034
39	114,500	282,900	28,900	219,500	6,012,100	.03651
40	307,800	388,000	34,500	249,100	5,595,300	.04452
41	143,700	345,000	46,900	253,200	5,131,500	.04934
42	92,400	448,300	36,000	274,200	4,630,100	.05922
43	59,800	349,000	30,000	243,100	3,964,000	.06133
44	62,000	265,800	10,500	206,000	3,401,700	.06056
45	85,000	325,000	20,200	170,800	2,981,400	.05729
46	58,000	220,500	27,000	195,000	2,550,400	.07646
47	46,200	251,100	5,000	181,000	2,165,900	.08357
48	21,800	283,900	20,500	144,800	1,775,000	.08158
49	31,700	244,200	14,000	132,800	1,397,600	.09502
50	42,500	112,000	7,000	114,100	1,038,300	.10989
51	44,600	119,000	31,500	75,900	847,700	.08954
52	17,500	84,500	3,000	85,900	665,900	.12900
53	6,500	63,900	4,500	54,100	510,000	.10608
54	4,500	26,000	13,500	50,600	394,000	.12843
55	7,500	27,000	. . .	49,100	308,400	.15921
56	10,000	33,000	1,000	25,400	239,800	.10592
57	. . .	24,000	. . .	36,300	190,400	.19065
58	. . .	5,000	. . .	16,000	130,100	.12298
59	. . .	3,000	7,000	20,300	109,100	.18607
60	. . .	8,000	6,000	24,400	78,800	.30964
61	. . .	. . .	. . .	9,900	40,400	.24505
62	. . .	. . .	. . .	9,000	30,500	.29508
63	. . .	. . .	. . .	3,500	21,500	.16279
64	. . .	2,500	. . .	. . .	18,000	
65	. . .	. . .	1,000	6,000	15,500	.38710
66	. . .	5,000	. . .	. . .	8,500	
67	. . .	1,000	. . .	. . .	3,500	
68	. . .	. . .	. . .	2,500	2,500	1.00000
Totals	54,011,700	71,934,000	54,702,300	9,520,300	958,907,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 28

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $58,038,900
Issues from 1900 to 1914, Inclusive 884,733,500

Insurance Year	Entered	Existing	Withdrawn	Died	Exposed to Risk	Rate of Mortality
1	6,689,900	7,475,200	23,307,800	240,200	84,733,500	.00282
2	5,944,600	5,773,100	5,173,900	206,000	60,400,200	.00341
3	4,916,500	5,597,800	3,004,400	210,100	55,191,800	.00381
4	3,796,000	4,028,800	2,230,500	198,900	50,996,000	.00390
5	3,500,800	3,466,400	1,963,500	168,500	48,334,400	.00349
6	3,003,600	3,113,600	1,519,700	251,900	46,236,800	.00545
7	2,493,200	2,167,800	1,328,600	210,500	44,355,200	.00475
8	2,475,400	1,853,400	1,120,200	216,000	43,141,500	.00501
9	2,044,100	2,207,400	1,000,900	226,900	42,427,300	.00535
10	1,655,000	2,052,500	1,956,800	195,000	41,036,200	.00475
11	1,720,700	2,041,100	646,500	250,000	38,486,900	.00650
12	1,319,500	1,900,200	571,000	160,700	37,270,000	.00431
13	1,234,300	1,585,900	569,000	206,900	35,957,600	.00575
14	1,406,700	1,224,100	428,100	243,000	34,830,100	.00698
15	1,206,500	1,307,000	834,700	234,000	34,341,600	.00681
16	724,400	4,087,200	484,700	217,000	33,172,400	.00654
17	794,300	3,802,600	341,400	176,400	29,107,900	.00606
18	735,500	3,209,800	307,000	220,000	25,581,800	.00860
19	679,200	2,598,300	297,800	194,500	22,580,500	.00861
20	527,500	1,613,600	7,725,700	158,400	20,169,100	.00785
21	427,500	1,301,100	240,000	121,700	11,198,900	.01087
22	390,200	899,900	100,000	148,000	9,963,600	.01485
23	418,400	946,400	118,700	129,000	9,205,900	.01401
24	529,000	802,500	70,700	92,500	8,430,200	.01097
25	598,300	640,100	111,000	108,500	7,993,500	.01357
26	804,300	682,600	94,500	133,500	7,732,200	.01727
27	845,900	579,000	45,000	114,500	7,625,900	.01501
28	611,800	465,500	71,500	95,500	7,733,300	.01235
29	612,900	646,500	63,500	226,500	7,712,600	.02937
30	661,200	563,000	48,000	129,200	7,389,000	.01749
31	695,000	374,000	74,000	125,000	7,310,000	.01710
32	702,000	367,500	53,000	140,000	7,432,000	.01884
33	839,900	378,500	115,000	193,400	7,573,500	.02554
34	605,100	310,200	83,000	207,900	7,726,500	.02691
35	372,900	310,000	73,000	258,400	7,730,500	.03343

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 28

Issues Prior to 1900 in Force on Anniversary in 1900 858,038,900
Issues from 1900 to 1914, Inclusive 584,733,500

Insurance Year	Entered	Exiting	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	419,300	297,800	37,000	253,000	7,462,000	.03391
37	303,800	247,200	42,300	265,400	7,243,500	.03664
38	222,600	297,400	51,000	239,300	6,992,400	.03422
39	149,200	308,000	89,800	315,200	6,625,300	.04758
40	166,100	343,800	45,000	309,800	6,066,500	.05107
41	134,600	455,800	52,800	320,100	5,534,000	.05784
42	111,500	434,600	56,000	270,200	4,839,900	.05583
43	52,500	303,000	16,500	257,000	4,190,600	.06133
44	92,700	270,000	51,000	242,600	3,666,600	.06616
45	82,800	268,000	40,000	223,300	3,215,700	.06944
46	62,000	294,900	48,500	222,200	2,767,200	.08030
47	33,800	249,500	39,200	147,300	2,263,600	.06507
48	39,000	359,300	17,000	146,300	1,861,400	.07860
49	27,000	214,400	10,000	113,500	1,377,800	.08238
50	59,700	138,300	5,000	99,800	1,066,900	.09354
51	37,300	136,600	14,000	73,500	883,500	.08319
52	15,500	80,100	2,400	66,500	696,700	.09545
53	14,300	59,000	. . .	96,000	563,200	.17045
54	19,000	29,000	3,000	46,000	422,500	.10888
55	5,000	32,900	4,000	49,000	363,500	.13480
56	8,500	16,300	. . .	45,500	282,600	.16100
57	. . .	25,000	. . .	30,000	229,300	.13083
58	. . .	. . .	2,500	46,400	174,300	.26621
59	. . .	13,500	6,000	32,500	125,400	.25917
60	. . .	13,000	. . .	13,000	73,400	.17711
61	. . .	9,500	. . .	17,300	47,400	.36498
62	. . .	. . .	. . .	4,600	20,600	.22330
63	. . .	. . .	. . .	7,500	16,000	.46875
64	. . .	. . .	. . .	1,000	8,500	.11765
65	. . .	2,500	. . .	2,500	7,500	.33333
66	. . .	1,000	. . .	. . .	2,500	
67	. . .	. . .	. . .	. . .	1,500	
68	. . .	. . .	. . .	. . .	1,500	
69	. . .	. . .	. . .	. . .	1,500	
70	. . .	. . .	. . .	1,500	1,500	1.00000
Totals	58,038,900	75,568,000	56,838,100	10,366,300	1,020,204,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 29

Issues Prior to 1900 in Force on Anniversary in 1900 .... $60,766,300
Issues from 1900 to 1914, Inclusive $82,376,400

Insurance Year	Entered	Existing	Withdrawn	Died	Exposed to Risk	Rate of Mortality
1	7,467,300	7,437,800	21,961,700	228,500	82,376,400	.00277
2	6,100,300	6,355,000	4,877,300	226,500	60,215,700	.00376
3	4,914,300	5,377,900	2,938,500	242,500	54,857,200	.00442
4	3,868,800	4,024,500	2,275,400	186,300	51,212,600	.00364
5	3,584,100	3,232,700	2,013,500	283,900	48,595,200	.00584
6	2,969,400	3,107,800	1,672,100	191,400	46,649,200	.00410
7	2,325,500	2,127,500	1,362,500	216,200	44,647,300	.00484
8	2,440,400	1,791,900	1,097,600	280,700	43,266,600	.00649
9	2,212,900	2,070,000	949,000	189,500	42,536,800	.00445
10	1,947,300	2,075,900	2,159,700	228,500	41,541,200	.00550
11	1,793,500	2,046,600	721,900	159,800	39,024,400	.00409
12	1,425,400	1,748,600	663,200	175,400	37,889,600	.00463
13	1,351,700	1,521,900	555,800	246,000	36,727,800	.00670
14	1,447,600	1,222,400	531,500	250,500	35,755,800	.00701
15	1,072,000	1,237,200	1,011,000	355,500	35,199,000	.01010
16	933,000	4,460,200	543,100	242,800	33,667,300	.00721
17	836,900	3,724,400	422,200	207,900	29,354,200	.00708
18	874,900	3,265,300	333,600	248,700	25,836,600	.00963
19	750,100	2,436,100	381,200	178,000	22,863,900	.00779
20	621,300	1,658,000	7,717,200	204,400	20,618,700	.00991
21	536,100	1,236,200	199,100	159,500	11,660,400	.01368
22	370,200	898,300	113,500	156,500	10,601,700	.01476
23	484,200	870,900	113,000	164,000	9,803,600	.01673
24	751,700	846,300	117,500	136,500	9,139,900	.01493
25	657,400	797,000	119,100	128,500	8,791,300	.01405
26	797,500	651,500	72,000	175,000	8,409,100	.02081
27	874,100	549,400	102,500	141,000	8,308,100	.01697
28	748,000	509,500	62,000	192,500	8,389,300	.02295
29	640,000	591,100	75,000	191,000	8,373,300	.02281
30	646,000	521,000	116,900	182,800	8,156,200	.02241
31	677,800	421,500	82,500	163,000	7,981,500	.02042
32	816,900	453,400	73,000	207,500	7,992,300	.02596
33	679,000	420,500	54,700	178,200	8,075,300	.02207
34	700,800	340,300	56,800	245,900	8,100,900	.03035
35	455,500	376,300	78,500	290,500	8,158,700	.03561

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 29

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $60,766,300
Issues from 1900 to 1914, Inclusive $88,376,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	356,400	293,600	91,000	326,500	7,868,900	.04149
37	351,800	194,500	90,000	287,700	7,514,200	.03829
38	219,800	264,200	72,500	387,300	7,293,800	.05310
39	153,800	417,400	99,400	351,300	6,789,600	.05174
40	148,100	370,700	70,200	255,800	6,075,300	.04210
41	150,100	396,000	48,500	362,600	5,526,700	.06561
42	131,000	430,700	69,000	326,200	4,869,700	.06699
43	82,000	361,700	40,800	324,600	4,174,800	.07775
44	92,600	309,500	20,200	248,800	3,529,700	.07049
45	52,500	264,600	27,800	285,100	3,044,000	.09366
46	34,200	207,000	23,500	209,900	2,519,000	.08333
47	39,900	257,900	28,200	211,200	2,112,800	.09996
48	21,200	227,300	8,000	159,300	1,655,400	.09623
49	32,700	230,000	6,000	105,100	1,282,000	.08198
50	29,800	130,800	17,500	110,300	973,600	.11329
51	33,700	81,700	16,500	73,600	744,800	.09882
52	22,700	57,800	4,200	104,400	607,700	.17180
53	17,400	62,900	11,000	50,900	464,000	.10970
54	8,500	34,300	5,000	69,900	356,600	.19602
55	5,000	12,500	. . . .	44,000	255,900	.17194
56	7,000	12,000	1,000	35,200	204,400	.17221
57	4,000	8,000	. . . .	52,500	163,200	.32169
58	. . . .	9,000	9,200	23,000	106,700	.21556
59	. . . .	8,000	. . . .	6,000	65,500	.09160
60	. . . .	7,000	1,000	2,000	51,500	.03883
61	. . . .	10,000	. . . .	2,200	41,500	.05301
62	. . . .	3,000	. . . .	12,200	29,300	.41638
63	. . . .	. . . .	. . . .	3,000	14,100	.21277
64	. . . .	2,200	. . . .	2,000	11,100	.18018
65	. . . .	2,200	. . . .	2,500	6,900	.36232
66	. . . .	. . . .	. . . .	2,200	2,200	1.00000
Totals	60,766,300	75,071,400	56,383,600	11,687,700	1,033,132,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 30

Issues Prior to 1900 in Force on Anniversary in 1900 .... $64,763,000
Issues from 1900 to 1914, Inclusive $87,148,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	7,610,100	7,809,500	23,098,900	254,000	87,148,900	.00291
2	6,660,300	6,172,000	5,054,700	235,900	63,596,600	.00371
3	5,217,600	5,581,600	3,225,500	249,800	58,794,300	.00425
4	3,804,800	4,019,800	2,483,700	223,400	54,955,000	.00407
5	3,668,500	3,894,000	2,018,300	234,500	52,032,900	.00451
6	3,021,900	3,233,800	1,625,900	298,800	49,554,600	.00603
7	3,007,300	2,391,900	1,391,600	252,200	47,418,600	.00532
8	2,925,200	1,844,300	1,033,800	230,600	46,389,600	.00497
9	2,307,600	2,270,100	1,031,200	270,500	46,206,100	.00585
10	2,316,700	2,385,900	2,277,800	200,600	44,941,900	.00146
11	2,139,900	2,195,200	733,600	223,800	42,394,300	.00528
12	1,520,400	1,849,200	702,500	277,100	41,331,600	.00670
13	1,611,300	1,892,400	572,300	243,200	40,073,200	.00607
14	1,500,800	1,454,200	478,600	239,500	38,976,600	.00614
15	1,261,000	1,328,200	1,256,600	284,400	38,305,100	.00742
16	903,900	4,496,800	624,900	286,700	36,696,900	.00781
17	917,800	4,189,200	487,700	341,700	32,192,400	.01061
18	852,900	3,345,300	342,500	316,100	28,091,600	.01125
19	838,500	2,461,000	435,100	255,200	24,940,600	.01023
20	542,500	1,721,800	8,546,100	208,400	22,627,800	.00921
21	710,100	1,204,900	253,100	147,200	12,694,500	.01160
22	437,600	1,163,600	159,000	143,500	11,799,400	.01216
23	514,500	1,059,600	140,500	211,900	10,770,900	.01967
24	631,500	850,300	153,000	172,700	9,873,400	.01749
25	667,300	907,000	165,500	159,500	9,328,900	.01710
26	774,100	732,400	57,500	193,000	8,764,200	.02202
27	828,400	595,200	98,500	247,000	8,555,400	.02887
28	655,200	676,700	85,100	215,000	8,443,100	.02546
29	684,400	579,500	74,000	163,500	8,121,500	.02013
30	615,000	554,000	74,000	237,500	7,988,900	.02973
31	813,800	409,900	59,500	189,000	7,738,400	.02442
32	751,000	429,300	82,500	271,800	7,893,800	.03443
33	666,600	350,600	60,500	253,700	7,861,200	.03227
34	723,200	353,500	69,500	224,700	7,863,000	.02858
35	492,000	298,500	55,500	277,100	7,938,500	.03491

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 30

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900.................... $64,763,900
ISSUES FROM 1900 TO 1914, INCLUSIVE.................................... $87,148,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	463,000	409,100	42,700	306,300	7,799,400	.03927
37	354,700	251,000	71,000	332,600	7,504,300	.04432
38	256,400	270,800	92,500	307,500	7,204,400	.04268
39	127,200	316,000	74,000	344,300	6,790,000	.05071
40	160,700	323,800	36,500	290,000	6,182,900	.04690
41	174,600	448,500	75,500	274,300	5,693,300	.04818
42	133,200	456,500	38,500	262,800	5,069,600	.05184
43	94,000	272,400	25,500	276,300	4,450,000	.06209
44	74,300	295,300	27,500	327,900	3,969,800	.08260
45	31,000	244,400	23,000	301,000	3,393,400	.08870
46	60,900	368,000	14,500	333,800	2,856,000	.11688
47	44,500	247,000	30,000	211,600	2,200,600	.09616
48	19,400	234,100	23,000	150,400	1,756,500	.08562
49	45,300	184,000	9,200	211,400	1,368,400	.15449
50	44,400	142,000	21,500	73,500	1,009,100	.07284
51	33,000	120,800	...	107,400	816,500	.13154
52	15,900	105,200	18,000	84,600	621,300	.13617
53	18,200	51,400	2,000	66,700	429,400	.15533
54	12,000	10,200	1,000	78,200	327,500	.23878
55	2,500	35,600	...	50,800	250,100	.20312
56	...	23,000	2,200	37,300	166,200	.22443
57	...	5,200	...	23,500	104,700	.22445
58	...	6,500	...	12,800	76,000	.16842
59	...	2,500	...	6,000	56,700	.10582
60	...	...	...	10,700	48,200	.22199
61	...	1,000	...	1,000	37,500	.02667
62	...	11,000	...	9,500	35,500	.26761
63	...	...	...	...	15,000	
64	...	2,500	...	2,000	15,000	.13333
65	...	6,200	...	2,500	10,500	.23810
66	...	...	...	...	1,800	
67	...	...	...	1,800	1,800	1.00000
Totals	64,763,900	79,543,700	59,637,100	12,732,000	1,102,614,500	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 31

Issues Prior to 1900 in Force on Anniversary in 1900 .... $63,553,900
Issues from 1900 to 1914, Inclusive $80,121,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	7,299,400	6,689,200	20,598,700	214,800	80,121,800	.00268
2	6,410,700	5,865,500	4,572,300	182,300	59,918,500	.00304
3	4,991,400	5,122,500	2,799,700	224,200	55,709,100	.00402
4	3,808,400	4,166,200	2,255,500	205,900	52,554,100	.00392
5	3,644,600	3,633,200	2,055,800	270,700	49,734,900	.00544
6	2,983,100	3,087,700	1,447,800	213,300	47,419,800	.00450
7	2,689,900	2,365,500	1,366,600	224,500	45,654,100	.00492
8	2,786,400	1,815,500	1,156,600	199,500	44,387,400	.00449
9	2,203,300	2,145,400	999,200	235,800	44,002,200	.00536
10	2,065,300	2,076,200	2,[illegible],000	254,800	42,825,100	.00595
11	1,903,700	1,882,300	773,600	271,000	40,220,400	.00674
12	1,692,700	1,943,300	647,500	278,500	39,197,200	.00711
13	1,420,700	1,490,200	579,700	269,000	38,020,600	.00708
14	1,713,900	1,303,700	483,100	284,600	37,102,400	.00767
15	1,386,700	1,265,100	1,031,600	246,500	36,744,900	.00671
16	820,700	4,419,900	469,000	226,300	35,588,400	.00636
17	1,016,600	3,988,800	381,300	211,100	31,293,900	.00675
18	887,400	3,287,000	384,900	255,100	27,729,300	.00920
19	828,400	2,430,000	559,300	256,200	24,689,700	.01038
20	646,800	1,735,800	7,876,900	273,600	22,272,600	.01228
21	571,800	1,147,400	222,500	154,900	13,033,100	.01189
22	535,600	1,143,500	184,000	196,500	12,080,100	.01627
23	547,300	1,095,300	180,900	146,500	11,091,700	.01321
24	577,400	844,000	82,500	156,400	10,216,300	.01531
25	839,300	900,700	136,800	97,600	9,710,800	.01005
26	766,000	766,100	73,000	196,300	9,415,000	.02085
27	956,000	669,300	101,500	163,000	9,145,600	.01782
28	738,600	564,200	107,500	150,600	9,167,800	.01643
29	658,500	836,900	67,000	254,200	9,084,100	.02798
30	601,500	600,500	69,000	234,500	8,584,500	.02732
31	738,100	293,000	90,500	337,000	8,282,000	.04069
32	764,200	442,700	80,500	266,000	8,299,600	.03205
33	694,500	505,400	40,000	285,000	8,274,600	.03444
34	658,500	352,400	62,500	295,600	8,138,700	.03632
35	496,300	375,500	80,000	324,500	8,086,700	.04013

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 31

Issues Prior to 1900 in Force on Anniversary in 1900 .... $63,553,900
Issues from 1900 to 1914, Inclusive $80,121,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	505,600	324,300	96,600	327,600	7,803,000	.04198
37	323,900	316,700	72,000	361,400	7,560,100	.04780
38	234,400	273,800	82,000	382,100	7,133,900	.05356
39	156,200	299,600	61,500	402,900	6,630,400	.06077
40	182,000	431,200	58,500	410,400	6,022,600	.06814
41	232,000	347,100	39,500	334,300	5,304,500	.06302
42	84,000	412,500	36,500	322,000	4,815,600	.06687
43	72,500	261,200	70,200	316,100	4,128,600	.07656
44	79,200	220,000	24,300	297,000	3,553,600	.08358
45	40,700	227,500	32,500	306,500	3,091,500	.09914
46	57,500	199,700	25,800	255,200	2,565,700	.09947
47	53,000	281,100	27,500	199,100	2,142,500	.09293
48	23,500	229,800	14,500	225,100	1,687,800	.13337
49	30,400	159,400	20,000	152,200	1,241,900	.12255
50	27,800	155,300	13,500	125,900	940,700	.13384
51	38,700	104,300	3,300	72,900	673,800	.10819
52	38,700	51,600	7,000	118,500	532,000	.22274
53	15,100	26,100	....	104,300	393,600	.26499
54	3,000	13,600	3,500	54,700	278,300	.19655
55	10,000	13,100	1,000	50,600	209,500	.24153
56	....	25,000	5,000	31,700	154,800	.20478
57	2,000	4,000	2,500	29,600	93,100	.31794
58	....	4,000	....	12,300	59,000	.20847
59	....	6,000	2,000	10,100	42,700	.23653
60	....	....	....	2,100	24,600	.08537
61	....	8,000	....	....	22,500	
62	....	....	....	....	14,500	
63	....	....	4,000	5,000	14,500	.34483
64	....	....	....	2,500	5,500	.45455
65	....	....	....	....	3,000	
66	....	....	....	3,000	3,000	1.00000
Totals	63,553,900	75,644,800	55,059,500	12,971,400	1,064,943,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 32

Issues Prior to 1900 in Force on Anniversary in 1900 .... $64,662,600
Issues from 1900 to 1914, Inclusive....................................... $82,761,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	7,708,500	7,196,200	20,842,700	204,500	82,761,000	.00247
2	6,537,500	5,774,000	4,796,800	240,600	62,226,100	.00387
3	4,865,600	5,671,500	3,223,400	212,500	57,952,200	.00367
4	3,837,200	4,415,400	2,235,500	243,500	53,710,400	.00453
5	3,534,500	3,735,500	1,959,300	216,000	50,653,200	.00426
6	3,219,900	2,907,600	1,466,400	232,700	48,276,900	.00482
7	3,069,800	2,370,400	1,312,000	239,300	46,890,100	.00510
8	3,255,100	1,796,100	1,262,800	224,400	46,038,200	.00487
9	2,651,300	2,296,700	1,028,900	255,900	46,010,000	.00556
10	2,092,500	2,241,800	2,661,000	232,800	45,079,800	.00516
11	1,665,300	2,155,200	755,200	300,500	42,036,700	.00715
12	1,458,400	1,676,700	678,500	304,800	40,491,100	.00753
13	1,610,300	1,632,900	556,500	309,300	39,289,500	.00787
14	1,372,900	1,317,400	521,100	312,100	38,401,100	.00813
15	1,093,600	1,209,600	1,039,100	295,500	37,623,400	.00785
16	932,700	4,620,700	541,700	276,000	36,172,800	.00763
17	963,700	4,096,300	496,200	300,100	31,667,100	.00948
18	818,300	3,312,600	444,000	315,000	27,738,200	.01136
19	925,000	2,438,500	463,700	328,300	24,484,900	.01341
20	631,900	1,598,000	8,318,300	293,700	22,179,400	.01324
21	712,200	1,287,400	309,100	174,900	12,601,300	.01388
22	520,500	1,175,100	160,800	170,000	11,542,100	.01473
23	542,500	1,257,200	108,700	175,200	10,556,700	.01660
24	712,600	986,000	107,500	187,000	9,558,100	.01956
25	700,900	765,300	154,000	179,500	8,990,200	.01997
26	763,400	602,000	79,000	204,500	8,592,300	.02380
27	837,500	525,500	73,400	210,500	8,470,200	.02485
28	682,200	549,900	98,500	232,000	8,498,300	.02730
29	695,600	490,000	77,300	237,500	8,300,100	.02861
30	702,700	476,100	79,500	289,400	8,190,900	.03533
31	760,500	322,000	128,000	305,900	8,048,600	.03801
32	754,000	362,600	74,500	231,500	8,053,200	.02875
33	731,500	360,900	67,000	344,000	8,138,600	.04227
34	712,500	422,200	108,700	330,200	8,098,200	.04077
35	499,600	362,300	126,100	322,700	7,949,600	.04059

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 32

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900.................... $64,662,600
ISSUES FROM 1900 TO 1914, INCLUSIVE.. $82,761,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	525,000	403,200	66,000	428,300	7,638,100	.05607
37	371,300	259,500	61,200	404,600	7,265,600	.05569
38	217,000	268,600	59,000	405,500	6,911,600	.05867
39	153,100	321,100	78,000	339,600	6,396,400	.05309
40	161,200	282,700	42,500	448,200	5,810,800	.07713
41	106,500	305,300	37,000	457,000	5,198,600	.08791
42	126,900	358,700	46,000	291,100	4,505,800	.06461
43	62,500	290,800	35,500	285,400	3,936,900	.07249
44	80,700	230,000	23,500	356,200	3,387,700	.10515
45	56,000	207,000	28,500	257,000	2,858,700	.08990
46	37,700	274,500	19,300	217,700	2,422,200	.08988
47	32,000	266,700	20,000	239,600	1,938,400	.12361
48	36,000	149,000	26,000	297,800	1,444,100	.20622
49	29,000	167,000	17,000	139,300	1,007,300	.13829
50	28,500	68,500	12,000	85,200	713,000	.11950
51	26,000	82,500	5,000	69,300	575,800	.12035
52	20,600	78,500	4,500	93,000	445,000	.20899
53	15,000	26,000	....	45,000	289,600	.15539
54	2,500	18,000	6,000	27,500	233,600	.11772
55	....	9,000	....	27,500	184,600	.14897
56	....	18,500	2,500	44,600	148,100	.30115
57	2,000	1,000	....	15,500	82,500	.18788
58	....	3,000	....	32,000	68,000	.47059
59	....	4,500	....	4,500	33,000	.13636
60	....	....	....	5,000	24,000	.20833
61	....	2,000	....	9,000	19,000	.47368
62	....	....	....	....	8,000	
63	....	....	....	7,000	8,000	.87500
64	....	....	....	....	1,000	
65	....	....	....	1,000	1,000	1.00000
Totals	64,662,600	76,503,200	56,954,700	13,965,700	1,078,826,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 33

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $64,061,200
ISSUES FROM 1900 TO 1914, INCLUSIVE $81,609,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	7,689,000	6,778,000	21,494,000	187,700	81,609,700	.00230
2	5,994,400	5,996,100	4,424,000	241,500	60,839,000	.00397
3	4,710,200	5,550,300	2,904,300	221,300	56,171,800	.00394
4	3,853,300	4,126,000	2,151,600	231,100	52,206,100	.00443
5	3,994,400	3,344,200	1,957,600	227,900	49,550,700	.00460
6	3,410,100	3,323,200	1,474,000	226,100	48,015,400	.00471
7	3,015,000	2,198,500	1,298,800	275,900	46,402,200	.00595
8	2,927,500	1,649,900	1,105,500	298,400	45,644,000	.00654
9	2,361,700	1,992,300	1,031,400	327,800	45,517,700	.00720
10	2,269,600	2,200,900	2,497,200	258,000	44,527,900	.00579
11	1,835,600	2,047,500	710,700	295,300	41,841,400	.00706
12	1,470,500	1,917,400	696,000	264,500	40,623,500	.00651
13	1,418,100	1,702,400	574,800	345,300	39,216,100	.00881
14	1,349,800	1,330,800	639,300	307,900	38,011,700	.00810
15	1,194,000	1,254,000	1,149,000	292,900	37,083,500	.00790
16	847,800	4,513,100	534,400	349,000	35,581,600	.00981
17	925,100	3,798,000	421,000	376,800	31,032,900	.01214
18	1,047,900	3,073,100	404,300	316,900	27,362,200	.01158
19	1,061,600	2,377,900	503,700	297,500	24,615,800	.01209
20	589,400	1,720,200	8,039,900	251,300	22,498,300	.01117
21	673,900	1,303,700	307,000	243,500	13,076,300	.01862
22	521,400	1,189,100	151,100	213,300	11,896,000	.01793
23	595,500	1,082,900	165,500	198,700	10,863,900	.01829
24	596,700	843,900	64,000	281,700	10,012,300	.02814
25	729,100	886,300	128,000	185,000	9,419,400	.01964
26	788,700	658,300	130,500	195,900	8,949,200	.02189
27	759,700	451,000	65,500	223,500	8,753,200	.02553
28	777,500	575,100	100,100	278,900	8,772,900	.03179
29	684,400	502,500	97,000	258,000	8,596,300	.03001
30	732,400	469,000	142,000	284,700	8,423,200	.03380
31	664,800	328,600	87,000	252,800	8,259,900	.03061
32	686,500	433,000	68,500	237,200	8,256,300	.02873
33	678,900	438,000	84,000	293,400	8,204,100	.03576
34	791,700	490,100	98,500	412,600	8,067,600	.05114
35	488,000	302,700	67,100	381,000	7,858,100	.04849

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 33

Issues Prior to 1900 in Force on Anniversary in 1900 .... $64,061,200
Issues from 1900 to 1914, Inclusive 881,609,700

Issuance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	467,600	369,000	38,500	383,800	7,595,300	.05053
37	332,000	284,200	57,500	484,000	7,221,600	.06702
38	172,800	310,300	68,700	407,400	6,727,300	.06055
39	148,500	230,000	55,000	360,500	6,114,300	.05896
40	153,400	317,100	61,000	345,000	5,617,300	.06142
41	153,000	288,000	46,000	374,000	5,047,600	.07409
42	98,000	353,100	60,300	334,600	4,492,600	.07448
43	55,500	268,600	40,000	291,000	3,842,600	.07573
44	86,000	237,100	45,000	333,700	3,298,500	.10117
45	66,000	290,200	29,500	242,200	2,768,700	.08748
46	53,000	195,500	28,900	302,700	2,263,800	.13371
47	10,000	185,000	3,000	269,000	1,789,700	.15030
48	14,000	163,400	17,400	208,000	1,337,700	.15549
49	33,500	203,200	15,000	142,500	962,900	.14799
50	32,500	87,000	11,000	66,800	635,700	.10508
51	19,000	94,000	2,000	110,200	503,400	.21891
52	10,000	22,000	3,500	50,000	316,200	.15813
53	12,000	20,500	. . .	54,700	250,700	.21819
54	9,200	12,000	1,000	43,500	187,500	.23200
55	1,000	. . .	. . .	37,700	140,200	.26890
56	. . .	6,000	. . .	23,000	103,500	.22222
57	. . .	11,000	. . .	10,000	74,500	.13423
58	. . .	. . .	1,000	12,000	53,500	.22430
59	. . .	. . .	. . .	9,000	40,500	.22222
60	. . .	3,500	. . .	17,000	31,500	.53968
61	. . .	. . .	. . .	. . .	11,000	
62	. . .	. . .	. . .	3,000	11,000	.27273
63	. . .	. . .	. . .	5,000	8,000	.62500
64	. . .	. . .	. . .	. . .	3,000	
65	. . .	. . .	. . .	1,000	3,000	.33333
66	. . .	. . .	. . .	. . .	2,000	
67	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	64,061,200	74,807,700	56,406,600	14,456,600	1,069,217,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 34

Issues Prior to 1900 in Force on Anniversary in 1900 .... $63,319,300
Issues from 1900 to 1914, Inclusive $81,109,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	6,723,600	6,957,300	20,052,200	298,700	81,109,100	.00368
2	6,168,000	5,611,900	5,047,100	312,400	60,524,500	.00516
3	4,844,500	5,389,000	2,795,200	193,200	55,721,100	.00347
4	4,026,000	4,303,400	2,315,400	360,600	52,188,200	.00691
5	4,253,500	3,904,400	1,844,500	202,600	49,234,800	.00411
6	3,150,400	3,179,100	1,427,200	232,000	47,536,800	.00488
7	2,973,700	2,127,300	1,420,900	255,200	45,848,900	.00557
8	2,923,200	1,855,400	1,200,600	255,500	45,019,200	.00568
9	2,368,400	2,277,600	827,700	314,000	44,630,900	.00704
10	2,115,600	2,010,600	2,618,600	393,000	43,530,000	.00902
11	1,831,200	1,947,400	646,500	296,900	40,673,400	.00730
12	1,502,100	1,718,700	885,200	272,200	39,613,800	.00687
13	1,355,900	1,623,700	645,200	296,300	38,239,800	.00775
14	1,549,700	1,508,700	502,500	190,000	37,030,500	.00513
15	1,157,500	1,218,300	1,206,500	385,700	36,379,000	.01060
16	1,006,800	3,974,500	549,900	405,300	34,726,000	.01167
17	954,400	3,540,000	469,400	378,500	30,803,100	.01229
18	892,800	2,913,600	379,200	333,500	27,369,600	.01237
19	835,500	2,448,500	405,800	373,400	24,631,100	.01516
20	751,800	1,866,900	7,795,000	423,400	22,238,900	.01904
21	768,500	1,141,800	204,700	209,800	12,905,400	.01626
22	515,700	1,357,500	193,500	193,100	12,117,600	.01594
23	591,300	1,124,900	139,500	171,900	10,889,200	.01579
24	756,500	881,200	97,500	191,000	10,044,200	.01902
25	684,200	788,900	114,500	181,500	9,631,000	.01885
26	787,500	566,200	130,700	184,000	9,230,300	.01993
27	818,800	598,000	96,000	232,700	9,136,900	.02547
28	597,700	543,000	77,100	240,900	9,029,000	.02668
29	684,500	630,000	89,000	322,000	8,765,700	.03673
30	607,000	474,500	68,600	273,900	8,409,200	.03257
31	612,400	449,300	49,900	266,300	8,199,200	.03248
32	823,800	453,000	83,100	365,200	8,046,100	.04539
33	708,100	384,000	82,000	381,100	7,968,600	.04783
34	723,300	372,900	123,000	393,700	7,829,600	.05028
35	504,600	468,800	90,400	390,500	7,663,300	.05096

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 34

Issues Prior to 1900 in Force on Anniversary in 1900 .... $65,319,300
Issues from 1900 to 1914, Inclusive $61,100,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	443,700	338,000	73,700	329,000	7,218,200	.04558
37	285,400	268,000	60,000	412,400	6,921,200	.05959
38	208,800	273,500	47,000	489,000	6,466,200	.07562
39	143,400	333,600	54,000	416,300	5,865,500	.07106
40	143,900	339,300	45,500	298,700	5,204,500	.05739
41	161,000	314,700	31,000	370,400	4,664,900	.07940
42	49,500	346,200	49,000	389,000	4,109,800	.09465
43	61,600	225,000	18,400	366,300	3,375,100	.10853
44	42,000	193,500	16,500	270,000	2,827,000	.09551
45	40,000	181,000	20,500	257,700	2,389,000	.10787
46	29,700	153,300	22,000	264,700	1,969,800	.13438
47	23,500	202,500	17,300	238,300	1,559,500	.15281
48	28,800	124,500	12,000	151,000	1,129,900	.13364
49	23,000	125,000	10,000	159,300	871,200	.18285
50	6,000	86,700	14,000	88,500	599,900	.14752
51	26,000	71,000	1,000	69,500	416,700	.16679
52	13,500	24,500	...	57,500	301,200	.19090
53	9,000	28,100	2,500	54,500	232,700	.23421
54	7,000	19,600	...	21,000	156,600	.13410
55	...	8,000	2,500	29,000	123,000	.23577
56	...	8,500	...	39,500	83,500	.47305
57	...	3,500	...	2,000	35,500	.05634
58	...	3,000	...	5,000	30,000	.16667
59	...	1,000	...	7,000	22,000	.31818
60	...	...	...	6,000	14,000	.42857
61	...	...	...	3,000	8,000	.37500
62	...	...	...	5,000	5,000	1.00000
Totals	63,319,300	74,282,300	55,171,000	14,975,100	1,053,563,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 35

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $64,430,500
Issues from 1900 to 1914, Inclusive $81,500,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	6,996,200	6,631,700	20,543,900	310,900	81,500,800	.00381
2	5,977,000	5,933,800	4,467,700	235,500	61,005,500	.00386
3	5,391,300	5,197,100	2,881,400	287,300	56,345,500	.00510
4	4,336,200	4,749,200	2,098,600	259,000	53,371,000	.00485
5	4,181,200	3,666,500	1,937,900	326,100	50,600,400	.00644
6	3,488,700	3,272,800	1,516,000	280,300	48,851,100	.00574
7	3,050,300	2,352,200	1,329,200	255,300	47,270,700	.00540
8	3,118,600	1,825,500	1,099,400	289,700	46,384,300	.00625
9	2,329,100	2,139,100	949,800	214,700	46,288,300	.00464
10	2,034,000	2,403,400	2,752,800	287,800	45,313,800	.00635
11	1,712,000	2,052,000	806,500	331,300	41,903,800	.00791
12	1,597,100	1,690,200	657,100	268,500	40,426,000	.00664
13	1,532,300	1,556,300	704,700	333,400	39,407,300	.00846
14	1,416,900	1,475,700	550,900	365,900	38,345,200	.00954
15	1,302,000	1,139,100	1,091,100	347,200	37,369,600	.00929
16	1,069,500	4,277,600	626,200	473,700	36,094,200	.01312
17	1,009,900	3,643,500	443,900	469,400	31,786,200	.01477
18	936,900	3,466,300	309,000	456,700	28,239,300	.01617
19	844,600	2,659,400	361,800	310,200	24,944,200	.01244
20	656,900	2,058,700	7,660,700	355,200	22,457,400	.01582
21	751,900	1,419,400	225,200	232,200	13,039,700	.01781
22	466,400	1,025,100	228,000	267,700	11,914,800	.02247
23	544,500	1,115,700	130,900	241,300	10,860,400	.02222
24	533,600	879,300	169,000	222,500	9,917,000	.02244
25	683,600	673,400	201,600	207,000	9,179,800	.02255
26	862,500	611,200	74,500	241,000	8,881,400	.02714
27	805,100	657,800	104,500	252,100	8,817,200	.02859
28	713,900	596,300	49,000	323,500	8,607,900	.03758
29	671,400	537,000	121,800	262,700	8,353,000	.03145
30	691,200	573,500	68,000	306,400	8,102,900	.03781
31	627,000	486,000	75,500	303,700	7,846,200	.03871
32	779,000	351,500	54,000	297,700	7,608,000	.03913
33	678,300	369,200	110,500	434,000	7,683,800	.05648
34	579,600	349,600	80,500	377,200	7,448,400	.05064
35	500,500	295,600	54,000	432,800	7,220,700	.05994

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 35

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $64,430,500
Issues from 1900 to 1914, Inclusive $81,600,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	360,700	329,300	67,000	437,200	6,938,800	.06301
37	[illegible]	201,700	66,500	427,600	6,466,000	.06613
38	172,800	238,500	65,500	464,300	6,067,100	.07653
39	120,300	225,600	41,500	357,500	5,471,600	.06534
40	175,200	272,500	35,500	331,500	4,967,300	.06674
41	95,600	294,200	47,000	401,900	4,503,000	.08925
42	61,500	256,300	30,500	441,200	3,855,500	.11443
43	52,500	202,200	45,200	355,900	3,189,000	.11160
44	29,500	209,000	29,500	319,100	2,638,200	.12095
45	39,500	179,500	27,800	262,300	2,110,100	.12431
46	35,300	162,000	23,000	228,400	1,680,000	.13595
47	20,500	152,000	11,000	177,500	1,301,900	.13634
48	14,500	165,000	1,000	115,900	981,900	.11804
49	16,000	80,500	1,000	107,000	714,500	.14976
50	17,000	63,000	3,000	125,500	542,000	.23155
51	7,000	53,500	3,000	62,500	367,500	.17007
52	22,000	23,400	. . .	76,000	255,500	.29746
53	7,000	20,100	4,000	26,000	178,100	.14599
54	12,000	17,000	1,000	39,000	135,000	.28889
55	2,500	10,000	1,000	23,500	90,000	.26111
56	. . .	2,000	1,000	9,000	58,000	.15517
57	. . .	. . .	. . .	5,000	46,000	.10870
58	. . .	7,000	4,000	13,500	41,000	.32927
59	. . .	. . .	. . .	9,000	16,500	.54545
60	. . .	. . .	. . .	5,000	7,500	.66667
61	. . .	. . .	. . .	. . .	2,500	
62	. . .	. . .	. . .	. . .	2,500	
63	. . .	. . .	. . .	. . .	2,500	
64	. . .	. . .	. . .	2,500	2,500	1.00000
Totals	64,430,500	75,198,000	55,049,600	15,683,700	1,066,017,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 36

Issues Prior to 1900 in Force on Anniversary in 1900 .... $62,565,800
Issues from 1900 to 1914, Inclusive $78,068,700

Insurance Year	Entries	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	6,569,400	6,843,200	19,094,000	382,500	78,068,700	.00490
2	6,257,400	5,256,000	4,220,700	275,300	58,318,400	.00472
3	5,375,300	5,529,600	2,486,400	302,300	54,823,800	.00551
4	4,131,400	4,214,600	2,103,400	249,800	51,880,800	.00481
5	3,904,800	3,375,600	1,969,500	302,900	49,444,400	.00613
6	3,130,300	3,128,600	1,421,300	312,700	47,701,200	.00656
7	2,780,800	2,230,000	1,334,300	419,300	45,768,900	.00916
8	2,955,300	1,729,300	1,142,400	253,600	44,566,100	.00569
9	2,300,800	2,249,400	867,700	359,000	44,396,100	.00809
10	1,859,900	2,205,300	3,006,800	332,600	43,220,800	.00770
11	1,680,500	1,741,100	770,000	369,200	39,536,000	.00934
12	1,687,500	1,772,300	712,800	254,000	38,336,200	.00663
13	1,464,300	1,544,300	647,600	338,700	37,284,600	.00908
14	1,659,600	1,084,900	406,800	389,100	36,218,800	.01074
15	1,313,100	1,274,100	1,132,500	416,600	35,997,600	.01157
16	1,019,100	3,836,700	566,000	555,000	34,487,500	.01609
17	939,800	3,665,500	385,100	407,900	30,548,900	.01335
18	886,600	3,288,200	447,900	466,000	27,030,200	.01724
19	1,011,700	2,570,900	524,800	400,700	23,714,700	.01690
20	648,800	1,765,700	6,880,000	416,000	21,230,000	.01959
21	701,000	1,357,300	260,700	234,000	12,817,100	.01826
22	486,900	957,800	302,100	208,900	11,666,100	.01791
23	503,400	1,122,300	168,500	156,000	10,684,200	.01460
24	648,800	845,400	114,200	353,600	9,740,800	.03630
25	748,300	692,800	135,500	259,600	9,076,400	.02860
26	808,000	597,600	117,500	298,100	8,736,800	.03412
27	750,500	516,100	117,500	264,500	8,531,600	.03100
28	599,800	539,200	78,000	314,200	8,384,000	.03748
29	542,200	526,100	104,400	346,300	8,052,400	.04301
30	655,400	581,700	61,500	271,400	7,617,800	.03563
31	624,100	395,500	57,000	362,500	7,358,600	.04926
32	614,200	332,000	86,000	405,800	7,167,700	.05662
33	703,400	364,000	69,000	392,500	6,958,100	.05641
34	651,500	359,200	58,500	430,800	6,836,000	.06302
35	420,200	307,700	66,000	377,100	6,639,000	.05680

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 36

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900....................$62,565,800
ISSUES FROM 1900 TO 1914, INCLUSIVE....................................$78,068,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	420,900	288,100	72,500	450,300	6,308,400	.07138
37	327,800	158,800	60,500	495,400	5,918,400	.08371
38	173,400	199,200	36,000	419,800	5,531,500	.07589
39	111,100	253,700	50,000	435,800	5,049,900	.08630
40	142,200	220,000	35,200	446,400	4,421,500	.10096
41	91,100	267,000	13,000	421,700	3,862,100	.10919
42	64,900	200,000	23,000	422,000	3,251,500	.12979
43	32,500	198,000	11,000	280,700	2,671,400	.10508
44	29,000	147,500	21,800	261,500	2,214,200	.11946
45	28,500	130,000	24,000	202,000	1,809,400	.11164
46	33,000	100,500	38,000	156,500	1,481,900	.10561
47	12,500	108,300	7,000	194,000	1,219,900	.15903
48	9,500	118,600	12,000	170,100	923,100	.18427
49	2,000	90,000	...	113,500	691,900	.17962
50	23,000	72,500	8,000	83,000	430,400	.19284
51	12,800	45,500	4,500	81,900	289,900	.28251
52	4,000	26,800	5,000	28,500	170,800	.16686
53	5,000	3,100	...	32,800	114,500	.28646
54	8,000	8,100	...	16,000	83,600	.19139
55	...	8,000	...	12,000	67,500	.17778
56	...	4,000	...	17,500	47,500	.36842
57	...	5,000	...	3,000	26,000	.11538
58	...	1,500	...	4,000	18,000	.22222
59	...	1,000	...	...	12,500	
60	...	...	...	3,000	11,500	.26087
61	...	...	...	6,000	8,500	.70588
62	...	...	...	...	2,500	
63	...	...	...	2,500	2,500	1.00000
Totals	62,565,800	71,455,200	52,537,900	16,641,400	1,019,421,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 37

Issues Prior to 1900 in Force on Anniversary in 1900 .... $61,310,800
Issues from 1900 to 1914, Inclusive $73,060,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	7,158,000	5,910,700	18,347,800	237,500	73,060,000	.00325
2	6,816,800	5,361,200	3,857,300	220,500	55,717,000	.00396
3	5,197,400	4,712,100	2,855,700	219,700	53,094,800	.00414
4	4,125,100	4,151,700	2,204,600	249,700	50,504,700	.00494
5	4,427,000	3,553,000	1,699,000	301,300	48,023,300	.00627
6	3,016,700	2,870,900	1,817,000	227,400	46,897,500	.00485
7	2,477,900	2,210,400	1,375,900	357,800	44,998,900	.00795
8	2,607,300	1,615,800	1,066,300	273,300	43,532,700	.00628
9	2,140,000	1,837,200	951,400	275,100	43,184,600	.00637
10	1,875,300	1,890,500	2,688,000	316,400	42,260,900	.00749
11	1,617,400	1,894,300	800,800	359,600	39,241,300	.00916
12	1,299,200	1,450,400	684,400	401,500	37,804,000	.01062
13	1,372,600	1,249,200	656,400	430,100	36,566,000	.01176
14	1,522,400	1,115,100	498,500	388,900	35,603,800	.01092
15	1,342,900	1,141,500	1,185,000	429,300	35,123,700	.01222
16	911,500	4,280,400	512,500	617,800	33,710,800	.01833
17	1,027,300	3,872,900	404,900	398,500	29,211,600	.01364
18	929,700	3,060,600	355,300	424,400	25,562,600	.01660
19	853,600	2,502,600	500,700	466,800	22,652,000	.02061
20	716,300	1,707,700	6,511,800	376,500	20,035,500	.01879
21	610,300	1,217,700	240,000	239,800	12,155,800	.01973
22	491,200	943,900	213,900	260,500	11,068,600	.02354
23	520,200	856,200	132,900	150,200	10,141,500	.01481
24	601,000	742,800	120,600	196,500	9,522,400	.02064
25	591,200	586,600	177,700	226,500	9,063,500	.02499
26	674,800	535,800	146,100	333,800	8,663,900	.03853
27	680,300	491,000	58,100	254,700	8,323,000	.03060
28	465,300	587,200	85,300	318,700	8,199,500	.03887
29	690,600	634,000	83,200	322,800	7,673,600	.04207
30	538,000	524,700	73,500	339,800	7,324,200	.04639
31	530,000	383,500	51,000	315,000	6,924,200	.04549
32	588,500	437,600	91,300	321,200	6,704,700	.04791
33	648,700	362,000	67,000	421,400	6,443,100	.06540
34	592,800	302,100	25,000	370,100	6,251,400	.05920
35	443,100	338,500	45,000	425,400	6,147,000	.06920

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 37

Issues Prior to 1900 in Force on Anniversary in 1900 .... $61,310,800
Issues from 1900 to 1914, Inclusive $33,000,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	364,700	232,000	76,500	362,600	5,781,200	.06272
37	260,000	198,000	35,300	344,700	5,474,800	.06296
38	116,000	206,000	55,000	367,400	5,156,800	.07125
39	85,000	234,100	59,500	405,700	4,644,400	.08735
40	100,300	192,200	35,000	395,000	4,030,100	.09801
41	76,000	220,000	15,500	288,800	3,508,200	.08232
42	55,800	178,500	45,300	353,300	3,059,900	.11546
43	22,000	117,600	32,500	318,900	2,538,600	.12562
44	45,700	163,000	26,500	234,800	2,091,600	.11226
45	11,600	137,500	29,000	173,800	1,713,000	.10146
46	6,000	169,000	9,500	248,900	1,384,300	.17980
47	15,600	94,500	12,000	151,000	962,900	.15682
48	13,500	88,500	13,000	127,000	721,000	.17614
49	12,000	111,000	17,500	84,600	506,000	.16719
50	6,000	55,500	5,000	66,500	304,900	.21810
51	12,500	29,500	2,000	47,100	183,900	.25612
52	1,700	10,000	3,200	29,600	117,800	.25127
53	3,000	2,000	....	19,200	76,700	.25038
54	5,000	7,000	....	15,000	58,500	.25641
55	1,000	7,000	....	15,500	41,500	.37349
56	2,000	....	....	11,000	20,000	.55000
57	....	....	....	1,000	11,000	.09091
58	....	....	....	7,000	10,000	.70000
59	....	....	....	1,000	3,000	.33333
60	....	....	....	....	2,000	
61	....	....	....	....	2,000	
62	....	....	....	2,000	2,000	1.00000
Totals	61,310,800	67,784,700	51,046,200	15,539,900	983,799,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 38

Issues Prior to 1900 in Force on Anniversary in 1900 .... $57,267,000
Issues from 1900 to 1914, Inclusive $72,193,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	6,737,900	6,612,000	17,393,200	305,800	72,133,800	.00424
2	6,347,000	5,628,100	3,647,900	291,800	54,560,700	.00535
3	5,025,800	4,813,300	2,873,400	270,600	51,339,900	.00527
4	3,866,800	3,706,800	2,105,400	270,100	48,408,400	.00558
5	3,935,700	3,202,800	1,810,500	286,800	46,192,900	.00621
6	2,687,500	2,545,300	1,470,900	298,400	44,828,500	.00666
7	2,160,400	2,474,700	1,273,900	470,600	43,201,400	.01089
8	2,684,900	1,693,500	1,063,400	330,700	41,142,600	.00804
9	2,042,600	1,902,700	983,900	405,700	40,829,900	.00994
10	1,736,400	1,798,400	2,515,900	342,300	39,580,200	.00865
11	1,501,800	1,591,900	671,800	330,600	36,600,000	.00902
12	1,412,000	1,379,400	757,100	374,100	35,567,500	.01052
13	1,353,900	1,308,900	693,000	361,500	34,468,900	.01049
14	1,311,700	1,080,500	469,300	433,500	33,459,400	.01296
15	1,115,900	1,262,300	1,023,600	450,800	32,787,800	.01375
16	900,000	3,751,600	567,400	511,000	31,167,000	.01640
17	874,900	3,671,500	441,300	425,200	27,237,000	.01561
18	880,100	2,810,300	303,800	418,100	23,573,900	.01774
19	810,700	2,281,200	396,400	478,600	20,921,800	.02288
20	627,700	1,704,700	6,113,200	444,500	18,576,300	.02393
21	588,300	1,015,700	186,500	261,800	10,941,600	.02393
22	394,400	741,200	184,000	215,200	10,065,900	.02138
23	525,800	900,800	138,200	204,200	9,319,900	.02191
24	597,700	656,900	99,000	285,000	8,602,500	.03313
25	615,200	655,100	144,000	230,200	8,159,300	.02821
26	585,400	398,600	113,500	274,700	7,745,200	.03547
27	682,000	324,100	90,500	322,000	7,543,800	.04268
28	661,800	443,500	85,000	405,000	7,289,200	.05556
29	435,100	467,000	108,500	334,700	7,017,500	.04770
30	403,300	381,500	83,000	399,600	6,542,400	.06108
31	509,500	289,000	74,500	309,000	6,081,600	.05081
32	593,300	234,900	43,500	293,100	5,918,600	.04952
33	574,500	308,200	63,300	382,500	5,940,400	.06439
34	554,500	268,200	89,500	502,800	5,760,900	.08728
35	348,800	258,500	48,500	348,500	5,454,900	.06389

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 38

Issues Prior to 1900 in Force on Anniversary in 1900 .... $57,267,000
Issues from 1900 to 1914, Inclusive $72,133,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	335,700	268,300	34,000	326,100	5,148,200	.06334
37	258,000	155,500	46,500	519,500	4,855,500	.10699
38	121,000	193,100	32,000	395,300	4,392,000	.09000
39	73,000	154,500	36,000	317,100	3,892,600	.08146
40	120,900	206,200	12,000	428,800	3,458,000	.12400
41	85,300	137,000	24,500	401,100	2,931,900	.13681
42	19,000	192,000	28,000	268,500	2,455,100	.10936
43	26,000	145,800	13,000	203,000	1,985,600	.10224
44	29,500	80,600	11,000	211,700	1,649,800	.12832
45	16,000	95,700	4,000	227,600	1,376,000	.16541
46	18,000	92,500	28,400	177,600	1,064,700	.16681
47	18,500	92,500	3,000	141,600	784,200	.18057
48	6,000	56,000	7,000	138,300	565,600	.24452
49	11,000	37,000	...	74,800	370,300	.20200
50	16,100	26,500	4,000	63,500	269,500	.23562
51	13,700	26,200	2,000	40,000	191,600	.20877
52	12,500	14,600	...	29,000	137,100	.21152
53	2,000	6,500	...	30,800	106,000	.29057
54	1,000	5,000	6,000	24,500	70,700	.34653
55	...	4,500	1,000	12,000	36,200	.33149
56	...	...	...	...	18,700	
57	...	...	...	8,000	18,700	.42781
58	...	...	...	10,700	10,700	1.00000
Totals	57,267,000	64,663,100	48,419,200	16,318,500	924,810,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 39

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $54,716,500
Issues from 1900 to 1914, Inclusive $68,143,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	7,011,600	6,293,100	16,200,400	189,800	68,143,500	.00279
2	5,906,100	5,290,300	3,709,600	243,000	52,471,800	.00463
3	5,109,700	4,872,900	2,488,300	279,700	49,135,000	.00569
4	3,758,400	3,651,500	1,960,700	269,600	46,603,800	.00578
5	3,381,300	3,069,300	1,837,200	289,300	44,480,400	.00650
6	2,088,300	2,568,300	1,362,000	261,500	42,665,900	.00613
7	2,335,800	1,814,600	1,109,200	309,000	40,562,400	.00762
8	2,273,600	1,464,000	953,500	320,600	39,665,400	.00808
9	2,127,600	1,725,500	778,900	354,400	39,200,900	[illegible]
10	1,716,900	1,985,300	2,595,900	408,100	38,469,700	.01061
11	1,646,200	1,484,700	715,500	326,400	35,199,300	.00927
12	1,409,900	1,382,800	611,900	341,700	34,318,900	.00996
13	1,336,000	1,199,400	616,000	420,200	33,392,400	.01258
14	1,198,100	992,600	525,600	547,700	32,492,800	.01686
15	971,600	1,098,300	1,156,000	418,300	31,625,000	.01323
16	882,500	3,967,800	520,200	421,000	29,924,000	.01407
17	810,000	3,511,800	374,800	453,300	25,897,500	.01750
18	803,100	2,966,800	326,500	432,800	22,367,600	.01935
19	769,700	2,164,800	308,500	373,600	19,444,600	.01921
20	522,000	1,559,900	5,422,100	564,800	17,367,400	.03252
21	674,000	820,800	223,600	306,600	10,342,600	.02964
22	332,300	763,500	193,800	225,000	9,665,600	.02328
23	467,700	728,700	126,000	246,500	8,815,600	.02796
24	502,600	592,900	132,500	250,700	8,182,100	.03064
25	467,000	570,500	98,500	296,600	7,708,600	.03848
26	714,800	570,800	100,000	286,600	7,210,000	.03975
27	713,700	420,500	106,000	292,700	6,967,400	.04201
28	558,000	498,400	86,500	284,100	6,861,900	.04140
29	554,100	424,600	66,500	239,700	6,550,900	.03659
30	408,800	360,100	35,900	264,300	6,374,200	.04146
31	485,500	327,500	81,600	335,200	6,122,700	.05475
32	601,000	268,500	54,000	449,000	5,863,900	.07657
33	506,200	237,800	75,500	329,000	5,693,400	.05779
34	570,700	275,500	76,300	360,100	5,557,300	.06480
35	203,000	205,000	31,500	418,400	5,416,100	.07725

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 39

Issues Prior to 1900 in Force on Anniversary in 1900..........................$54,716,500
Issues from 1900 to 1914, Inclusive..$68,145,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	262,200	266,500	81,000	348,300	4,964,200	.07016
37	167,400	83,600	31,000	388,200	4,530,600	.08568
38	126,300	154,000	72,000	385,200	4,195,200	.09182
39	98,700	150,100	45,700	452,000	3,710,300	.12182
40	42,600	130,500	29,000	352,500	3,161,200	.11151
41	50,200	210,600	29,200	318,700	2,691,800	.11840
42	25,000	188,900	10,000	281,500	2,183,500	.12892
43	33,700	190,000	15,500	244,500	1,728,100	.14148
44	29,000	117,000	8,000	204,500	1,311,800	.15589
45	9,500	113,300	2,000	121,200	1,011,300	.11985
46	7,500	80,500	11,000	124,200	784,300	.15836
47	9,500	52,000	11,000	91,500	576,100	.15883
48	1,500	42,300	7,000	95,200	431,100	.22083
49	2,000	38,200	3,000	65,700	288,100	.22805
50	12,600	20,000	2,000	67,200	183,200	.36681
51	14,000	12,500	10,000	34,500	106,600	.32364
52	1,000	2,500	....	13,500	63,600	.21226
53	....	1,000	....	10,000	48,600	.20576
54	....	5,000	....	13,600	37,600	.36170
55	2,000	....	....	8,000	19,000	.42105
56	....	....	....	8,000	13,000	.61538
57	2,000	....	....	1,500	5,000	.30000
58	....	....	....	1,000	5,500	.18182
59	....	....	....	2,500	4,500	.55556
60	....	....	....	....	2,000	
61	....	....	....	....	2,000	
62	....	....	....	2,000	2,000	1.00000
Totals	54,716,500	61,987,300	45,428,400	15,444,300	882,820,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 40

Issues Prior to 1900 in Force on Anniversary in 1900 .... $33,969,900
Issues from 1900 to 1914, Inclusive $67,148,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	7,442,400	5,902,300	15,996,600	258,300	67,143,900	.00385
2	6,244,100	5,049,400	3,908,400	210,200	52,429,100	.00401
3	4,910,700	4,647,100	2,219,800	253,500	49,505,200	.00512
4	3,754,300	3,429,800	2,031,500	274,000	47,295,500	.00579
5	3,284,400	3,199,500	1,669,400	223,200	45,314,500	.00493
6	2,636,700	3,045,800	1,412,600	329,700	43,506,800	.00758
7	1,987,700	1,938,500	1,248,200	371,200	41,355,400	.00898
8	2,293,700	1,379,200	902,600	317,600	39,785,200	.00798
9	2,042,200	1,858,600	976,200	318,300	39,479,500	.00806
10	1,966,800	1,768,600	2,490,800	407,200	38,368,600	.01061
11	1,739,400	1,413,400	604,100	440,700	35,668,800	.01236
12	1,579,500	1,278,700	537,200	486,400	34,950,000	.01392
13	1,373,500	1,223,400	469,600	530,800	34,227,200	.01551
14	1,314,900	1,234,000	444,100	448,300	33,376,900	.01343
15	1,241,800	953,500	1,270,700	475,000	32,565,400	.01459
16	799,500	3,954,500	495,500	604,900	31,108,000	.01945
17	885,800	3,829,600	398,000	463,600	26,852,600	.01726
18	890,300	2,949,600	342,700	545,500	23,047,200	.02367
19	785,200	2,212,400	340,600	416,900	20,099,700	.02074
20	590,500	1,281,400	6,063,900	450,000	17,915,000	.02512
21	491,500	898,800	226,000	300,600	10,710,200	.02807
22	385,200	602,700	176,000	299,900	9,776,300	.03068
23	488,200	756,500	125,000	296,300	9,082,900	.03262
24	501,700	689,400	146,500	365,000	8,393,300	.04349
25	502,000	730,900	125,000	326,800	7,694,100	.04247
26	525,000	447,500	115,100	320,000	7,013,400	.04563
27	551,800	532,500	64,000	334,200	6,655,800	.05021
28	482,200	505,200	36,500	346,000	6,276,900	.05512
29	533,500	390,900	49,000	320,800	5,871,400	.05464
30	427,400	372,000	57,500	366,000	5,644,200	.06485
31	511,000	269,500	67,500	412,500	5,276,100	.07818
32	625,600	221,600	20,300	292,500	5,037,600	.05806
33	485,400	255,500	41,000	303,100	5,128,800	.05910
34	507,300	252,500	21,500	421,100	5,014,600	.08397
35	232,500	233,500	49,500	468,200	4,826,800	.09700

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 40

Issues Prior to 1900 in Force on Anniversary in 1900 .... $55,922,800
Issues from 1900 to 1914, Inclusive $67,148,900

Issuance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	250,500	177,500	40,500	334,500	4,308,100	.07764
37	205,500	155,000	35,500	354,300	4,006,100	.08844
38	80,200	138,000	41,800	400,200	3,666,800	.10914
39	96,900	142,100	20,000	311,600	3,167,000	.09839
40	102,500	110,500	80,500	292,900	2,790,200	.10497
41	66,700	142,900	22,500	282,000	2,408,800	.11707
42	35,500	117,500	33,000	213,800	2,028,100	.10542
43	21,500	90,000	36,000	305,600	1,699,300	.17984
44	9,600	93,500	13,000	224,300	1,289,200	.17398
45	5,000	79,600	14,700	184,300	968,200	.19035
46	2,500	48,000	30,000	116,600	694,600	.16787
47	1,000	75,400	1,600	101,000	502,500	.20100
48	12,000	42,200	6,500	88,400	325,500	.27158
49	6,000	39,500	...	36,500	200,400	.18214
50	3,000	10,800	9,300	42,200	130,400	.32362
51	3,500	6,000	...	29,000	71,100	.40788
52	2,000	6,000	1,000	12,600	39,600	.31818
53	5,000	1,000	...	4,000	22,000	.18182
54	...	...	...	5,000	22,000	.22727
55	...	...	3,500	...	17,000	
56	...	...	...	7,000	13,500	.51852
57	...	...	1,500	...	6,500	
58	...	...	5,000	...	5,000	
Totals	**55,922,800**	**61,183,800**	**45,538,800**	**16,344,100**	**884,778,800**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 41

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $47,950,300
Issues from 1900 to 1914, Inclusive $59,813,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	6,224,700	4,894,200	14,356,800	235,400	59,813,900	.00394
2	5,116,600	4,579,900	2,999,600	282,800	46,552,200	.00607
3	4,180,800	4,028,800	2,302,400	272,000	43,806,500	.00621
4	3,136,800	3,634,900	1,582,900	263,800	41,384,100	.00637
5	3,131,800	2,785,500	1,460,100	305,300	39,039,300	.00782
6	1,893,200	2,501,300	1,185,400	272,000	37,620,200	.00723
7	2,046,400	1,667,600	1,056,800	276,000	35,554,700	.00776
8	2,065,200	1,341,900	855,000	275,500	34,600,700	.00796
9	1,732,300	1,360,700	837,400	411,100	34,193,500	.01202
10	1,612,700	1,626,700	2,125,800	346,600	33,316,600	.01040
11	1,507,000	1,428,600	712,500	358,200	30,830,200	.01162
12	1,220,000	1,199,100	536,500	332,000	29,837,900	.01113
13	1,220,500	1,283,000	515,000	411,200	28,990,300	.01418
14	1,335,800	926,100	359,100	336,100	28,001,600	.01200
15	1,108,000	984,600	1,059,700	355,000	27,716,100	.01281
16	815,600	3,408,700	444,800	533,400	26,424,800	.02019
17	645,300	2,716,400	281,800	517,400	22,858,500	.02264
18	700,200	2,381,900	211,500	459,600	19,983,200	.02299
19	590,900	1,758,800	549,400	466,300	17,630,400	.02645
20	541,600	1,290,700	4,965,600	411,800	15,446,800	.02666
21	586,400	690,400	176,000	238,900	9,320,300	.02563
22	334,800	663,700	144,500	353,700	8,801,400	.04019
23	344,100	727,600	134,500	248,900	7,974,300	.03121
24	351,700	576,200	113,500	203,600	7,207,400	.02825
25	394,300	623,600	140,000	246,300	6,665,800	.03695
26	581,600	374,200	96,500	281,900	6,050,200	.04659
27	487,700	364,900	66,500	322,100	5,879,200	.05479
28	452,200	320,700	91,500	337,100	5,613,400	.06005
29	384,400	380,500	38,500	300,700	5,316,300	.05656
30	409,500	357,000	60,000	306,500	4,981,000	.06153
31	427,800	274,600	32,500	272,600	4,667,000	.05841
32	509,400	192,800	44,000	275,200	4,515,100	.06095
33	394,100	225,000	74,000	373,300	4,512,500	.08273
34	502,500	200,900	28,000	299,300	4,234,300	.07068
35	227,000	228,500	41,500	518,600	4,208,600	.12322

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 41

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $47,050,300
Issues from 1900 to 1914, Inclusive $39,313,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	237,500	212,300	16,000	405,200	3,647,000	.11111
37	183,100	108,000	27,500	268,400	3,251,400	.08255
38	76,600	94,700	29,500	348,100	3,020,600	.11524
39	54,000	74,700	24,700	425,500	2,624,900	.16210
40	47,000	60,000	30,000	288,000	2,154,000	.13370
41	51,500	103,500	10,600	219,200	1,823,000	.12024
42	7,500	82,500	17,000	225,500	1,541,200	.14631
43	32,000	111,000	9,000	162,700	1,223,700	.13296
44	12,000	58,100	3,000	212,800	973,000	.21871
45	10,500	64,500	16,000	106,500	711,100	.14977
46	6,000	37,500	2,000	79,000	534,600	.14777
47	. . .	57,500	7,500	95,000	422,100	.22507
48	. . .	32,500	5,000	66,000	262,100	.25181
49	5,000	34,500	10,000	26,000	158,600	.16393
50	6,500	8,000	. . .	41,000	102,100	.40157
51	. . .	23,000	. . .	13,000	59,600	.21812
52	1,200	7,600	. . .	4,500	23,600	.19068
53	1,600	. . .	1,000	8,700	12,700	.68504
54	. . .	. . .	. . .	1,600	4,600	.34783
55	5,000	. . .	. . .	. . .	3,000	
56	. . .	. . .	. . .	. . .	8,000	
57	. . .	. . .	3,000	. . .	8,000	
58	. . .	. . .	. . .	5,000	5,000	1.00000
Totals	47,950,300	53,169,900	39,892,400	14,701,900	766,117,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 42

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $46,056,700
ISSUES FROM 1900 TO 1914, INCLUSIVE $50,576,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	5,823,800	4,858,900	13,460,100	164,000	56,576,400	.00290
2	4,921,200	3,676,200	3,120,200	318,700	43,917,200	.00726
3	4,015,800	3,786,400	2,000,600	340,100	41,723,300	.00815
4	2,880,300	3,297,700	1,964,500	267,000	39,612,000	.00674
5	2,692,800	2,633,800	1,482,200	223,000	36,963,100	.00603
6	2,295,900	2,447,400	1,202,000	251,600	35,316,900	.00712
7	1,915,900	1,633,700	857,100	352,700	33,711,800	.01046
8	2,228,000	1,161,500	876,300	288,000	32,734,200	.00880
9	1,646,600	1,305,200	657,900	507,800	32,636,400	.01556
10	1,632,900	1,491,700	2,223,800	425,300	31,812,100	.01337
11	1,482,100	1,167,000	604,500	336,000	29,304,200	.01147
12	1,019,400	1,428,200	413,800	460,700	28,678,800	.01606
13	1,112,500	1,082,000	366,600	483,300	27,395,500	.01764
14	1,398,900	963,100	393,700	521,000	26,576,100	.01960
15	892,000	879,400	1,005,500	497,200	26,097,200	.01905
16	664,900	3,184,200	421,100	551,000	24,607,100	.02239
17	598,600	2,756,700	335,800	423,500	21,115,700	.02006
18	759,400	2,162,900	347,000	403,100	18,193,300	.02216
19	620,000	1,597,000	218,100	419,100	16,039,700	.02613
20	506,300	1,071,600	4,644,800	416,300	14,425,500	.02886
21	557,100	851,100	136,200	296,600	8,799,100	.03371
22	285,500	735,700	106,700	277,900	8,072,300	.03443
23	374,300	603,600	91,500	216,300	7,237,500	.02989
24	470,400	557,700	80,000	286,700	6,700,400	.04279
25	354,500	451,000	56,000	267,000	6,246,400	.04274
26	448,900	444,100	70,000	255,700	5,826,900	.04388
27	601,100	274,200	48,500	334,600	5,506,000	.06077
28	384,300	324,000	44,000	419,900	5,449,800	.07705
29	366,100	417,000	29,500	384,600	5,046,200	.07622
30	438,400	268,000	44,500	314,000	4,581,200	.06854
31	456,700	203,500	34,500	362,100	4,393,100	.08242
32	479,100	150,000	46,300	264,800	4,249,700	.06231
33	476,400	270,000	89,500	400,400	4,267,700	.09382
34	384,100	200,000	67,600	382,700	3,984,200	.09605
35	269,000	179,400	20,300	387,600	3,728,000	.10397

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 42

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $46,056,700
Issues from 1900 to 1914, Inclusive $86,876,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	262,200	173,500	25,500	405,500	3,409,700	.11893
37	129,000	66,000	8,000	264,200	3,067,400	.08613
38	58,000	48,000	64,000	377,200	2,858,200	.13197
39	52,500	117,000	15,000	289,100	2,427,000	.11912
40	27,000	82,300	33,500	253,900	2,058,400	.12335
41	28,500	63,000	13,000	242,700	1,715,700	.14146
42	19,000	133,000	12,000	227,700	1,425,500	.15973
43		61,500	7,000	254,500	1,071,800	.23745
44	5,000	11,000	16,000	154,700	748,800	.20660
45	4,000	63,000	1,500	132,500	572,100	.23160
46	5,000	45,000	1,500	84,000	379,100	.22158
47	6,000	25,500	4,000	46,500	253,600	.18336
48		33,000	1,000	41,500	183,600	.22603
49	1,000	6,100		31,000	108,100	.28677
50	6,300	3,000	1,000	28,000	72,000	.38889
51	5,000	13,000	1,300	3,000	46,300	.06479
52		3,000		15,000	34,000	.44118
53				2,500	16,000	.15625
54				5,000	13,500	.37037
55				2,000	8,500	.23529
56					6,500	
57				5,000	6,500	.76923
58					1,500	
59				1,500	1,500	1.00000
Totals	46,056,700	49,510,800	37,755,000	15,367,300	722,010,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 43

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $40,087,900
Issues from 1900 to 1914, Inclusive $52,287,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	4,946,400	4,217,500	12,289,300	224,000	52,287,700	.00428
2	4,383,500	3,625,100	2,943,900	410,300	40,503,300	.01013
3	3,472,400	3,777,200	1,794,200	189,000	37,907,500	.00499
4	2,751,400	2,989,200	1,531,200	230,800	35,619,500	.00648
5	2,853,800	2,356,600	1,089,800	247,700	33,619,700	.00737
6	2,036,000	1,992,600	1,302,500	400,600	32,279,400	.01241
7	1,717,500	1,471,000	694,300	304,000	30,619,700	.00993
8	1,928,800	894,400	885,400	385,700	29,867,900	.01291
9	1,645,700	1,216,500	647,800	285,800	29,631,200	.00965
10	1,382,300	1,463,600	1,912,400	458,900	29,126,800	.01576
11	1,262,100	1,174,300	603,700	382,800	26,674,200	.01435
12	967,900	1,194,300	527,000	337,500	25,775,500	.01309
13	955,000	1,000,700	470,800	426,900	24,684,600	.01729
14	1,048,000	813,400	462,600	463,000	23,741,200	.01950
15	808,000	703,000	1,063,000	512,000	23,050,200	.02221
16	610,400	2,732,200	317,600	399,900	21,580,200	.01853
17	582,200	2,317,500	298,800	458,200	18,740,900	.02445
18	494,700	1,799,300	174,300	411,400	16,248,600	.02532
19	537,100	1,438,400	327,000	397,000	14,[illegible]	.02765
20	471,200	1,111,100	3,689,400	438,500	12,733,000	.03444
21	426,900	775,400	156,500	336,000	7,965,200	.04218
22	266,200	507,500	87,800	352,900	7,124,200	.04954
23	380,100	620,900	107,500	229,900	6,442,200	.03569
24	427,400	511,400	74,500	265,400	5,864,000	.04526
25	469,500	389,400	115,500	285,900	5,440,100	.05255
26	509,000	348,900	68,000	215,000	5,118,800	.04200
27	485,200	270,500	76,000	314,000	4,995,900	.06285
28	340,700	266,000	55,500	350,500	4,820,600	.07271
29	408,000	300,500	78,500	300,300	4,489,300	.06689
30	375,400	214,000	61,000	334,700	4,218,000	.07935
31	316,500	155,000	75,500	312,000	3,983,700	.07832
32	333,600	175,000	26,000	424,800	3,757,700	.11305
33	408,200	150,000	12,000	324,200	3,465,500	.09355
34	304,500	153,000	40,500	331,500	3,387,500	.09786
35	228,600	114,000	23,000	314,200	3,167,000	.09921

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 43

Issues Prior to 1900 in Force on Anniversary in 1900 .... $40,987,900
Issues from 1900 to 1914, Inclusive $88,287,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	173,400	119,000	27,500	280,800	2,944,400	.09537
37	114,600	63,600	28,500	352,900	2,690,500	.13117
38	40,500	96,300	10,000	325,400	2,360,100	.13788
39	34,200	73,500	13,000	287,500	1,968,900	.14602
40	38,000	63,000	28,500	318,700	1,629,100	.19563
41	24,000	97,500	8,500	216,700	1,256,900	.17241
42	4,000	50,700	11,000	206,700	958,200	.21572
43	6,000	35,500	4,500	201,500	693,800	.29043
44	7,000	8,000	....	128,800	458,300	.28104
45	7,000	12,000	....	105,000	328,500	.31963
46	....	4,500	....	45,000	218,500	.20595
47	....	11,500	....	36,500	169,000	.21598
48	....	20,000	1,000	34,000	121,000	.28099
49	4,000	2,000	....	22,500	66,000	.34091
50	....	16,000	....	2,000	45,500	.04396
51	....	7,000	....	8,000	27,500	.29091
52	1,000	....	....	2,500	12,500	.20000
53	....	....	....	11,000	11,000	1.00000
Totals	48,987,900	44,419,500	34,215,300	14,640,800	649,248,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 44

Issues Prior to 1900 in Force on Anniversary in 1900 .... $38,160,900
Issues from 1900 to 1914, Inclusive $49,576,300

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	4,675,300	4,229,400	11,589,500	225,800	49,576,300	.00455
2	4,361,400	3,739,900	2,521,500	244,000	38,206,900	.00639
3	2,964,800	3,502,000	1,853,800	356,600	36,062,900	.00989
4	2,827,100	3,128,900	1,419,400	224,800	33,285,300	.00675
5	2,365,700	2,055,600	1,363,500	282,500	31,339,300	.00901
6	1,910,900	2,010,500	945,200	398,800	30,003,400	.01329
7	1,498,000	1,263,500	1,020,700	332,900	28,559,800	.01166
8	1,815,300	1,119,700	740,700	334,200	27,440,700	.01218
9	1,383,500	1,233,500	677,600	354,000	27,061,400	.01308
10	1,263,200	1,400,300	1,803,100	330,700	26,179,800	.01263
11	1,107,700	1,050,000	521,200	466,200	23,908,900	.01950
12	1,192,400	984,600	456,300	327,100	22,979,200	.01423
13	1,161,300	922,700	379,800	452,200	22,403,600	.02018
14	861,600	949,400	386,000	477,500	21,810,200	.02189
15	745,300	683,000	935,400	400,300	20,858,900	.01919
16	531,700	2,364,300	314,300	411,800	19,585,500	.02103
17	581,200	2,091,000	186,500	435,700	17,026,800	.02559
18	635,400	1,635,200	186,900	373,000	14,894,800	.02504
19	559,500	1,430,800	262,800	483,300	13,335,100	.03624
20	427,800	868,400	3,268,700	296,500	11,717,700	.02530
21	378,300	555,300	139,000	324,700	7,711,900	.04210
22	316,500	486,400	113,000	307,200	7,071,200	.04344
23	262,100	672,600	106,000	305,500	6,481,100	.04714
24	264,300	340,700	36,000	308,200	5,659,100	.05446
25	333,600	381,700	83,500	312,900	5,238,500	.05973
26	348,000	319,900	70,800	333,700	4,794,000	.06961
27	397,500	457,000	59,600	281,000	4,417,000	.06361
28	313,200	400,500	38,000	229,400	4,017,500	.05710
29	418,000	234,500	29,000	280,300	3,662,800	.07653
30	368,700	253,500	57,500	209,100	3,537,000	.05912
31	295,000	103,500	31,500	296,000	3,385,600	.08743
32	326,300	125,000	43,500	294,200	3,249,600	.09053
33	416,000	162,500	28,500	334,400	3,113,200	.10741
34	297,200	151,500	44,600	362,800	3,003,800	.12078
35	220,200	127,500	29,500	311,300	2,742,100	.11353

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 44

Issues Prior to 1900 in Force on Anniversary in 1900 .... $38,169,900
Issues from 1900 to 1914, Inclusive $49,576,300

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	121,500	54,700	25,000	321,200	2,494,000	.12879
37	59,600	96,200	20,000	320,900	2,214,600	.14490
38	51,800	58,000	24,000	247,700	1,837,000	.13484
39	32,200	22,500	7,500	225,300	1,559,100	.14451
40	18,900	62,800	13,000	266,500	1,336,000	.19948
41	16,000	55,500	13,000	183,600	1,012,600	.18132
42	13,000	43,100	3,000	147,500	776,500	.18995
43	10,500	50,000	5,800	134,000	595,900	.22487
44	. . .	26,000	2,000	160,700	416,600	.38574
45	9,500	7,000	. . .	59,400	227,900	.26064
46	3,000	15,000	1,000	41,000	171,000	.23977
47	1,000	10,700	. . .	27,500	117,000	.23504
48	. . .	2,000	. . .	18,000	79,800	.22556
49	. . .	10,000	. . .	23,000	59,800	.38462
50	9,000	3,000	. . .	7,800	26,800	.29104
51	. . .	1,000	1,500	11,000	25,000	.44000
52	. . .	. . .	. . .	2,000	11,500	.17391
53	. . .	. . .	. . .	4,000	9,500	.42105
54	. . .	. . .	. . .	3,500	5,500	.63636
55	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	38,169,900	41,952,300	31,888,700	13,905,200	597,299,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 45

Issues Prior to 1900 in Force on Anniversary in 1900 .... $35,552,100
Issues from 1900 to 1914, Inclusive $47,700,200

Insurance Year	Entrants	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	4,219,100	3,973,600	11,373,700	196,300	47,700,200	.00412
2	3,853,300	3,288,600	2,423,100	204,300	36,375,700	.00562
3	3,264,000	3,886,900	1,446,600	252,900	34,313,000	.00737
4	2,638,500	2,578,200	1,224,900	423,600	31,990,600	.01324
5	1,973,000	2,242,600	1,236,700	271,400	30,402,400	.00893
6	1,832,200	1,663,400	939,700	419,600	28,624,700	.01466
7	1,513,500	1,514,200	786,300	327,700	27,434,200	.01194
8	1,513,500	935,200	755,600	391,200	26,319,500	.01486
9	1,476,600	1,327,200	608,600	341,700	25,751,000	.01327
10	1,471,000	1,207,600	1,598,700	344,700	24,950,100	.01382
11	1,061,800	1,019,500	571,800	380,900	23,270,100	.01637
12	1,090,900	1,017,200	427,000	417,100	22,349,700	.01866
13	996,700	760,400	370,800	393,200	21,579,300	.01822
14	843,500	778,200	237,700	378,100	21,051,600	.01796
15	694,100	559,600	1,072,400	450,500	20,501,100	.02197
16	495,000	2,195,100	286,100	631,500	19,112,700	.03304
17	499,500	1,983,700	248,100	524,100	16,495,000	.03177
18	517,800	1,894,400	214,300	446,800	14,238,600	.03138
19	468,000	1,217,000	172,700	444,500	12,200,900	.03643
20	304,500	845,200	3,076,100	271,200	10,834,700	.02503
21	386,700	640,100	112,700	392,200	6,946,700	.05646
22	225,900	478,200	92,500	263,600	6,188,400	.04260
23	239,500	506,900	88,200	223,600	5,580,000	.04007
24	349,000	444,000	74,500	282,100	5,000,800	.05641
25	424,100	378,700	94,500	323,200	4,549,200	.07105
26	354,200	247,500	31,000	216,600	4,176,900	.05186
27	400,700	343,700	61,800	335,000	4,036,000	.08300
28	276,200	213,500	38,700	269,500	3,696,200	.07291
29	324,500	185,500	33,500	310,800	3,450,700	.09007
30	270,900	188,500	39,000	240,900	3,245,400	.07423
31	284,400	136,000	49,000	167,000	3,047,900	.05479
32	291,300	117,000	42,100	261,700	2,980,300	.08781
33	301,700	119,500	24,600	317,700	2,850,800	.11144
34	224,100	84,500	24,500	386,300	2,690,700	.14357
35	179,000	57,500	14,200	367,300	2,419,500	.15181

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 45

Issues Prior to 1900 in Force on Anniversary in 1900 .... $35,552,100
Issues from 1900 to 1914, Inclusive $47,700,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	128,400	67,200	24,000	401,000	2,159,500	.18569
37	79,500	33,300	43,500	290,300	1,795,700	.16166
38	33,500	35,400	7,000	238,700	1,508,100	.15828
39	21,000	61,500	10,000	232,500	1,260,500	.18445
40	6,000	32,000	10,000	210,400	977,500	.21524
41	6,000	42,000	6,000	170,500	731,100	.23321
42	14,000	25,200	2,000	100,100	518,600	.19302
43	3,500	24,500	12,000	128,500	405,300	.31705
44	2,000	18,000	3,000	53,200	243,800	.21821
45	5,000	11,500		27,500	171,600	.16026
46		37,500		40,000	137,600	.29070
47	1,500	6,000		13,000	60,100	.21631
48				16,500	42,600	.38732
49	3,000	1,600		16,500	26,100	.63218
50					11,000	
51				4,000	11,000	.36364
52				7,000	7,000	1.00000
Totals	35,552,100	39,424,600	30,069,200	13,818,500	566,421,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 46

Issues Prior to 1900 in Force on Anniversary in 1900 .... $31,312,200
Issues from 1900 to 1914, Inclusive $40,877,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	3,674,100	3,783,500	9,799,600	97,500	40,877,900	.00239
2	3,470,200	2,697,600	2,176,100	282,300	30,871,400	.00914
3	2,823,200	2,791,600	1,477,300	355,100	29,185,600	.01217
4	2,300,200	2,165,400	1,066,500	221,200	27,384,800	.00808
5	1,853,900	2,230,600	922,700	218,100	26,231,900	.00831
6	1,605,100	1,468,800	799,800	289,600	24,714,400	.01172
7	1,312,000	1,086,700	691,700	452,500	23,761,300	.01904
8	1,470,100	801,600	539,800	319,000	22,842,400	.01397
9	1,156,500	1,160,000	557,400	450,100	22,652,100	.01987
10	1,019,200	1,059,100	1,290,600	394,800	21,641,100	.01824
11	1,113,300	838,600	367,400	383,600	19,915,800	.01926
12	815,900	902,500	347,400	381,600	19,439,500	.01963
13	710,000	633,300	223,200	326,000	18,623,900	.01750
14	981,400	652,600	380,800	407,500	18,151,400	.02245
15	736,800	578,300	908,700	529,000	17,691,900	.02990
16	547,500	1,872,000	166,600	543,200	16,412,700	.03310
17	441,900	1,785,400	129,500	527,500	14,378,400	.03669
18	443,300	1,469,900	176,400	408,400	12,377,900	.03299
19	350,700	1,289,300	324,300	441,600	10,766,500	.04102
20	325,000	655,100	2,324,200	321,000	9,061,500	.03542
21	301,300	473,700	119,300	342,700	6,086,200	.05631
22	234,600	402,200	102,200	307,500	5,451,800	.05640
23	266,800	370,100	106,100	250,400	4,874,500	.05137
24	278,000	332,700	80,100	263,600	4,414,700	.05971
25	279,000	324,300	58,500	337,000	4,016,300	.08391
26	246,200	323,000	53,500	209,000	3,575,500	.05845
27	418,800	147,500	36,000	273,900	3,236,200	.08464
28	280,800	150,000	7,000	217,100	3,197,600	.06789
29	208,800	286,000	22,500	218,000	3,104,300	.07023
30	228,400	168,700	5,000	246,300	2,786,600	.08839
31	307,500	155,000	13,500	261,500	2,595,000	.10077
32	235,300	120,000	32,500	202,500	2,472,500	.08190
33	221,600	143,500	19,500	320,800	2,352,800	.13635
34	264,500	66,600	22,500	259,500	2,100,600	.12354
35	105,500	66,500	16,500	293,500	2,016,500	.14555

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 46

Issues Prior to 1900 in Force on Anniversary in 1900 .... $31,312,200
Issues from 1900 to 1914, Inclusive $40,877,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	108,800	87,000	18,000	271,700	1,745,500	.15566
37	95,400	36,000	14,000	263,400	1,477,600	.17826
38	19,000	38,500	...	194,500	1,259,600	.15441
39	2,000	27,000	6,000	225,500	1,045,600	.21567
40	14,100	45,500	5,000	117,300	789,100	.14865
41	19,000	11,000	11,000	127,000	635,400	.19987
42	14,500	49,000	4,000	99,500	505,400	.19687
43	...	8,000	...	83,000	367,400	.22591
44	1,000	6,000	10,000	83,800	276,400	.30318
45	1,000	5,500	5,100	68,000	177,600	.38288
46	...	11,000	4,000	36,500	100,000	.36500
47	...	...	1,000	10,000	48,500	.20619
48	...	...	...	15,000	37,500	.40000
49	...	...	...	7,000	22,500	.31111
50	...	...	...	5,000	15,500	.32258
51	...	...	...	7,000	10,500	.66667
52	...	...	...	...	3,500	
53	...	...	...	2,000	3,500	.57143
54	...	...	...	1,500	1,500	1.00000
Totals	31,312,200	33,776,200	25,443,300	12,970,600	487,786,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 47

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900. .... $27,780,700
ISSUES FROM 1900 TO 1914, INCLUSIVE. $35,408,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	3,371,100	2,783,400	8,513,900	194,000	35,408,900	.00548
2	3,419,900	2,483,400	1,825,800	266,700	27,288,700	.00977
3	2,561,600	2,416,100	1,485,200	255,500	26,132,700	.00978
4	1,888,800	1,870,000	935,700	209,000	24,537,500	.00852
5	1,855,700	1,594,600	880,100	311,900	23,411,600	.01332
6	1,325,300	1,228,900	681,200	282,700	22,480,700	.01258
7	1,258,000	1,130,600	714,700	306,700	21,613,200	.01419
8	1,335,500	779,900	617,700	284,000	20,719,200	.01371
9	1,124,100	1,027,000	424,600	311,300	20,373,100	.01528
10	949,200	1,052,900	1,144,700	347,300	19,734,300	.01760
11	790,500	723,900	455,300	277,500	18,138,600	.01530
12	582,100	593,900	228,200	368,100	17,472,400	.02107
13	853,900	551,300	286,700	407,600	16,864,300	.02417
14	771,200	584,100	192,100	376,500	16,472,600	.02286
15	486,200	404,100	668,300	424,800	16,091,100	.02640
16	373,000	1,640,600	322,400	370,200	15,080,100	.02454
17	306,300	1,883,200	197,600	470,200	13,119,900	.03584
18	409,500	1,364,000	98,000	444,000	10,875,200	.04083
19	343,500	878,700	175,700	415,200	9,378,700	.04427
20	262,400	696,700	1,951,100	351,000	8,257,600	.04251
21	270,000	466,200	73,700	222,500	5,521,200	.04030
22	147,300	442,900	64,500	233,300	5,028,800	.04639
23	184,200	348,500	79,000	235,300	4,435,400	.05305
24	235,900	392,500	36,000	244,700	3,956,300	.06184
25	289,900	230,100	7,000	156,600	3,519,500	.04449
26	295,500	214,500	42,000	225,000	3,415,700	.06587
27	292,700	165,500	59,700	253,000	3,229,700	.07834
28	214,600	223,900	68,000	207,700	3,044,200	.06823
29	189,200	203,500	44,800	171,800	2,759,200	.06226
30	259,500	124,200	34,000	269,400	2,528,300	.10655
31	259,500	114,000	32,500	303,900	2,360,200	.12876
32	275,700	88,500	39,000	247,500	2,169,300	.11409
33	186,100	183,500	42,000	351,200	2,070,000	.16966
34	151,600	48,000	5,000	288,800	1,679,400	.17197
35	89,000	56,500	26,000	232,200	1,489,200	.15592

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 47

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $27,789,700
ISSUES FROM 1900 TO 1914, INCLUSIVE $35,408,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	73,800	57,000	19,000	192,600	1,263,500	.15243
37	41,700	41,200	10,500	205,200	1,068,700	.19201
38	12,700	11,800	2,000	157,100	853,500	.18407
39	13,000	39,200	13,000	129,800	695,300	.18668
40	9,500	19,000	3,000	136,000	526,300	.25841
41	14,500	23,500	4,500	40,300	377,800	.10667
42	5,000	16,000	3,000	92,700	324,000	.28611
43		1,000	1,000	53,600	217,300	.24666
44	6,000	1,500		50,000	161,700	.30921
45		5,000	3,000	27,000	116,200	.23236
46		3,000	2,000	15,000	81,200	.18473
47		5,000	5,000	23,000	61,200	.37582
48				5,000	28,200	.17730
49				8,000	23,200	.34483
50				2,700	15,200	.17763
51				10,000	12,500	.80000
52				2,500	2,500	1.00000
Totals	27,789,700	29,212,800	22,518,200	11,467,600	436,485,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 48

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $25,750,000
ISSUES FROM 1900 TO 1914, INCLUSIVE $33,307,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	3,255,000	2,686,000	7,711,400	270,200	33,307,200	.00811
2	3,130,400	2,290,800	1,689,500	179,100	25,894,600	.00692
3	2,477,900	2,381,100	1,205,400	259,200	24,865,600	.01042
4	1,911,700	1,894,100	1,226,800	234,200	23,497,800	.00997
5	1,623,800	1,797,400	947,000	344,800	22,054,400	.01563
6	1,415,300	1,289,200	770,100	373,500	20,589,000	.01814
7	1,147,600	1,028,000	596,600	271,600	19,571,500	.01388
8	949,100	618,900	541,600	307,400	18,822,900	.01633
9	893,300	862,100	339,100	437,400	18,304,100	.02390
10	719,200	748,600	1,052,200	339,100	17,558,800	.01931
11	798,100	554,600	256,400	273,000	16,138,100	.01692
12	621,000	682,000	225,300	428,100	15,852,200	.02701
13	894,400	457,700	235,600	408,200	15,137,800	.02697
14	561,200	425,400	182,800	386,100	14,930,700	.02586
15	523,600	380,700	732,400	480,900	14,497,600	.03317
16	320,500	1,795,400	207,000	464,500	13,427,200	.03459
17	419,500	1,525,400	185,000	325,700	11,280,800	.02887
18	508,000	1,277,100	147,400	500,900	9,664,200	.05183
19	355,900	1,033,000	122,000	383,500	8,246,800	.04650
20	275,000	554,700	1,467,600	426,600	7,064,200	.06039
21	235,500	504,400	66,000	264,300	4,890,300	.05405
22	105,500	269,500	78,000	239,000	4,291,100	.05570
23	240,300	346,600	56,000	253,900	3,810,100	.06664
24	214,900	242,900	23,000	220,500	3,393,900	.06497
25	209,100	180,500	60,400	248,600	3,122,400	.07962
26	283,700	159,500	32,500	145,400	2,842,000	.05116
27	242,400	200,000	60,000	203,400	2,788,300	.07295
28	192,500	128,000	16,500	223,000	2,567,300	.08686
29	221,000	97,000	41,000	250,600	2,392,300	.10475
30	166,500	148,500	25,000	282,500	2,224,700	.12698
31	144,000	113,500	10,700	235,700	1,935,200	.12180
32	188,000	73,500	13,000	188,200	1,719,300	.10946
33	121,500	132,500	12,500	249,700	1,632,600	.15295
34	171,300	58,500	7,000	154,500	1,359,400	.11365
35	74,200	41,500	34,300	199,300	1,310,700	.15206

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 48

Issues Prior to 1900 in Force on Anniversary in 1900 .... $25,750,600
Issues from 1900 to 1914, Inclusive $38,307,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	64,500	24,000	10,500	194,700	1,109,800	.17544
37	38,200	16,400	73,500	133,400	945,100	.14115
38	14,000	16,400	20,000	169,500	760,000	.22303
39	17,000	20,000	3,000	127,000	568,100	.22355
40	5,000	18,500	1,000	81,200	435,100	.18662
41	1,000	4,000	10,000	117,000	339,400	.34473
42	...	41,000	...	54,000	209,400	.25788
43	...	9,000	...	26,200	114,400	.22902
44	...	...	2,000	13,000	79,200	.16414
45	...	...	...	33,200	64,200	.51713
46	...	...	2,000	9,500	31,000	.30645
47	...	...	...	8,500	19,500	.43590
48	...	...	...	10,000	11,000	.90910
49	...	...	...	1,000	1,000	1.00000
Totals	25,750,600	27,127,900	20,499,100	11,430,800	395,672,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 49

Issues Prior to 1900 in Force on Anniversary in 1900 .... $24,872,700
Issues from 1900 to 1914, Inclusive $28,854,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	3,225,700	2,383,600	7,197,900	180,500	28,854,200	.00626
2	3,390,900	2,041,700	1,431,400	214,000	22,317,900	.00959
3	2,647,800	1,585,900	1,182,700	299,200	22,021,700	.01359
4	1,777,500	1,711,700	754,600	452,900	21,601,700	.02097
5	1,436,900	1,445,000	703,300	292,400	20,460,000	.01429
6	1,328,800	1,042,900	537,900	348,300	19,456,200	.01790
7	1,151,900	849,300	487,100	303,400	18,855,900	.01609
8	990,000	634,100	399,700	355,700	18,368,000	.01937
9	832,600	774,100	396,400	429,900	17,968,500	.02393
10	664,400	673,800	1,202,700	396,300	17,200,700	.02304
11	662,300	536,700	265,100	464,100	15,592,300	.02976
12	493,200	479,400	239,300	347,900	14,988,700	.02321
13	571,900	495,700	246,000	501,200	14,415,300	.03477
14	878,500	383,900	195,000	372,100	13,744,300	.02707
15	483,300	417,300	767,100	323,100	13,671,800	.02363
16	303,500	1,563,500	237,400	459,700	12,647,600	.03635
17	474,200	1,663,100	116,500	411,200	10,690,500	.03846
18	336,500	1,267,400	84,900	437,500	8,973,900	.04875
19	287,800	821,000	163,900	385,100	7,520,600	.05121
20	306,800	511,800	1,144,400	214,200	6,438,400	.03327
21	283,200	376,700	45,000	275,800	4,874,800	.05658
22	141,300	391,900	42,000	211,000	4,460,500	.04730
23	199,700	337,900	37,000	245,300	3,956,900	.06199
24	139,300	277,500	13,000	302,500	3,536,400	.08554
25	147,200	114,500	19,000	171,500	3,082,700	.05563
26	217,000	207,900	12,000	236,400	2,924,900	.08082
27	233,500	90,700	48,000	334,000	2,685,600	.12437
28	212,500	156,500	10,000	219,300	2,446,400	.08964
29	174,500	255,500	7,000	277,000	2,273,100	.12186
30	79,500	116,500	20,500	221,900	1,908,100	.11629
31	157,500	88,500	25,000	153,500	1,628,700	.09425
32	189,500	132,700	21,000	205,000	1,519,200	.13494
33	116,700	77,000	14,000	210,000	1,350,000	.15556
34	181,700	42,800	15,000	137,800	1,165,700	.11821
35	69,500	59,800	15,700	197,600	1,151,800	.17156

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 49

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $24,872,700
Issues from 1900 to 1914, Inclusive $28,854,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	42,800	104,000	6,100	197,300	948,200	.20808
37	6,700	21,000	5,000	165,900	683,600	.24269
38	22,100	11,500	5,000	122,500	498,400	.24579
39	6,500	4,000	4,000	76,800	381,500	.20131
40	4,000	2,000	6,000	76,600	303,200	.25264
41	3,500	13,000	3,000	57,700	222,600	.25921
42	. . .	8,000	. . .	25,700	152,400	.16864
43	. . .	. . .	5,000	23,700	118,700	.19966
44	. . .	5,000	5,000	36,000	90,000	.40000
45	. . .	5,000	. . .	16,000	44,000	.36364
46	. . .	. . .	. . .	8,000	23,000	.34783
47	. . .	. . .	. . .	12,500	15,000	.83333
48	. . .	. . .	. . .	1,500	2,500	.60000
49	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	24,872,700	24,181,800	18,136,600	11,408,500	368,237,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 50

Issues Prior to 1900 in Force on Anniversary in 1900 .... $23,219,900
Issues from 1900 to 1914, Inclusive $27,490,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	3,476,500	1,899,300	6,380,600	238,700	27,496,900	.00868
2	2,873,000	1,766,000	1,235,400	208,900	22,454,800	.00930
3	2,403,300	2,030,700	1,156,400	219,100	22,117,500	.00991
4	1,763,000	1,543,100	670,700	287,200	21,114,600	.01360
5	1,333,700	1,611,400	627,500	288,800	20,376,600	.01417
6	1,255,300	1,424,300	634,200	349,400	19,182,600	.01821
7	858,000	1,045,100	460,000	354,400	18,030,000	.01966
8	937,600	510,100	406,800	362,900	17,028,500	.02131
9	783,500	648,100	389,100	441,000	16,686,300	.02643
10	730,900	620,400	891,800	336,800	15,991,600	.02106
11	516,000	622,600	330,400	319,100	14,873,500	.02145
12	763,500	434,000	353,600	320,400	14,117,400	.02270
13	627,000	359,400	251,500	385,900	13,772,900	.02802
14	510,800	297,600	189,900	468,800	13,403,100	.03498
15	413,000	339,700	643,300	449,800	12,957,600	.03471
16	439,000	1,826,100	174,000	529,000	11,937,800	.04431
17	285,000	1,383,900	76,600	330,400	9,847,700	.03355
18	271,500	1,041,200	119,100	395,600	8,341,800	.04742
19	253,000	712,700	97,500	256,000	7,057,400	.03627
20	225,600	531,100	1,191,700	427,500	6,244,200	.06846
21	256,500	450,800	73,500	221,000	4,319,500	.05116
22	200,500	243,400	72,000	297,500	3,830,700	.07766
23	136,500	214,100	44,500	263,500	3,418,300	.07709
24	153,200	223,600	24,400	147,700	3,032,700	.04870
25	224,000	168,000	47,000	275,600	2,790,200	.09877
26	189,500	107,500	38,800	241,900	2,523,600	.09586
27	172,700	236,000	22,200	230,500	2,324,900	.09914
28	138,500	133,000	40,500	216,900	2,008,900	.10797
29	129,300	125,300	30,500	212,700	1,757,000	.12106
30	155,000	80,000	35,000	226,000	1,517,800	.14890
31	184,300	62,000	21,000	221,500	1,331,800	.16632
32	195,700	35,500	23,000	140,600	1,211,600	.11604
33	127,300	56,500	19,000	172,500	1,208,200	.14277
34	114,000	37,500	. . .	151,500	1,087,500	.13931
35	59,100	43,500	20,000	169,700	1,012,500	.16760

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 50

Issues Prior to 1900 in Force on Anniversary in 1900 .... $23,219,900
Issues from 1900 to 1914, Inclusive $27,496,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	19,100	63,500	11,000	172,800	838,400	.20611
37	19,000	15,500	16,100	83,000	610,200	.13602
38	2,000	8,000	20,000	87,500	514,600	.17003
39	15,000	2,500	10,000	87,500	401,100	.21815
40	. . .	2,000	26,100	59,000	316,100	.18665
41	5,000	18,000	1,000	48,500	229,000	.21179
42	2,000	. . .	. . .	53,500	166,500	.32132
43	2,500	10,000	. . .	30,500	115,000	.26522
44	. . .	1,000	. . .	23,500	77,000	.30519
45	. . .	. . .	. . .	8,000	52,500	.15238
46	. . .	. . .	. . .	37,000	44,500	.83146
47	. . .	. . .	. . .	5,000	7,500	.66667
48	. . .	. . .	. . .	2,500	2,500	1.00000
Totals	23,219,900	22,984,000	16,875,700	10,857,100	349,782,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 51

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $17,672,100
ISSUES FROM 1900 TO 1914, INCLUSIVE $22,342,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	2,691,400	1,819,400	5,250,600	162,600	22,342,900	.00728
2	2,576,100	1,568,400	1,040,100	257,700	17,801,700	.01448
3	1,883,700	1,769,100	934,100	210,300	17,511,600	.01201
4	1,180,100	1,442,800	711,600	190,900	16,481,800	.01158
5	1,048,900	1,213,500	625,900	181,000	15,316,600	.01182
6	703,400	812,900	463,700	355,500	14,345,100	.02478
7	763,200	706,800	461,300	284,200	13,416,400	.02118
8	710,800	378,400	313,200	195,000	12,727,300	.01532
9	511,500	428,900	265,500	319,000	12,551,500	.02542
10	599,300	559,500	772,400	360,300	12,049,600	.02990
11	500,500	340,900	208,500	310,100	10,956,700	.02830
12	410,200	294,600	200,700	221,700	10,597,700	.02092
13	497,600	316,300	162,400	316,100	10,290,900	.03072
14	466,800	337,800	91,500	362,400	9,993,700	.03626
15	401,000	280,000	543,500	426,700	9,668,800	.04413
16	307,000	1,253,200	103,800	375,100	8,819,600	.04253
17	257,500	985,700	116,000	368,500	7,394,500	.04983
18	214,700	864,200	91,500	327,200	6,181,800	.05293
19	234,600	473,200	87,800	236,300	5,113,600	.04621
20	208,400	413,300	645,400	293,900	4,550,900	.06458
21	201,000	228,000	73,000	225,600	3,406,700	.06622
22	114,900	195,000	40,500	225,600	3,081,100	.07322
23	100,300	134,500	24,000	211,900	2,734,900	.07748
24	85,000	173,700	32,000	175,000	2,464,800	.07100
25	139,800	157,900	39,000	265,300	2,169,100	.12231
26	94,000	133,000	29,500	215,000	1,846,700	.11642
27	136,700	96,500	25,000	243,800	1,563,200	.15596
28	113,700	77,500	35,500	118,000	1,334,600	.08842
29	95,500	69,500	23,000	161,200	1,217,300	.13242
30	90,500	87,000	21,000	118,000	1,059,100	.11142
31	69,700	24,500	8,000	171,100	923,600	.18525
32	83,500	31,500	6,500	153,000	789,700	.19374
33	31,000	17,000	1,000	104,200	682,200	.15274
34	54,500	66,500	13,500	92,700	591,000	.15685
35	51,700	31,500	. . .	130,600	472,800	.27623

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 51

Issues Prior to 1900 in Force on Anniversary in 1900 .... $17,672,100
Issues from 1900 to 1914, Inclusive $22,342,900

Insurance Year	Entered	Existing	Withdrawn	Died	Exposed to Risk	Rate of Mortality
36	18,600	9,500	1,000	53,200	362,400	.14680
37	9,500		7,500	70,600	317,300	.22250
38	1,500	8,000		47,200	248,700	.18979
39	9,000		5,000	54,500	195,000	.27949
40	5,000	1,000	1,000	32,000	144,500	.22145
41		6,000		26,500	115,500	.22944
42			3,000	29,000	83,000	.34940
43		4,000		13,000	51,000	.25490
44		2,000		10,000	34,000	.29412
45				4,000	22,000	.18182
46				16,500	18,000	.91667
47				1,500	1,500	1.00000
Totals	17,672,100	17,813,000	13,478,500	8,723,500	264,042,400	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 52

Issues Prior to 1900 in Force on Anniversary in 1900 .... $15,941,500
Issues from 1900 to 1914, Inclusive $20,868,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	2,554,800	1,715,300	4,911,900	244,200	20,868,300	.01170
2	2,197,500	1,543,600	1,034,300	168,000	16,552,200	.01015
3	1,528,000	1,444,600	632,000	221,500	16,003,800	.01384
4	1,070,800	1,214,200	663,100	169,700	15,233,700	.01114
5	1,010,500	1,032,000	762,900	238,200	14,257,500	.01671
6	806,700	752,000	514,900	277,300	13,234,900	.02095
7	543,500	475,600	354,400	274,800	12,497,400	.02199
8	686,000	314,000	291,800	253,100	11,936,100	.02120
9	543,600	385,600	296,600	487,500	11,763,200	.04144
10	477,400	422,900	625,000	313,400	11,137,100	.02814
11	481,300	401,000	145,500	369,900	10,253,200	.03608
12	391,500	335,800	269,100	279,000	9,818,100	.02842
13	368,000	233,300	199,300	369,000	9,325,700	.03957
14	479,500	283,400	121,000	356,900	8,892,100	.04014
15	340,500	332,700	526,900	341,500	8,610,300	.03966
16	170,200	1,004,000	101,000	371,100	7,749,700	.04789
17	241,500	978,800	77,200	289,700	6,443,800	.04496
18	199,600	629,200	62,500	349,100	5,339,600	.06538
19	271,000	458,400	45,500	220,200	4,498,400	.04895
20	193,000	412,800	561,100	263,500	4,045,300	.06514
21	196,000	260,500	33,000	237,200	3,000,900	.07904
22	114,100	147,800	54,900	169,000	2,666,200	.06339
23	73,300	139,500	53,900	214,900	2,408,600	.08922
24	110,000	102,000	21,500	198,000	2,073,600	.09549
25	165,100	102,500	41,500	130,400	1,862,100	.07003
26	132,100	138,000	16,000	145,500	1,752,800	.08301
27	118,500	67,000	53,000	133,000	1,585,400	.08389
28	50,000	99,000	20,500	126,500	1,450,900	.08719
29	100,900	119,500	56,000	156,700	1,254,900	.12487
30	55,500	79,500	5,000	200,500	1,023,600	.19588
31	74,300	14,500	7,000	102,100	794,100	.12857
32	62,000	32,000	2,000	67,000	744,800	.08996
33	59,100	32,500	3,500	122,300	705,800	.17328
34	44,000	23,000	6,000	104,400	606,600	.17211
35	17,000	2,300	5,000	139,600	517,200	[illegible]

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 52

Issues Prior to 1900 in Force on Anniversary in 1900 .... $15,941,500
Issues from 1900 to 1914, Inclusive $20,908,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	5,000	7,000	10,500	49,000	387,300	.12652
37	8,600	36,600	....	107,600	325,800	.33026
38	1,100	....	2,000	51,600	190,200	.27129
39	....	....	10,000	4,000	137,700	.02905
40	....	15,000	9,000	27,500	123,700	.22231
41	....	15,000	....	16,200	72,200	.22438
42	....	5,000	1,000	15,500	41,000	.37805
43	....	....	....	1,000	19,500	.05128
44	....	....	2,000	5,000	18,500	.27027
45	....	....	....	8,000	11,500	.69565
46	....	....	....	1,000	3,500	.28571
47	....	....	....	2,500	2,500	1.00000
Totals	15,941,500	15,807,400	12,609,300	8,393,600	242,241,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 53

Issues Prior to 1900 in Force on Anniversary in 1900 .... $14,889,500
Issues from 1900 to 1914, Inclusive $16,856,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	2,109,000	1,240,700	4,174,300	154,100	16,836,900	.00915
2	2,058,700	1,144,300	643,500	194,200	13,376,800	.01452
3	1,668,800	1,344,400	693,300	203,800	13,453,500	.01515
4	1,183,400	871,500	594,100	192,100	12,880,800	.01491
5	901,500	784,500	396,900	203,400	12,406,500	.01639
6	713,900	576,200	389,900	169,100	11,923,200	.01418
7	573,100	451,500	335,200	261,600	11,501,900	.02274
8	668,900	284,000	254,900	267,600	11,026,700	.02427
9	469,800	310,900	280,200	341,200	10,889,100	.03133
10	362,400	450,500	540,700	305,700	10,426,600	.02932
11	397,500	373,500	161,900	266,400	9,492,100	.02807
12	375,300	289,600	138,000	386,000	9,087,800	.04247
13	470,000	221,000	131,300	328,100	8,649,500	.03793
14	448,000	238,700	96,100	455,900	8,439,100	.05402
15	361,000	284,000	800,600	377,500	8,096,400	.04663
16	227,000	879,700	172,500	321,600	6,995,300	.04597
17	211,500	788,900	51,900	354,100	5,848,500	.06055
18	201,100	746,700	81,500	327,900	4,865,100	.06740
19	219,900	492,300	75,000	223,000	3,910,100	.05703
20	114,500	289,000	311,000	208,600	3,339,700	.06246
21	137,000	122,000	43,100	159,500	2,645,600	.06029
22	98,200	163,000	28,500	235,500	2,458,000	.09581
23	100,000	168,700	9,000	199,900	2,129,200	.09389
24	76,500	94,600	20,000	290,300	1,851,600	.15678
25	81,600	69,500	20,500	199,000	1,523,200	.13065
26	103,000	119,500	30,300	134,500	1,315,800	.10222
27	86,200	29,500	23,000	127,000	1,134,500	.11194
28	55,000	88,500	19,000	144,500	1,041,200	.13878
29	62,000	85,500	2,500	146,000	844,200	.17294
30	87,000	24,500	7,500	135,500	672,200	.20158
31	80,500	23,000	21,000	90,200	591,700	.15244
32	63,000	18,000	6,000	104,000	538,000	.19331
33	56,500	27,200	5,000	118,100	473,000	.24968
34	27,500	25,000		79,200	379,200	.20886
35	20,500	6,000	5,000	29,500	302,500	.09752

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 53

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $14,889,800
Issues from 1900 to 1914, Inclusive $16,836,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	5,000	7,500	. . . .	69,500	282,500	.24602
37	12,000	. . . .	2,000	31,000	210,500	.14727
38	3,000	20,000	5,000	70,000	189,500	.36939
39	. . . .	. . . .	1,000	27,000	97,500	.27692
40	. . . .	. . . .	2,500	29,500	69,500	.42446
41	. . . .	5,000	. . . .	11,000	37,500	.29333
42	. . . .	. . . .	. . . .	15,000	21,500	.69767
43	. . . .	. . . .	. . . .	4,500	6,500	.69231
44	. . . .	. . . .	. . . .	2,000	2,000	1.00000
Totals	14,889,800	13,158,900	10,573,700	7,994,100	212,262,500	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 54

Issues Prior to 1900 in Force on Anniversary in 1900 .... $13,050,200
Issues from 1900 to 1914, Inclusive $14,007,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	2,148,100	1,232,200	3,235,500	146,700	14,007,400	.01047
2	2,078,300	967,500	687,100	265,800	11,541,100	.02303
3	1,407,000	854,400	548,000	186,900	11,699,000	.01598
4	946,900	604,500	492,400	209,500	11,516,700	.01811
5	626,700	609,200	317,700	120,200	11,157,200	.01077
6	528,300	490,700	279,100	237,600	10,736,800	.02213
7	426,800	532,900	152,700	316,500	10,257,700	.03085
8	397,300	378,500	198,200	338,300	9,682,400	.03494
9	423,800	441,500	185,300	175,000	9,164,700	.01910
10	441,400	272,100	455,700	250,400	8,786,700	.02850
11	367,000	307,000	142,000	265,100	8,249,900	.03213
12	366,500	150,200	163,000	488,300	7,902,800	.06179
13	420,000	139,400	99,500	296,000	7,467,800	.03964
14	411,700	158,800	62,000	392,000	7,352,900	.05331
15	243,800	185,500	427,800	331,200	7,151,800	.04631
16	232,000	941,400	66,500	437,900	6,451,100	.06788
17	241,000	884,800	92,400	306,500	5,237,300	.05852
18	144,700	544,900	47,000	336,200	4,194,600	.08015
19	140,300	371,200	51,000	250,200	3,411,200	.07335
20	84,000	185,500	218,600	177,000	2,879,100	.06148
21	135,800	207,300	15,000	148,000	2,382,000	.06213
22	93,800	150,100	21,500	161,500	2,147,500	.07520
23	63,800	94,400	23,000	170,000	1,908,200	.08909
24	116,500	105,300	15,000	130,400	1,684,600	.07741
25	68,500	73,500	14,000	135,800	1,550,400	.08759
26	82,500	107,000	92,500	84,300	1,395,600	.06040
27	89,000	88,000	5,000	151,500	1,194,300	.12685
28	61,500	112,000	4,000	120,000	1,038,800	.11552
29	66,700	140,900	6,500	120,300	864,300	.13919
30	44,500	21,000	10,000	126,100	663,300	.19011
31	33,500	21,000	7,000	79,200	550,700	.14382
32	26,000	7,000	6,000	91,500	477,000	.19182
33	10,500	46,000	.....	52,300	398,500	.13124
34	44,000	10,000	.....	56,000	310,700	.18024
35	5,000	6,500	1,000	83,000	288,700	.28750

BASED ON AMOUNTS INSURED

AMERICAN MEN

[AGE AT ENTRY, 54

Issues Prior to 1900 in Force on Anniversary in 1900 .... $13,050,900
Issues from 1900 to 1914, Inclusive $14,007,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	5,000	31,000	. . .	84,700	203,200	.41683
37	23,000	. . .	1,000	31,000	92,500	.33514
38	5,000	. . .	. . .	22,000	83,500	.26347
39	. . .	. . .	5,000	21,000	66,500	.31579
40	. . .	1,000	. . .	23,000	40,500	.56790
41	. . .	. . .	. . .	11,500	16,500	.69697
42	. . .	. . .	. . .	2,000	5,000	.40000
43	. . .	. . .	. . .	. . .	3,000	
44	. . .	. . .	. . .	3,000	3,000	1.00000
Totals	13,050,200	11,474,200	8,148,000	7,435,400	186,216,500	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 55

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900....................$11,846,600
ISSUES FROM 1900 TO 1914, INCLUSIVE....................................$13,222,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	1,977,700	1,148,500	2,987,600	146,500	13,222,500	.01108
2	1,496,500	1,063,800	611,100	95,600	10,917,600	.00876
3	1,400,900	1,177,100	458,000	164,000	10,643,600	.01541
4	698,300	558,500	336,200	236,800	10,245,400	.02311
5	697,900	548,400	315,200	211,900	9,812,200	.02160
6	580,700	417,100	341,200	186,000	9,434,600	.01971
7	421,400	343,900	241,600	319,300	9,071,000	.03520
8	486,700	233,100	149,500	355,300	8,587,600	.04137
9	568,400	325,300	100,400	299,700	8,336,400	.03595
10	289,000	323,600	386,600	258,500	8,179,400	.03160
11	367,200	244,300	171,300	431,200	7,499,700	.05750
12	414,600	182,200	103,700	298,800	7,020,100	.04256
13	485,600	278,000	102,300	313,300	6,850,000	.04574
14	271,500	102,300	74,700	390,800	6,642,000	.05884
15	274,500	145,700	419,200	515,600	6,345,700	.08125
16	100,500	798,300	93,100	434,500	5,539,700	.07843
17	135,900	565,300	61,500	233,200	4,314,300	.05405
18	182,500	477,800	34,500	296,500	3,590,200	.08259
19	122,400	215,500	31,000	303,100	2,968,900	.10226
20	119,000	160,300	225,200	234,600	2,536,700	.09248
21	119,000	159,300	52,500	222,300	2,035,600	.10921
22	78,000	72,600	5,000	185,000	1,720,500	.10753
23	66,200	51,000	56,000	248,500	1,536,000	.16178
24	84,500	93,000	19,000	70,300	1,246,700	.05639
25	30,500	36,500	75,500	127,200	1,148,900	.11071
26	50,200	75,000	10,500	95,500	940,200	.10157
27	83,500	84,600	11,000	114,700	809,400	.14171
28	17,000	39,000	6,500	92,500	682,600	.13551
29	81,000	12,000	3,000	83,000	561,600	.14779
30	20,500	53,000	...	62,000	544,600	.11385
31	40,000	3,000	...	72,500	450,100	.16108
32	31,000	6,200	3,000	123,600	414,600	.29812
33	13,000	9,000	6,000	88,800	312,800	.28389
34	14,000	1,500	...	54,500	222,000	.24550
35	...	20,500	7,000	28,500	180,000	.15833

AMERICAN - CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 55

Issues Prior to 1900 in Force on Anniversary in 1900 .... $11,846,600
Issues from 1900 to 1914, Inclusive $13,922,600

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	15,000	4,000	. . .	47,000	124,000	.37903
37	2,000	. . .	5,000	39,000	88,000	.44318
38	. . .	. . .	. . .	20,000	46,000	.43478
39	10,000	. . .	. . .	7,000	26,000	.26923
40	. . .	2,000	. . .	9,000	29,000	.31034
41	. . .	. . .	. . .	3,000	18,000	.16667
42	. . .	. . .	. . .	5,000	15,000	.33333
43	. . .	. . .	. . .	10,000	10,000	1.00000
Totals	11,846,600	10,031,100	7,503,900	7,534,100	164,914,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 56

Issues Prior to 1900 in Force on Anniversary in 1900.................... $10,325,000
Issues from 1900 to 1914, Inclusive.. $10,233,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	1,792,300	824,100	2,261,400	81,700	10,233,100	.00798
2	1,677,300	708,800	605,900	138,000	8,858,200	.01558
3	1,044,800	533,100	353,900	127,100	9,082,800	.01399
4	622,300	565,100	256,300	181,600	9,113,500	.01993
5	593,100	612,700	337,100	168,800	8,732,800	.01933
6	518,100	369,500	210,800	277,800	8,207,300	.03385
7	355,100	387,600	230,300	298,000	7,867,300	.03788
8	418,400	183,500	169,700	219,700	7,306,500	.03007
9	349,900	195,300	173,000	211,500	7,152,000	.02957
10	379,600	220,500	412,300	245,300	6,922,100	.03544
11	414,300	207,100	207,400	278,800	6,423,600	.04340
12	242,700	226,700	100,500	227,700	6,144,600	.03706
13	167,000	174,300	126,800	234,600	5,832,400	.04022
14	228,500	127,000	101,000	337,000	5,463,700	.06168
15	322,500	141,900	331,200	356,700	5,127,200	.06957
16	182,500	646,100	57,000	402,600	4,619,900	.08714
17	113,200	537,700	43,500	194,500	3,696,700	.05261
18	115,500	291,500	57,500	238,900	3,034,200	.07874
19	89,700	226,900	49,000	180,400	2,561,800	.07042
20	133,700	105,700	200,200	202,100	2,195,200	.09206
21	87,000	142,100	20,800	162,500	1,820,900	.08924
22	47,000	81,400	1,000	164,900	1,582,500	.10420
23	31,600	85,500	20,300	152,500	1,382,200	.11033
24	45,000	66,000	59,500	148,500	1,155,500	.12852
25	44,500	68,500	31,000	118,500	926,500	.12790
26	58,000	99,000	5,000	125,600	753,000	.16680
27	73,700	29,000	5,000	64,000	581,400	.11008
28	36,000	9,000	5,000	157,400	557,100	.28253
29	27,000	13,500	5,000	102,500	421,700	.24306
30	30,000	5,000	8,000	92,000	327,700	.28074
31	23,500	15,000	. . .	62,200	252,700	.24614
32	24,000	. . .	1,000	65,000	199,000	.32663
33	10,000	12,000	. . .	43,000	157,000	.27389
34	11,000	8,000	. . .	12,500	112,000	.11161
35	8,000	6,000	5,000	24,000	102,500	.23415

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 56

Issues Prior to 1900 in Force on Anniversary in 1900 .... $10,363,000
Issues from 1900 to 1914, Inclusive $30,233,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	7,200	. . .	. . .	22,500	76,500	.29412
37	. . .	. . .	. . .	45,000	61,200	.73529
38	. . .	. . .	2,200	5,000	16,200	.30864
39	. . .	. . .	4,000	1,000	9,000	.11111
40	. . .	. . .	. . .	4,000	4,000	1.00000
41	1,000	. . .	. . .	. . .	. . .	
42	. . .	. . .	. . .	. . .	1,000	
43	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	10,325,000	7,924,100	6,457,600	6,176,400	139,075,500	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 57

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $8,635,400
Issues from 1900 to 1914, Inclusive $8,611,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	1,648,400	681,200	2,017,500	102,500	8,611,200	.01190
2	1,006,700	428,500	353,500	87,000	7,458,400	.01166
3	1,065,900	539,500	259,900	119,700	7,596,100	.01576
4	640,700	401,900	396,700	211,700	7,742,900	.02734
5	586,700	538,800	215,700	204,300	7,373,300	.02771
6	388,100	389,500	281,300	177,400	7,001,200	.02534
7	355,500	215,200	229,300	164,500	6,541,100	.02515
8	195,500	261,300	141,500	222,700	6,287,600	.03542
9	409,900	206,700	84,300	346,000	5,857,600	.05907
10	313,700	180,800	336,400	232,800	5,630,500	.04135
11	277,600	159,500	99,000	320,600	5,194,200	.06172
12	273,100	126,000	81,500	237,200	4,892,700	.04848
13	162,500	143,900	43,000	302,800	4,721,100	.06414
14	190,500	116,500	78,700	258,100	4,393,900	.05874
15	183,100	77,100	258,600	201,400	4,131,100	.04875
16	95,000	633,000	37,000	191,300	3,777,100	.05065
17	75,000	306,900	30,500	233,600	3,010,800	.07759
18	114,500	300,500	12,000	197,300	2,514,800	.07846
19	118,500	186,700	64,500	262,500	2,119,500	.12385
20	65,500	167,000	80,000	98,000	1,724,300	.05683
21	71,500	97,300	92,000	123,000	1,444,800	.08513
22	35,500	73,500	26,300	141,300	1,204,000	.11736
23	82,800	35,500	26,500	92,000	998,400	.09215
24	64,100	40,500	113,000	85,000	927,200	.09167
25	20,500	90,500	4,000	68,200	752,800	.09060
26	16,000	79,500	21,000	81,800	610,600	.13397
27	45,500	38,600	1,000	35,500	444,300	.07990
28	35,000	10,000	6,100	58,500	414,700	.14107
29	36,500	54,500	2,000	41,000	375,100	.10930
30	13,500	25,000	. . . .	92,500	314,100	.29449
31	17,000	5,000	14,500	27,000	210,100	.12851
32	12,000	. . . .	. . . .	25,000	180,600	.13843
33	3,100	10,000	1,000	58,000	167,600	.34606
34	16,000	20,000	. . . .	30,100	101,700	.29597
35	. . . .	5,000	1,000	13,000	67,600	.19231

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 57

Issues Prior to 1900 in Force on Anniversary in 1900....................$8,635,400
Issues from 1900 to 1914, Inclusive....................................$8,611,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	...	5,000	...	11,000	48,600	.22634
37	...	...	10,000	2,500	32,600	.07669
38	...	1,000	...	10,000	20,100	.49751
39	...	...	...	...	9,100	
40	...	...	...	3,000	9,100	.32967
41	...	...	6,100	...	6,100	
Totals	8,635,400	6,651,400	5,425,400	5,169,800	114,918,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 58

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $7,062,500
Issues from 1900 to 1914, Inclusive $7,157,900

Insurance Year	Entrants	Existing	Withdrawals	Deaths	Exposed to Risk	Rate of Mortality
1	903,400	515,900	1,557,800	82,500	7,157,900	.01153
2	1,127,700	398,100	365,300	98,500	5,905,100	.01668
3	904,200	444,100	154,100	160,400	6,170,900	.02599
4	451,900	327,900	208,700	140,200	6,316,500	.02220
5	371,600	478,700	232,100	182,800	6,091,600	.03001
6	513,100	223,800	168,500	245,800	5,569,600	.04413
7	335,200	271,300	95,500	145,400	5,444,600	.02671
8	297,000	114,000	99,900	155,200	5,267,600	.02946
9	280,300	254,600	63,500	249,200	5,195,500	.04796
10	237,100	166,700	280,700	290,500	4,908,500	.05918
11	243,000	107,100	70,500	319,700	4,407,700	.07253
12	118,100	120,700	66,200	163,200	4,153,400	.03929
13	238,500	57,700	49,700	283,500	3,921,400	.07230
14	157,500	61,800	50,700	251,700	3,769,000	.06678
15	138,000	30,500	276,600	227,100	3,562,300	.06375
16	65,200	339,800	35,000	243,200	3,166,100	.07681
17	144,000	352,400	34,000	134,300	2,613,300	.05139
18	82,000	333,000	17,500	142,800	2,236,600	.06385
19	101,000	161,500	20,500	221,800	1,825,300	.12151
20	79,100	53,500	94,000	122,100	1,522,500	.08020
21	32,300	141,900	26,500	292,500	1,332,000	.21959
22	38,000	35,000	1,500	73,500	903,400	.08136
23	41,400	48,500	45,000	131,800	831,400	.15853
24	14,200	62,500	. . .	33,000	647,500	.05097
25	17,000	32,000	. . .	42,000	566,200	.07418
26	48,700	22,000	3,000	75,100	509,200	.14749
27	40,000	15,000	11,000	80,400	457,800	.17562
28	6,000	32,000	12,000	65,200	391,400	.16658
29	4,000	16,000	15,000	100,000	288,200	.34698
30	12,000	5,000	11,000	36,000	161,200	.22333
31	1,000	6,000	. . .	24,500	121,200	.20215
32	11,000	. . .	. . .	12,200	91,700	.13304
33	9,000	22,500	. . .	16,000	90,500	.17680
34	. . .	4,000	. . .	44,000	61,000	.72131
35	. . .	10,000	1,000	. . .	13,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 58

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $7,062,500
ISSUES FROM 1900 TO 1914, INCLUSIVE $7,157,900

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DEAD	EXPOSED TO RISK	RATE OF MORTALITY
36	...	...	...	...	2,000	
37	...	...	...	1,000	2,000	.50000
38	...	...	...	...	1,000	
39	...	...	...	...	1,000	
40	...	...	...	...	1,000	
41	...	...	...	...	1,000	
42	...	...	...	1,000	1,000	1.00000
Totals	7,062,500	5,265,500	4,066,800	4,888,100	95,680,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 59

Issues Prior to 1900 in Force on Anniversary in 1900 .... $6,892,600
Issues from 1900 to 1914, Inclusive $5,884,000

Issuance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	1,070,000	415,800	1,328,300	72,200	5,884,000	.01227
2	1,011,600	312,300	209,900	74,200	5,137,700	.01444
3	948,000	446,700	163,500	104,000	5,552,900	.01873
4	566,300	446,300	174,300	177,700	5,786,700	.03071
5	476,600	241,100	201,100	157,400	5,554,700	.02834
6	347,900	257,200	139,000	166,200	5,431,700	.03060
7	246,200	136,500	160,100	154,600	5,217,200	.02963
8	272,200	104,200	141,500	199,800	5,012,200	.03986
9	198,200	117,300	63,000	340,900	4,838,900	.07045
10	258,700	277,300	217,600	265,200	4,515,900	.05873
11	196,500	96,000	115,600	196,900	4,014,500	.04905
12	195,100	74,600	92,700	278,300	3,802,500	.07319
13	226,400	87,400	16,900	168,200	3,552,000	.04735
14	132,800	62,000	73,000	180,500	3,505,900	.05148
15	148,000	37,300	134,700	228,000	3,323,200	.06861
16	74,000	268,000	57,400	227,100	3,071,200	.07395
17	67,000	268,200	64,700	135,700	2,592,700	.05234
18	119,000	338,900	77,100	193,700	2,191,100	.08840
19	33,000	174,400	51,200	173,300	1,700,400	.10192
20	64,000	166,500	39,500	136,200	1,334,500	.10206
21	34,000	110,900	21,500	127,500	1,056,300	.12070
22	41,600	57,500	56,000	58,000	830,400	.06985
23	11,000	58,900	5,000	156,500	700,500	.22341
24	15,000	17,500	16,000	101,500	491,100	.20667
25	61,000	15,000	6,000	133,000	372,100	.35743
26	21,000	7,000	5,000	47,500	279,100	.17019
27	15,500	15,000	2,000	69,000	240,600	.28678
28	6,000	1,000		45,000	170,100	.26455
29	6,000	11,000		2,000	130,100	.01537
30	20,000	12,000		31,000	122,100	.25389
31	3,000		3,000	39,200	99,100	.39556
32	5,000	1,000		11,000	59,900	.18364
33		5,000	7,300	22,600	52,900	.42722
34	3,000	2,000		8,000	18,000	.44444
35				7,000	11,000	.63636

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 59

Issues Prior to 1900 in Force on Anniversary in 1900 .... $6,892,600
Issues from 1900 to 1914, Inclusive $5,884,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	. . .	. . .	. . .	4,000	
37	. . .	. . .	. . .	. . .	4,000	
38	. . .	. . .	. . .	. . .	4,000	
39	. . .	. . .	. . .	3,000	4,000	.75000
40	. . .	. . .	. . .	. . .	1,000	
41	. . .	. . .	. . .	. . .	1,000	
42	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	6,892,600	4,641,800	3,641,900	4,492,900	86,672,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 60

Issues Prior to 1900 in Force on Anniversary in 1900 .... $6,028,700
Issues from 1900 to 1914, Inclusive $5,259,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	955,400	283,300	1,275,100	52,500	5,259,400	.00998
2	914,400	351,500	319,600	91,600	4,603,900	.01990
3	717,600	230,000	124,400	71,300	4,755,600	.01499
4	541,100	376,900	120,300	217,400	5,047,500	.04307
5	376,300	232,500	137,500	117,500	4,874,000	.02411
6	404,100	303,000	101,000	141,700	4,762,800	.02975
7	258,800	169,500	109,000	144,100	4,621,200	.03118
8	340,600	101,500	44,000	265,000	4,457,400	.05945
9	252,200	155,600	127,300	279,600	4,387,500	.06373
10	131,900	84,700	274,900	285,200	4,077,200	.06995
11	216,100	76,000	90,500	152,100	3,564,300	.04267
12	168,000	67,000	48,100	186,200	3,461,800	.05379
13	161,500	71,900	23,800	260,100	3,328,500	.07814
14	77,000	42,000	28,300	313,800	3,114,200	.10076
15	79,500	40,000	181,500	190,200	2,807,100	.06776
16	58,000	189,700	34,100	213,100	2,474,900	.08610
17	34,000	281,700	25,500	171,900	2,096,000	.08201
18	58,500	232,500	12,000	156,300	1,650,900	.09468
19	44,500	106,500	17,000	220,900	1,308,600	.16881
20	22,000	126,500	68,400	130,000	1,008,700	.12888
21	45,500	95,000	55,500	57,800	705,800	.08189
22	41,700	46,500	10,000	47,500	543,000	.08748
23	17,700	59,500	6,000	56,500	480,700	.11754
24	28,500	23,000	6,000	69,500	376,400	.18464
25	17,300	8,500	5,000	76,500	306,400	.24967
26	9,000	3,000	8,000	60,000	233,700	.25674
27	23,500	10,000	6,000	18,500	171,700	.10775
28	5,000	10,000	. . .	49,000	160,700	.30492
29	22,500	3,000	. . .	37,500	106,700	.35145
30	. . .	10,000	5,000	16,000	88,700	.18038
31	1,000	1,000	. . .	20,700	57,700	.35875
32	1,000	. . .	. . .	12,500	37,000	.33784
33	2,500	1,000	1,000	18,500	25,500	.72549
34	1,000	. . .	. . .	2,500	7,500	.33333
35	1,000	. . .	. . .	. . .	6,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 60

Issues Prior to 1900 in Force on Anniversary in 1900 .... $6,028,700
Issues from 1900 to 1914, Inclusive $5,850,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	. . .	. . .	6,000	7,000	.85714
37	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	6,028,700	3,812,800	3,264,800	4,210,500	74,977,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 61

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $2,914,400
ISSUES FROM 1900 TO 1914, INCLUSIVE $2,710,500

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DEAD	EXPOSED TO RISK	RATE OF MORTALITY
1	389,100	224,400	366,600	23,000	2,710,500	.00849
2	405,400	185,000	233,300	43,200	2,585,600	.01671
3	326,700	148,000	96,000	117,800	2,529,500	.04657
4	175,600	111,300	116,400	25,500	2,494,400	.01022
5	224,300	192,700	44,100	121,200	2,416,800	.05015
6	217,700	76,200	55,400	83,000	2,283,100	.03635
7	124,300	150,400	37,500	73,100	2,286,200	.03197
8	172,100	54,300	30,500	138,000	2,149,500	.06420
9	129,900	71,000	31,500	175,300	2,098,800	.08352
10	106,000	55,500	116,200	166,600	1,950,900	.08540
11	66,000	40,500	26,000	121,600	1,718,600	.07076
12	62,500	21,000	28,000	188,000	1,596,500	.11776
13	80,000	81,000	52,000	129,300	1,422,000	.09093
14	59,800	19,000	24,000	80,900	1,239,700	.06526
15	29,000	30,200	36,000	96,000	1,175,600	.08166
16	47,000	165,100	25,000	135,500	1,042,400	.12999
17	69,000	80,700	5,600	91,100	763,800	.11927
18	38,000	57,500	6,000	118,500	655,400	.18051
19	18,000	19,500	4,000	93,200	511,400	.18224
20	17,000	38,400	11,400	51,500	412,700	.12479
21	18,000	20,500	15,000	60,000	328,400	.18270
22	14,300	9,500	12,000	39,000	250,900	.15544
23	6,000	30,500	. . .	45,000	204,700	.21983
24	9,700	. . .	3,000	25,000	135,200	.18491
25	5,000	16,000	. . .	27,200	116,900	.23268
26	1,000	10,000	. . .	24,000	78,700	.30496
27	. . .	5,000	. . .	8,000	45,700	.17505
28	3,000	. . .	. . .	3,700	32,700	.11315
29	. . .	1,000	. . .	5,000	32,000	.15625
30	. . .	15,000	. . .	1,000	26,000	.03846
31	. . .	. . .	. . .	1,000	10,000	.10000
32	. . .	. . .	. . .	2,000	9,000	.22222
33	. . .	5,000	. . .	. . .	7,000	
34	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	2,914,400	1,934,200	1,375,500	2,315,200	35,322,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 62

Issues Prior to 1900 in Force on Anniversary in 1900 .... $2,379,000
Issues from 1900 to 1914, Inclusive $2,405,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	376,400	192,000	298,800	25,900	2,405,200	.01077
2	381,400	290,500	85,200	55,500	2,264,900	.02450
3	212,200	190,100	85,400	54,200	2,215,100	.02447
4	290,500	170,000	45,000	71,400	2,097,600	.03404
5	187,100	163,500	53,700	168,800	2,101,700	.08032
6	80,500	58,500	40,800	130,000	1,902,800	.06832
7	73,500	52,700	33,300	94,000	1,754,000	.05359
8	122,700	48,900	22,600	129,000	1,647,500	.07830
9	46,500	61,000	18,700	93,500	1,569,700	.05957
10	34,500	100,900	86,300	63,400	1,443,000	.04394
11	108,500	35,500	10,000	77,700	1,226,900	.06333
12	75,000	30,000	17,000	108,500	1,212,200	.08951
13	123,000	20,500	13,500	89,200	1,131,700	.07882
14	76,700	22,000	26,000	118,600	1,131,500	.10482
15	47,000	8,400	116,000	127,600	1,041,600	.12250
16	19,000	73,500	68,200	71,500	836,600	.08546
17	12,000	45,600	6,000	149,100	642,400	.23210
18	30,000	30,000	11,500	38,000	453,700	.08376
19	13,500	40,500	1,000	36,000	404,200	.08906
20	9,000	28,000	25,000	45,000	340,200	.13228
21	17,000	15,000	1,000	32,500	251,200	.12938
22	7,000	16,000	5,000	90,700	219,700	.41284
23	17,000	14,500	1,000	16,000	115,000	.13913
24	1,000	5,000	1,000	15,000	100,500	.14925
25	3,000	. . .	. . .	16,500	80,500	.20497
26	11,000	. . .	5,000	15,000	67,000	.22388
27	4,000	. . .	. . .	14,000	58,000	.24138
28	. . .	10,000	. . .	23,000	48,000	.47917
29	. . .	. . .	. . .	. . .	15,000	
30	. . .	. . .	. . .	7,500	15,000	.50000
31	. . .	. . .	. . .	. . .	7,500	
32	. . .	. . .	. . .	2,500	7,500	.33333
33	. . .	5,000	. . .	. . .	5,000	
Totals	2,379,000	1,727,600	1,077,000	1,979,600	28,812,400	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 63

Issues Prior to 1900 in Force on Anniversary in 1900 .... $2,247,400
Issues from 1900 to 1914, Inclusive $1,495,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	264,000	105,600	189,900	6,000	1,495,200	.00401
2	299,900	71,500	84,100	38,500	1,457,700	.02641
3	311,700	91,000	73,000	73,200	1,563,500	.04682
4	225,000	81,000	53,500	34,000	1,638,000	.02076
5	237,500	61,300	76,100	91,400	1,694,500	.05394
6	108,900	67,000	19,000	90,200	1,703,200	.05296
7	195,700	31,000	41,600	78,400	1,635,900	.04792
8	99,700	41,900	48,100	206,500	1,680,600	.12287
9	112,100	19,000	7,500	59,500	1,483,800	.04010
10	65,000	58,900	52,000	31,000	1,509,900	.02053
11	31,400	9,000	49,600	46,000	1,433,000	.03210
12	54,000	26,000	6,500	76,000	1,359,800	.05589
13	110,500	8,000	23,000	119,300	1,305,300	.09140
14	33,000	24,000	11,000	191,600	1,265,500	.15140
15	21,000	10,500	82,100	158,900	1,071,900	.14824
16	12,000	69,800	20,200	138,400	841,400	.16449
17	15,500	56,700	4,500	47,400	625,000	.07584
18	13,000	75,600	12,500	47,000	531,900	.08836
19	16,500	53,500	21,000	95,100	409,500	.23206
20	3,500	2,000	2,000	17,000	256,700	.06623
21	15,000	7,000	. . .	7,000	239,200	.02926
22	. . .	14,600	1,500	111,000	240,200	.46211
23	1,500	31,000	. . .	8,500	113,100	.07515
24	. . .	10,100	3,000	9,500	75,100	.12650
25	. . .	2,000	5,000	19,000	52,500	.36190
26	1,000	. . .	. . .	16,500	26,500	.62264
27	. . .	. . .	. . .	4,000	11,000	.36364
28	. . .	. . .	. . .	6,000	7,000	.85714
29	. . .	. . .	. . .	. . .	1,000	
30	. . .	. . .	. . .	. . .	1,000	
31	. . .	. . .	. . .	. . .	1,000	
32	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	2,247,400	1,028,000	886,700	1,827,900	25,731,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 64

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $1,598,100
Issues from 1900 to 1914, Inclusive $1,171,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	360,400	71,000	169,300	29,500	1,171,400	.02518
2	282,300	123,600	34,700	40,300	1,272,000	.03168
3	164,400	92,500	89,000	47,900	1,355,700	.03533
4	71,000	71,000	66,000	35,500	1,290,700	.02750
5	98,400	44,500	53,800	104,000	1,189,200	.08745
6	105,700	32,500	28,000	45,300	1,085,800	.04172
7	51,700	54,000	14,500	78,400	1,075,700	.07288
8	72,400	11,000	22,200	57,000	980,500	.05813
9	68,600	25,000	2,000	86,500	962,700	.08985
10	64,200	17,300	58,400	37,000	917,800	.04031
11	93,500	34,600	21,200	82,400	869,300	.09479
12	26,500	14,000	12,800	59,500	824,600	.07216
13	27,000	10,000	4,500	71,700	764,800	.09375
14	34,000	1,000	21,200	78,600	705,600	.11139
15	23,000	13,500	28,000	103,900	638,800	.16265
16	7,000	57,000	1,000	56,500	516,400	.10941
17	1,000	97,200	17,000	39,100	408,900	.09562
18	12,000	32,000	. . .	106,700	256,600	.41582
19	2,500	3,000	1,000	8,200	129,900	.06313
20	1,000	19,000	. . .	9,000	120,200	.07488
21	22,000	7,000	10,000	21,500	93,200	.23069
22	7,000	5,000	5,000	16,000	76,700	.20860
23	. . .	2,200	6,500	6,000	57,700	.10399
24	2,500	. . .	. . .	. . .	43,000	
25	. . .	. . .	. . .	9,000	45,500	.19780
26	. . .	7,000	. . .	12,000	36,500	.32877
27	. . .	. . .	. . .	2,500	17,500	.14286
28	. . .	. . .	. . .	8,000	15,000	.53333
29	. . .	2,000	. . .	. . .	7,000	
30	. . .	. . .	. . .	5,000	5,000	1.00000
Totals	1,598,100	846,900	665,600	1,257,000	16,933,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 65

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $1,307,700
Issues from 1900 to 1914, Inclusive $813,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	163,000	33,500	97,700	9,500	813,200	.01168
2	284,600	124,500	35,100	51,000	835,500	.06104
3	144,900	36,000	34,900	42,000	909,500	.04618
4	40,900	61,000	25,000	22,500	941,500	.02390
5	35,000	30,100	57,500	36,000	873,900	.04119
6	71,700	25,500	58,000	55,200	785,300	.07029
7	235,100	16,500	33,000	50,500	718,300	.07030
8	70,500	11,300	11,000	31,500	853,400	.03691
9	35,000	12,000	16,000	34,500	870,100	.03965
10	29,000	32,100	38,600	54,400	842,600	.06456
11	19,500	29,000	16,500	88,000	746,500	.11788
12	82,500	6,700	112,200	54,400	632,500	.08601
13	6,000	8,700	25,000	75,500	541,700	.13938
14	17,000	8,000	1,000	37,500	438,500	.08552
15	4,500	1,000	16,000	112,000	409,000	.27384
16	15,500	15,000	3,500	19,400	284,500	.06819
17	2,000	45,400	1,000	82,000	262,100	.31286
18	7,000	20,000	. . .	39,200	135,700	.28887
19	25,000	1,000	. . .	16,000	83,500	.19162
20	10,000	10,000	. . .	12,000	91,500	.13115
21	7,000	. . .	7,000	2,000	79,500	.02516
22	. . .	. . .	. . .	20,500	77,500	.26452
23	. . .	. . .	. . .	14,000	57,000	.24561
24	2,000	. . .	. . .	. . .	43,000	
25	. . .	. . .	. . .	13,000	45,000	.28889
26	. . .	. . .	. . .	. . .	32,000	
27	. . .	. . .	. . .	13,000	32,000	.40625
28	. . .	. . .	. . .	2,000	19,000	.10526
29	. . .	. . .	. . .	12,000	17,000	.70588
30	. . .	. . .	. . .	5,000	5,000	1.00000
Totals	1,307,700	527,300	589,000	1,004,600	12,475,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 66

Issues Prior to 1900 in Force on Anniversary in 1900 .... $450,500
Issues from 1900 to 1914, Inclusive $145,400

Insurance Year	Entering	Expiring	Withdrawing	Dead	Exposed to Risk	Rate of Mortality
1	102,000	13,300	24,600	....	143,400	
2	78,100	8,500	4,300	....	207,300	
3	47,000	....	10,000	25,000	272,600	.09171
4	23,200	2,000	11,000	16,500	284,600	.05798
5	27,900	8,000	36,800	18,000	278,300	.06468
6	46,500	2,000	4,200	30,600	243,400	.12572
7	19,500	....	....	26,000	253,100	.10273
8	23,000	3,000	5,000	14,500	246,600	.05880
9	10,000	2,000	15,000	14,000	247,100	.05666
10	4,000	....	13,700	11,200	226,100	.04954
11	5,000	3,000	15,000	36,300	205,200	.17690
12	2,000	2,000	3,000	5,000	155,900	.03207
13	9,000	....	2,000	32,000	147,900	.21636
14	3,000	....	3,000	28,000	122,900	.22783
15	20,300	3,000	6,000	3,500	94,900	.03688
16	....	11,400	3,500	5,000	102,700	.04869
17	11,000	9,500	....	11,000	82,800	.13285
18	....	6,000	2,000	40,500	73,300	.55252
19	11,000	....	1,000	3,000	24,800	.12097
20	....	2,500	4,000	3,000	31,800	.09434
21	3,000	....	2,000	9,000	22,300	.40359
22	....	....	....	6,300	14,300	.44056
23	....	....	....	....	8,000	
24	....	....	....	1,000	8,000	.12500
25	....	....	....	2,000	7,000	.28571
26	5,000	....	....	3,000	5,000	.60000
27	....	....	....	....	7,000	
28	....	2,000	....	5,000	7,000	.71429
Totals	450,500	78,400	166,100	349,400	3,523,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 67

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $251,000
Issues from 1900 to 1914, Inclusive $89,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	60,500	2,000	12,500	. . . .	89,200	
2	33,700	5,000	2,000	1,000	135,200	.00740
3	27,100	. . . .	3,000	14,000	160,900	.08701
4	10,000	29,000	. . . .	9,700	171,000	.05673
5	7,500	. . . .	8,000	1,000	142,300	.00703
6	14,500	. . . .	15,500	6,000	140,800	.04261
7	14,000	2,000	5,800	17,100	133,800	.12780
8	. . . .	. . . .	6,000	20,000	122,900	.16273
9	15,000	. . . .	2,000	5,000	96,900	.05160
10	16,200	12,000	9,000	7,000	104,900	.06673
11	. . . .	1,000	. . . .	7,000	93,100	.07519
12	3,000	. . . .	. . . .	17,000	85,100	.19976
13	35,000	. . . .	. . . .	15,900	71,100	.22363
14	6,000	. . . .	. . . .	2,000	90,200	.02217
15	. . . .	. . . .	15,500	10,000	94,200	.10616
16	. . . .	6,500	7,000	. . . .	68,700	
17	1,000	. . . .	. . . .	25,200	55,200	.45652
18	7,500	2,000	. . . .	2,000	31,000	.06452
19	. . . .	. . . .	1,000	13,000	34,500	.37681
20	. . . .	. . . .	5,000	10,000	20,500	.48780
21	. . . .	. . . .	. . . .	1,000	5,500	.18182
22	. . . .	. . . .	. . . .	2,500	4,500	.55556
23	. . . .	. . . .	. . . .	1,000	2,000	.50000
24	. . . .	. . . .	. . . .	. . . .	1,000	
25	. . . .	. . . .	. . . .	1,000	1,000	1.00000
Totals	**251,000**	**59,500**	**92,300**	**188,400**	**1,955,500**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 68

Issues Prior to 1900 in Force on Anniversary in 1900 .... $808,000
Issues from 1900 to 1914, Inclusive $90,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	105,500	13,000	10,000	. . .	90,500	
2	44,700	4,000	4,500	1,000	171,000	.00585
3	27,000	5,000	. . .	10,000	206,200	.04850
4	25,900	2,000	. . .	14,000	218,200	.06416
5	. . .	1,000	2,400	32,300	228,100	.14160
6	14,000	. . .	6,000	1,000	192,400	.00520
7	1,000	3,000	. . .	5,000	199,400	.02508
8	6,500	. . .	. . .	10,500	192,400	.05457
9	. . .	5,000	3,000	. . .	188,400	
10	5,000	. . .	15,100	17,000	180,400	.09424
11	5,000	2,000	7,000	12,300	153,300	.08023
12	15,000	. . .	7,000	24,500	137,000	.17883
13	25,000	10,000	5,000	3,000	120,500	.02490
14	10,000	. . .	. . .	6,000	127,500	.04706
15	20,000	. . .	7,000	2,000	131,500	.01521
16	. . .	53,000	10,000	27,500	142,500	.19298
17	. . .	2,500	. . .	1,000	52,000	.01923
18	1,000	. . .	. . .	. . .	48,500	
19	. . .	. . .	. . .	12,000	49,500	.24242
20	. . .	. . .	. . .	35,000	37,500	.93333
21	. . .	. . .	. . .	1,000	2,500	.40000
22	. . .	. . .	. . .	1,500	1,500	1.00000
Totals	303,600	100,500	77,000	216,600	2,870,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 69

Issues Prior to 1900 in Force on Anniversary in 1900. . . . . $111,000
Issues from 1900 to 1914, Inclusive. $68,500

Insurance Year	Entered	Exiting	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	42,600	6,500	. . .	5,000	68,500	.07299
2	17,500	1,000	8,500	6,000	99,600	.06024
3	7,200	1,000	. . .	16,000	101,600	.15748
4	2,400	. . .	3,500	2,200	91,800	.02397
5	27,500	1,000	. . .	1,000	88,500	.01130
6	5,500	. . .	1,000	. . .	114,000	
7	6,300	17,000	2,000	7,000	118,500	.05907
8	. . .	. . .	. . .	16,600	98,800	.16802
9	. . .	. . .	. . .	3,000	82,200	.03650
10	1,000	. . .	12,400	9,300	79,200	.11742
11	. . .	10,000	. . .	7,500	58,500	.12821
12	1,000	. . .	. . .	6,500	41,000	.15854
13	. . .	. . .	1,000	. . .	35,500	
14	. . .	. . .	2,000	15,000	34,500	.43478
15	. . .	. . .	. . .	5,000	17,500	.28571
16	. . .	8,500	. . .	2,000	12,500	.16000
17	. . .	. . .	1,000	1,000	2,000	.50000
Totals	111,000	45,000	31,400	103,100	1,144,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 70

Issues Prior to 1900 in Force on Anniversary in 1900 .... $[illegible]
Issues from 1900 to 1914, Inclusive $14,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	26,500	1,000	3,400	2,000	14,400	.13889
2	29,400	3,000	1,000	. . .	34,500	
3	4,000	. . .	. . .	10,000	59,900	.16694
4	1,000	. . .	1,000	9,500	53,900	.17625
5	. . .	. . .	. . .	1,000	44,400	.02252
6	3,000	. . .	. . .	4,000	43,400	.09217
7	14,700	. . .	1,000	2,000	42,400	.04717
8	. . .	. . .	. . .	2,000	54,100	.03697
9	3,000	. . .	5,000	. . .	52,100	
10	. . .	1,000	4,000	1,000	50,100	.01996
11	. . .	. . .	. . .	. . .	44,100	
12	10,000	. . .	. . .	8,400	44,100	.19048
13	. . .	. . .	2,000	2,000	45,700	.04376
14	. . .	. . .	. . .	10,000	41,700	.23981
15	. . .	. . .	2,000	. . .	31,700	
16	2,000	10,000	3,000	. . .	29,700	
17	2,000	. . .	. . .	1,000	18,700	.05348
18	. . .	1,000	. . .	2,800	19,700	.14213
19	. . .	. . .	. . .	3,000	15,900	.18868
20	. . .	. . .	. . .	11,900	12,900	.92248
21	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	95,600	16,000	22,400	71,600	754,400	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
AMERICAN MEN
AGE AT ENTRY, 71

Issues Prior to 1900 in Force on Anniversary in 1900........................$28,000
Issues from 1900 to 1914, Inclusive..$1,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	12,000	...	...	...	1,000	
2	...	...	...	...	13,000	
3	4,000	1,000	...	...	13,000	
4	1,000	...	...	2,000	16,000	.12500
5	...	...	...	...	15,000	
6	...	...	2,000	...	15,000	
7	...	...	...	...	13,000	
8	5,000	...	...	1,000	13,000	.07692
9	...	...	10,000	...	17,000	
10	5,000	...	1,000	...	7,000	
11	...	...	...	...	11,000	
12	...	...	...	...	11,000	
13	1,000	...	5,000	5,000	11,000	.45455
14	...	...	...	...	2,000	
15	...	...	...	...	2,000	
16	...	...	...	...	2,000	
17	...	...	...	...	2,000	
18	...	1,000	...	...	2,000	
19	...	...	...	...	1,000	
20	...	...	...	...	1,000	
21	...	...	...	...	1,000	
22	...	...	...	1,000	1,000	1.00000
Totals	28,000	2,000	18,000	9,000	170,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 72

Issues Prior to 1900 in Force on Anniversary in 1900 .... $31,000
Issues from 1900 to 1914, Inclusive $00,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	...	...	...	...	...	
2	...	...	...	...	...	
3	...	...	...	...	...	
4	...	...	...	...	...	
5	...	...	...	...	...	
6	...	...	...	...	...	
7	...	...	...	...	...	
8	30,000	...	...	...	...	
9	1,000	...	...	...	30,000	
10	...	...	5,000	...	31,000	
11	...	...	...	...	26,000	
12	...	...	...	25,000	26,000	.96154
13	...	...	...	...	1,000	
14	...	...	...	...	1,000	
15	...	...	...	...	1,000	
16	...	...	...	...	1,000	
17	...	...	...	...	1,000	
18	...	...	1,000	...	1,000	
Totals	31,000		6,000	25,000	119,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

AMERICAN MEN

AGE AT ENTRY, 79

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $0,000
ISSUES FROM 1900 TO 1914, INCLUSIVE $5,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	. . .	. . .	. . .	5,000	5,000	1.00000
Totals	. . .	. . .	. . .	**5,000**	**5,000**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

1st INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$2,110,000	$7,000	$7,300	50	$27,496,900	$238,700	$318,400
16	6,187,000	10,500	21,800	51	22,342,900	162,600	280,200
17	11,946,100	31,000	43,400	52	20,868,800	244,200	284,200
18	23,284,100	71,500	86,400	53	16,836,900	154,100	248,800
19	31,870,300	110,500	121,400	54	14,007,400	146,700	225,200
20	45,387,400	109,500	177,900	55	13,222,500	146,500	231,000
21	66,059,200	165,600	265,600	56	10,233,100	81,700	194,600
22	69,373,900	227,000	285,800	57	8,611,200	102,500	178,200
23	73,777,200	247,300	308,400	58	7,157,900	82,500	161,100
24	76,411,200	193,100	324,700	59	5,884,000	72,200	144,100
25	79,972,000	191,200	344,700	60	5,239,400	52,500	140,300
26	80,753,400	248,700	351,300	61	2,710,500	23,000	78,700
27	82,144,800	249,900	360,600	62	2,405,200	25,900	76,000
28	84,733,900	240,200	373,700	63	1,495,200	6,000	51,400
29	82,376,400	228,500	364,900	64	1,171,400	29,500	43,800
30	87,148,900	254,000	388,700	65	813,200	9,500	33,100
31	80,121,800	214,800	358,900	66	143,400	. . .	6,300
32	82,761,000	204,500	373,300	67	89,200	. . .	4,300
33	81,609,700	187,700	374,600	68	90,500	. . .	4,700
34	81,109,100	298,700	379,600	69	68,500	5,000	3,900
35	81,500,800	310,900	389,600	70	14,400	2,000	900
36	78,068,700	382,500	385,700	71	1,000	. . .	100
37	73,060,000	237,500	374,100	72	. . .	. . .	. . .
38	72,133,800	305,800	383,800	73	. . .	. . .	. . .
39	68,143,500	189,800	378,900	74	. . .	. . .	. . .
40	67,143,900	258,300	392,100	75	. . .	. . .	. . .
41	59,813,900	235,400	368,500	76	. . .	. . .	. . .
42	56,576,400	164,000	370,000	77	. . .	. . .	. . .
43	52,267,700	224,000	362,900	78	. . .	. . .	. . .
44	49,576,300	225,800	387,900	79	5,000	5,000	600
45	47,700,200	196,300	378,700	Totals	$2,234,518,900	$8,553,800	$13,486,600
46	40,877,900	97,500	348,300				
47	35,408,900	194,000	325,100				
48	33,307,200	270,200	329,400				
49	28,854,200	180,500	308,700				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

2D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$1,451,500	$12,500	$5,100
16	4,260,800	17,500	15,500
17	7,977,600	23,000	29,600
18	15,139,000	53,500	57,700
19	20,457,300	74,800	80,200
20	29,034,600	88,500	116,700
21	42,117,900	177,800	173,500
22	43,701,700	154,600	182,700
23	47,626,500	198,200	202,400
24	49,954,600	173,400	215,300
25	54,061,700	150,000	235,200
26	55,882,600	229,900	245,300
27	57,561,500	205,500	253,800
28	60,400,200	206,000	267,600
29	60,215,700	226,500	268,600
30	63,596,600	235,900	284,900
31	59,918,500	182,300	270,200
32	62,226,100	240,600	285,600
33	60,839,000	241,500	284,700
34	60,524,500	312,400	289,300
35	61,005,500	235,500	301,400
36	58,318,400	275,300	298,600
37	55,717,000	220,500	296,400
38	54,560,700	291,800	303,400
39	52,471,800	243,000	306,400
40	52,429,100	210,200	323,000
41	46,552,200	282,800	304,500
42	43,917,200	318,700	304,800
43	40,503,300	410,300	300,500
44	38,206,900	244,000	303,400
45	36,375,700	204,300	309,900
46	30,871,400	282,300	288,400
47	27,288,700	266,700	269,900
48	25,894,600	179,100	277,100
49	22,317,900	214,000	258,400
50	$22,454,800	$208,900	$281,600
51	17,801,700	257,700	242,500
52	16,552,200	168,000	244,600
53	13,376,800	194,200	215,100
54	11,541,100	265,800	201,600
55	10,917,600	95,600	207,700
56	8,858,200	138,000	183,300
57	7,458,400	87,000	167,900
58	5,905,100	98,500	144,600
59	5,137,700	74,200	137,100
60	4,603,900	91,600	133,700
61	2,585,600	43,200	81,700
62	2,264,900	55,500	77,800
63	1,457,700	38,500	54,500
64	1,272,000	40,300	51,700
65	835,500	51,000	36,900
66	207,300	. . .	10,000
67	135,200	1,000	7,100
68	171,000	1,000	9,700
69	99,600	6,000	6,100
70	34,500	. . .	2,300
71	13,000	. . .	900
Totals	$1,637,062,100	$8,998,900	$10,703,400

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

3D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$1,140,100	$3,000	$4,100	50	$22,117,500	$219,100	$301,200
16	3,350,800	12,000	12,400	51	17,511,600	210,300	258,800
17	6,422,500	16,000	24,500	52	16,003,800	221,500	257,300
18	12,592,800	45,500	49,400	53	13,453,500	203,800	235,000
19	16,991,200	59,000	68,300	54	11,699,000	186,900	222,500
20	24,366,600	102,300	100,400	55	10,643,600	164,000	220,200
21	36,145,900	152,000	151,100	56	9,082,800	127,100	204,500
22	37,762,300	147,000	160,500	57	7,596,100	119,700	186,000
23	41,755,200	195,300	180,000	58	6,170,900	160,400	164,600
24	44,124,800	177,000	191,900	59	5,552,900	104,000	161,200
25	48,443,300	145,000	212,700	60	4,755,600	71,300	150,200
26	50,557,600	150,000	223,100	61	2,529,500	117,800	86,900
27	52,184,400	162,000	231,200	62	2,215,100	54,200	82,800
28	55,191,800	210,100	246,200	63	1,563,500	73,200	63,600
29	54,857,200	242,500	245,600	64	1,355,700	47,900	59,900
30	58,794,300	249,800	265,200	65	909,500	42,000	43,700
31	55,709,100	224,200	255,700	66	272,600	25,000	14,200
32	57,952,200	212,500	271,200	67	160,900	14,000	9,100
33	56,171,800	221,300	268,500	68	206,200	10,000	12,700
34	55,721,100	193,200	275,300	69	101,600	16,000	6,800
35	56,345,500	287,300	288,500	70	59,900	10,000	4,300
36	54,823,800	302,300	291,700	71	13,000		1,000
37	53,094,800	219,700	295,200				
38	51,339,900	270,600	299,800	Totals	$1,514,502,800	$9,310,600	$10,654,900
39	49,135,000	279,700	302,700				
40	49,505,200	253,500	328,800				
41	43,806,500	272,000	304,000				
42	41,723,300	340,100	309,600				
43	37,907,500	189,000	301,000				
44	36,062,900	356,600	307,300				
45	34,313,000	252,900	315,000				
46	29,185,600	355,100	288,600				
47	26,132,700	255,500	279,600				
48	24,865,600	259,200	287,900				
49	22,021,700	299,200	276,200				

14

AMERICAN-CANADIAN MORTALITY EXPERIENCE 1900-1915

AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

4th INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$896,400	. . .	$3,300	50	$21,114,600	$287,200	$312,100
16	2,779,100	$11,000	10,600	51	16,481,800	190,900	265,000
17	5,223,900	17,000	20,500	52	15,233,700	169,700	266,100
18	10,700,400	37,000	43,000	53	12,880,800	192,100	245,000
19	14,375,600	52,000	59,200	54	11,516,700	209,500	238,300
20	20,956,900	91,400	87,600	55	10,245,400	236,800	230,600
21	31,674,300	121,400	134,600	56	9,113,500	181,600	223,200
22	33,272,800	119,000	143,400	57	7,742,900	211,700	206,600
23	37,163,000	143,500	161,700	58	6,316,500	140,200	183,400
24	39,703,300	195,500	174,300	59	5,786,700	177,700	182,700
25	44,403,400	154,500	195,800	60	5,047,500	217,400	173,500
26	46,549,800	220,000	206,200	61	2,494,400	25,500	93,200
27	48,558,000	177,000	216,600	62	2,097,600	71,400	85,300
28	50,996,000	198,900	228,500	63	1,638,000	34,000	72,400
29	51,212,600	186,300	231,000	64	1,290,700	35,500	62,000
30	54,955,000	223,400	252,200	65	941,500	22,500	49,100
31	52,554,100	205,900	246,000	66	284,600	16,500	16,100
32	53,710,400	243,500	256,700	67	171,000	9,700	10,500
33	52,206,100	231,100	257,900	68	218,200	14,000	14,600
34	52,188,200	360,600	267,200	69	91,800	2,200	6,600
35	53,371,000	259,000	283,900	70	53,900	9,500	4,200
36	51,880,800	249,800	288,500	71	16,000	2,000	1,400
37	50,504,700	249,700	294,900				
38	48,408,400	270,100	298,200	Totals	$1,411,834,600	$9,546,100	$10,649,800
39	46,603,800	269,600	304,800				
40	47,295,500	274,000	328,200				
41	41,384,100	263,800	307,100				
42	39,612,000	267,000	314,500				
43	35,619,500	230,800	303,500				
44	33,285,300	224,800	305,600				
45	31,990,600	423,600	316,400				
46	27,384,800	221,200	293,000				
47	24,537,500	209,000	284,100				
48	23,497,800	234,200	294,700				
49	21,601,700	452,900	294,200				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

5TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$767,900	$1,000	$2,900	50	$20,376,600	$288,800	$327,700
16	2,324,600	1,000	9,100	51	15,316,600	181,000	267,600
17	4,395,100	15,500	17,700	52	14,257,500	238,200	271,200
18	9,055,800	29,000	37,300	53	12,406,500	203,400	256,700
19	12,406,500	53,000	51,900	54	11,157,200	120,200	251,100
20	18,045,900	68,500	76,700	55	9,812,200	211,900	240,300
21	27,951,000	112,800	120,500	56	8,732,800	168,800	233,000
22	29,771,700	135,300	129,500	57	7,373,300	204,300	214,000
23	33,731,700	143,800	148,100	58	6,091,600	182,800	192,400
24	36,530,200	123,000	161,100	59	5,554,700	157,400	190,900
25	41,101,500	189,500	182,100	60	4,874,000	117,500	182,200
26	43,231,500	239,200	192,800	61	2,416,800	121,200	93,300
27	45,510,700	169,400	203,900	62	2,101,700	168,800	92,900
28	48,334,400	168,500	218,000	63	1,694,500	91,400	81,400
29	48,595,200	283,900	223,100	64	1,189,200	104,000	62,000
30	52,032,900	234,500	243,500	65	873,900	36,000	49,500
31	49,734,900	270,700	237,700	66	278,300	18,000	17,100
32	50,653,200	216,000	250,200	67	142,300	1,000	9,500
33	49,550,700	227,900	253,700	68	228,100	32,800	16,500
34	49,234,800	202,600	261,900	69	88,500	1,000	6,900
35	50,600,400	326,100	281,300	70	44,400	1,000	3,800
36	49,444,400	302,900	288,800	71	15,000	....	1,400
37	48,023,800	301,300	296,800				
38	46,192,900	286,900	302,100	Totals	$1,325,564,000	$9,760,800	$10,669,900
39	44,480,400	289,300	308,700				
40	45,314,500	223,200	336,200				
41	39,039,300	305,300	310,000				
42	36,963,100	223,000	314,900				
43	33,619,700	247,700	308,600				
44	31,339,300	282,500	309,900				
45	30,402,400	271,400	325,300				
46	26,231,900	218,100	303,800				
47	23,411,600	311,900	298,600				
48	22,054,400	344,800	300,400				
49	20,460,000	292,400	302,400				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN MEN

COMPARISON OF ACTUAL DEATHS WITH THE EXPECTED DEATHS CALCULATED BY THE AMERICAN MEN ULTIMATE RATES OF MORTALITY

6TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$577,500	$3,000	$2,300	50	$19,182,600	$349,400	$335,100
16	1,913,400	7,000	7,700	51	14,345,100	355,500	272,800
17	3,633,700	6,000	15,000	52	13,234,900	277,300	273,800
18	7,707,700	46,000	32,200	53	11,923,200	169,100	268,400
19	10,778,100	38,500	45,800	54	10,736,800	237,600	262,900
20	15,959,300	90,500	68,800	55	9,434,600	186,000	251,700
21	25,163,700	122,600	109,500	56	8,207,300	277,800	238,300
22	27,245,800	120,900	119,600	57	7,001,200	177,400	221,100
23	30,892,400	135,300	136,200	58	5,569,600	245,800	191,400
24	34,144,200	136,000	151,300	59	5,431,700	166,200	203,000
25	38,737,700	136,000	172,800	60	4,762,800	141,700	193,700
26	41,004,000	183,700	183,700	61	2,283,100	83,000	100,900
27	43,031,200	175,000	194,100	62	1,902,800	130,000	91,400
28	46,236,800	251,900	212,200	63	1,703,200	90,200	88,800
29	46,649,200	191,400	218,300	64	1,085,800	45,300	61,500
30	49,554,600	298,800	236,900	65	785,300	55,200	48,300
31	47,419,800	213,300	234,300	66	243,400	30,600	16,200
32	48,276,900	232,700	247,200	67	140,800	6,000	10,200
33	48,015,400	226,100	255,400	68	192,400	1,000	15,100
34	47,536,800	232,000	264,300	69	114,000	...	9,700
35	48,851,100	280,300	285,300	70	45,400	4,000	4,000
36	47,701,200	312,700	293,800	71	15,000	...	1,500
37	46,897,500	227,400	306,700				
38	44,828,500	298,400	311,100	Totals	$1,258,353,100	$10,622,500	$10,776,000
39	42,665,900	261,500	316,600				
40	43,506,800	329,700	345,400				
41	37,620,200	272,000	320,500				
42	35,316,900	251,600	324,200				
43	32,279,400	400,600	319,200				
44	30,003,400	398,800	321,000				
45	28,624,700	419,600	331,500				
46	24,714,400	289,600	309,900				
47	22,480,700	282,700	306,200				
48	20,589,000	373,500	304,300				
49	19,456,200	348,300	312,900				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

7th INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$482,300	. . .	$1,900	50	$18,030,000	$354,400	$342,900
16	1,600,700	$6,000	6,600	51	13,416,400	284,200	277,600
17	3,086,000	14,000	12,900	52	12,497,400	274,800	281,300
18	6,718,400	30,500	28,600	53	11,501,900	261,600	281,700
19	9,607,800	34,000	41,400	54	10,257,700	316,500	273,700
20	14,307,100	52,900	62,200	55	9,071,000	319,300	263,300
21	22,650,700	95,000	99,400	56	7,867,300	298,000	248,400
22	25,205,000	80,700	111,200	57	6,541,100	164,500	224,800
23	28,826,300	158,700	127,700	58	5,444,600	145,400	203,500
24	32,269,500	147,000	143,900	59	5,217,200	154,600	212,100
25	36,732,700	184,900	164,000	60	4,621,200	144,100	204,200
26	38,979,100	125,700	175,800	61	2,286,200	73,100	109,800
27	41,258,500	225,500	189,400	62	1,754,000	94,000	91,500
28	44,355,200	210,500	207,600	63	1,635,900	78,400	92,700
29	44,647,300	216,200	213,400	64	1,075,700	78,400	66,100
30	47,418,000	232,200	234,200	65	718,300	50,500	47,900
31	45,654,100	224,500	233,700	66	253,100	26,000	18,300
32	46,890,100	239,300	249,500	67	133,800	17,100	10,500
33	46,402,200	275,900	258,000	68	199,400	5,000	16,900
34	45,848,900	255,200	267,800	69	118,500	7,000	10,900
35	47,270,700	255,300	291,200	70	42,400	2,000	4,200
36	45,768,900	419,300	299,300	71	13,000	. . .	1,400
37	44,998,900	357,800	312,300				
38	43,201,400	470,600	320,600	Totals	$1,198,475,800	$11,088,300	$10,960,500
39	40,562,400	309,000	322,100				
40	41,355,400	371,200	352,300				
41	35,554,700	276,000	326,400				
42	33,711,800	352,700	333,400				
43	30,619,700	304,000	327,600				
44	28,559,800	332,900	330,700				
45	27,434,200	327,700	344,000				
46	23,761,300	452,500	323,600				
47	21,613,200	306,700	319,400				
48	19,571,500	271,600	314,700				
49	18,855,900	303,400	329,400				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

8TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$428,300	$2,000	$1,800	50	$17,028,500	$362,900	$352,300
16	1,410,700	8,000	5,900	51	12,727,300	195,000	286,500
17	2,712,900	12,000	11,500	52	11,936,100	253,100	292,300
18	6,015,500	14,500	25,900	53	11,026,700	287,600	294,200
19	8,673,500	39,800	37,700	54	9,682,400	338,300	281,100
20	13,055,400	72,000	57,300	55	8,587,600	355,300	271,200
21	21,059,000	67,500	92,900	56	7,306,500	219,700	251,100
22	23,656,100	104,000	104,800	57	6,287,600	222,700	235,000
23	27,329,700	134,000	121,900	58	5,267,600	155,200	214,200
24	30,904,500	128,000	138,500	59	5,012,200	199,800	221,400
25	35,203,300	140,800	158,800	60	4,457,400	265,000	214,100
26	38,048,200	184,000	174,600	61	2,149,500	138,000	112,100
27	40,028,100	218,500	187,300	62	1,647,500	129,000	93,300
28	43,141,500	216,000	206,200	63	1,680,600	206,500	103,300
29	43,266,600	280,700	213,700	64	980,500	87,000	65,400
30	46,389,600	230,600	237,500	65	853,400	31,500	61,700
31	44,387,400	199,500	236,100	66	246,600	14,500	19,300
32	46,038,200	224,400	256,000	67	122,900	20,000	10,400
33	45,644,000	298,400	266,600	68	192,400	10,500	17,700
34	45,019,200	255,800	277,300	69	98,800	16,600	9,800
35	46,384,300	289,700	303,400	70	54,100	2,000	5,800
36	44,566,100	253,600	309,300	71	13,000	1,000	1,500
37	43,532,700	273,300	323,000				
38	41,142,600	330,700	326,700	Totals	$1,156,562,700	$11,017,600	$11,281,500
39	39,665,400	320,600	337,900				
40	39,785,200	317,600	365,200				
41	34,600,700	275,500	342,200				
42	32,734,200	288,000	350,300				
43	29,867,900	385,700	345,900				
44	27,440,700	334,200	344,100				
45	26,319,500	391,200	358,500				
46	22,842,400	319,000	337,600				
47	20,719,200	284,000	333,200				
48	18,822,900	307,400	328,800				
49	18,368,000	355,700	349,400				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

9TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$375,300	$3,000	$1,600	50	$16,686,300	$441,000	$375,600
16	1,263,000	6,000	5,400	51	12,551,500	319,000	307,400
17	2,373,100	15,000	10,200	52	11,763,200	487,500	313,800
18	5,422,800	17,500	23,600	53	10,889,100	341,200	316,100
19	7,918,400	37,000	34,800	54	9,164,700	175,000	289,400
20	12,123,100	67,000	53,500	55	8,336,400	299,700	286,500
21	19,827,500	86,500	87,800	56	7,152,000	211,500	267,300
22	22,481,100	73,500	100,300	57	5,857,600	346,000	238,200
23	26,052,200	128,000	116,700	58	5,195,500	249,200	229,500
24	29,985,300	127,000	135,200	59	4,838,900	340,900	232,400
25	34,619,200	205,300	158,900	60	4,387,500	279,600	228,900
26	37,359,100	188,500	174,300	61	2,098,800	175,300	118,900
27	39,287,600	177,800	187,800	62	1,569,700	93,500	96,500
28	42,427,300	226,900	209,600	63	1,483,800	59,500	99,000
29	42,536,800	189,500	217,800	64	962,700	86,500	69,600
30	46,206,100	270,500	245,800	65	870,100	34,500	68,200
31	44,002,200	235,800	244,700	66	247,100	14,000	21,000
32	46,010,000	255,900	268,700	67	96,900	5,000	3,900
33	45,517,700	327,800	280,400	68	188,400	....	18,700
34	44,630,900	314,000	291,900	69	82,200	3,000	8,800
35	46,288,300	214,700	321,200	70	52,100	....	6,100
36	44,396,100	359,000	329,400	71	17,000	....	2,100
37	43,184,600	275,100	342,900	72	30,000	....	4,100
38	40,829,900	405,700	347,900				
39	39,200,900	354,400	359,900	Totals	$1,136,890,800	$12,371,200	$11,852,900
40	39,479,500	313,300	390,500				
41	34,193,500	411,100	365,900				
42	32,636,400	507,800	377,900				
43	29,631,200	285,800	371,600				
44	27,061,400	354,000	368,600				
45	25,751,000	341,700	380,600				
46	22,652,100	450,100	364,200				
47	20,373,100	311,300	355,900				
48	18,304,100	437,400	348,100				
49	17,968,500	429,900	371,800				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

10th INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$325,800	. . .	$1,400	50	$15,991,600	$336,800	$391,600
16	1,094,600	$1,000	4,700	51	12,049,600	360,300	321,500
17	2,064,500	2,000	9,000	52	11,137,100	313,400	323,300
18	4,838,000	11,000	21,200	53	10,426,600	305,700	329,300
19	7,173,100	26,000	31,600	54	8,786,700	250,400	302,000
20	11,202,200	52,500	49,600	55	8,179,400	258,500	305,700
21	18,370,200	71,500	81,900	56	6,922,100	245,300	281,300
22	21,412,700	100,000	95,900	57	5,630,500	232,800	248,800
23	24,682,900	89,000	111,300	58	4,908,500	290,500	235,800
24	28,745,900	112,000	131,900	59	4,515,900	265,200	235,500
25	33,204,400	143,500	155,400	60	4,077,200	285,200	230,900
26	36,068,500	209,500	172,400	61	1,950,900	166,600	119,900
27	38,287,600	232,000	189,100	62	1,443,000	63,400	96,200
28	41,036,200	195,000	210,100	63	1,509,900	31,000	109,200
29	41,541,200	228,500	221,000	64	917,800	37,000	71,900
30	44,941,900	200,600	249,900	65	842,600	54,400	71,600
31	42,825,100	254,800	250,100	66	226,100	11,200	20,800
32	45,079,800	232,800	277,700	67	104,900	7,000	10,400
33	44,527,900	258,000	291,200	68	180,400	17,000	19,400
34	43,580,000	393,000	302,400	69	79,200	9,300	9,200
35	45,313,800	287,800	336,200	70	50,100	1,000	6,300
36	43,220,800	332,600	343,200	71	7,000	. . .	1,000
37	42,260,900	316,400	360,100	72	31,000	. . .	4,500
38	39,580,200	342,300	363,300				
39	38,469,700	408,100	380,500	Totals	$1,099,704,900	$11,832,800	$12,271,300
40	38,368,600	407,200	410,500				
41	33,316,600	346,600	385,800				
42	31,812,100	425,300	398,900				
43	29,126,800	458,900	396,700				
44	26,179,800	330,700	386,900				
45	24,950,100	344,700	401,200				
46	21,641,100	394,800	378,100				
47	19,734,300	347,300	375,300				
48	17,558,800	339,100	363,300				
49	17,200,700	396,300	387,200				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN MEN

Comparison of Actual with Expected Deaths
First Five Insurance Years Excluded

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Deviation	Accumulated Deviations
20	$577,500	$3,000	$2,300	−$700	−$700
21	2,395,700	7,000	9,600	2,600	1,900
22	5,662,700	14,000	23,300	9,300	11,200
23	12,579,700	71,000	52,600	−18,400	−7,200
24	21,798,200	87,000	92,600	5,600	−1,600
25	35,340,100	156,000	152,300	−3,700	−5,300
26	56,838,000	243,300	247,200	3,900	−1,400
27	78,493,000	341,900	344,600	2,700	1,300
28	103,049,800	408,500	454,400	45,900	47,200
29	129,713,400	592,200	574,600	−17,600	29,600
30	159,873,700	645,500	713,000	67,500	97,100
31	191,208,400	876,900	856,600	−20,300	76,800
32	223,505,400	888,100	1,008,000	119,900	196,700
33	259,625,400	1,325,600	1,191,700	−133,900	62,800
34	294,589,800	1,359,500	1,378,700	19,200	82,000
35	331,084,600	1,776,500	1,582,600	−193,900	−111,900
36	363,553,400	1,892,400	1,796,000	−96,400	−208,300
37	395,256,400	1,918,900	2,023,700	104,800	−103,500
38	426,576,800	2,240,700	2,269,400	28,700	−74,800
39	455,391,100	2,285,200	2,532,000	246,800	172,000
40	483,040,200	2,681,800	2,821,000	139,200	311,200
41	506,934,900	3,230,800	3,122,700	−108,100	203,100
42	527,265,700	3,511,100	3,448,300	−62,800	140,300
43	542,723,000	3,843,600	3,766,500	−77,100	63,200
44	553,026,600	4,062,100	4,103,500	41,400	104,600
45	560,630,300	4,316,100	4,451,400	135,300	239,900
46	561,040,700	4,678,700	4,780,100	101,400	341,300
47	557,486,400	4,415,400	5,117,700	702,300	1,043,600
48	552,285,500	5,415,500	5,462,100	46,600	1,090,200
49	542,845,300	5,996,200	5,808,400	−187,800	902,400
50	534,651,400	6,495,400	6,191,300	−304,100	598,300
51	524,073,200	6,763,600	6,571,900	−191,700	406,600
52	511,381,400	7,552,000	6,965,000	−587,000	−180,400
53	495,005,700	7,370,600	7,316,200	−54,400	−234,800
54	476,997,200	7,564,600	7,670,100	105,500	−129,300

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN MEN

Comparison of Actual with Expected Deaths
First Five Insurance Years Excluded

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Deviation	Accumulated Deviations
55	$461,073,300	$7,959,900	$8,056,000	$95,100	−$34,200
56	441,146,300	9,087,900	8,390,600	−697,300	−731,500
57	420,308,100	8,927,600	8,696,200	−231,400	−962,900
58	399,989,700	8,301,500	9,003,800	702,300	−260,600
59	382,098,900	9,227,400	9,357,600	130,200	−130,400
60	364,387,200	9,759,700	9,721,900	−37,800	−168,200
61	347,624,400	10,380,800	10,091,500	−289,300	−457,500
62	331,163,300	10,653,100	10,458,100	−195,000	−652,500
63	313,371,700	10,332,000	10,770,600	438,600	−213,900
64	296,542,900	10,826,500	11,084,800	258,300	44,400
65	278,438,500	11,774,600	11,321,300	−453,300	−408,900
66	259,483,900	11,627,600	11,464,000	−163,600	−572,500
67	240,939,200	12,199,400	11,572,300	−627,100	−1,199,600
68	222,138,800	11,401,900	11,586,800	184,900	−1,014,700
69	204,430,800	12,440,400	11,579,000	−861,400	−1,876,100
70	186,225,800	11,897,700	11,447,300	−450,400	−2,326,500
71	168,189,600	11,062,700	11,218,200	155,500	−2,171,000
72	152,940,700	10,748,200	11,062,200	314,000	−1,857,000
73	138,543,300	9,953,800	10,860,400	906,600	−950,400
74	125,586,800	10,018,600	10,664,800	646,200	−304,200
75	111,583,100	10,239,200	10,259,000	19,800	−284,400
76	97,808,600	9,791,800	9,732,900	−58,900	−343,300
77	85,081,000	9,055,600	9,159,000	103,400	−239,900
78	73,108,600	8,685,500	8,503,300	−182,200	−422,100
79	61,846,200	7,803,500	7,773,400	−30,100	−452,200
80	51,841,100	6,816,200	7,036,900	220,700	−231,500
81	42,472,800	5,857,400	6,218,900	361,500	130,000
82	34,704,900	5,297,000	5,478,900	181,900	311,900
83	28,195,900	4,897,800	4,794,700	−103,100	208,800
84	22,217,800	4,174,900	4,069,200	−105,700	103,100
85	17,033,700	3,409,400	3,356,800	−52,600	50,500
86	12,717,000	2,826,900	2,693,500	−133,400	−82,900
87	9,292,200	2,044,300	2,112,000	67,700	−15,200
88	6,788,000	1,672,100	1,656,800	−15,300	−30,500
89	4,894,900	1,231,700	1,281,000	49,300	18,800

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN MEN

Comparison of Actual with Expected Deaths
First Five Insurance Years Excluded

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Deviation	Accumulated Deviations
90	$3,320,500	$842,300	$930,900	$88,600	$107,400
91	2,301,300	666,900	689,100	22,200	129,600
92	1,489,100	471,500	478,100	6,600	136,200
93	871,200	296,500	297,800	1,300	137,500
94	517,300	171,300	188,100	16,800	154,300
95	320,800	156,200	124,400	−31,800	122,500
96	169,600	78,500	69,700	−8,800	113,700
97	90,600	40,500	40,200	−300	113,400
98	36,000	27,000	16,500	−10,500	102,900
99	9,000	4,500	4,500		102,900
100	4,500	4,500	2,500	−2,000	100,900
	$17,879,839,500	$390,175,000	$390,275,900	$6,900,100	
				−6,799,200	
				$100,900	

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$

ELEMENTARY VALUES

Age x	Number Living l_x	Number Dying d_x	Rate of Mortality q_x	Complete Expectation of Life $\mathring{e}_x$	Age x	Number Living l_x	Number Dying d_x	Rate of Mortality q_x	Complete Expectation of Life $\mathring{e}_x$
15	100,000	343	.00343	51.20	50	83,775	827	.00987	22.36
16	99,657	355	.00356	50.38	51	82,948	884	.01066	21.58
17	99,302	367	.00370	49.56	52	82,064	946	.01153	20.81
18	98,935	379	.00383	48.74	53	81,118	1,013	.01249	20.05
19	98,556	391	.00397	47.92	54	80,105	1,085	.01354	19.29
20	98,165	404	.00412	47.11	55	79,020	1,162	.01471	18.55
21	97,761	414	.00423	46.31	56	77,858	1,245	.01599	17.82
22	97,347	421	.00432	45.50	57	76,613	1,334	.01741	17.10
23	96,926	424	.00437	44.70	58	75,279	1,428	.01897	16.40
24	96,502	425	.00440	43.89	59	73,851	1,528	.02069	15.70
25	96,077	423	.00440	43.08	60	72,323	1,633	.02258	15.02
26	95,654	420	.00439	42.27	61	70,690	1,742	[illegible]	14.36
27	95,234	415	.00436	41.46	62	68,948	1,855	[illegible]	13.71
28	94,819	410	.00432	40.63	63	67,092	1,974	.02942	13.08
29	94,409	406	.00430	39.81	64	65,118	2,095	.03217	12.46
30	94,003	402	.00428	38.98	65	63,023	2,217	.03518	11.85
31	[illegible],601	398	.00425	38.14	66	60,806	2,339	.03847	11.27
32	93,203	397	.00426	37.30	67	58,467	2,460	.04208	10.70
33	92,806	398	.00429	36.46	68	[illegible]	2,578	.04603	10.15
34	92,408	402	.00435	35.62	69	53,429	2,690	.05035	9.61
35	92,006	409	.00445	34.77	70	50,739	2,794	.05507	9.10
36	91,597	419	.00457	33.92	71	47,945	2,888	.06024	8.60
37	91,178	431	.00473	33.08	72	45,057	2,968	.06587	8.12
38	90,747	445	.00490	32.23	73	42,089	3,031	.07201	7.65
39	90,302	461	.00511	31.39	74	39,058	3,074	.07870	7.21
40	89,841	479	.00533	30.55	75	35,984	3,095	.08601	6.78
41	89,362	499	.00558	29.71	76	32,889	3,090	.09395	6.37
42	88,863	522	.00587	28.[illegible]	77	29,799	3,057	.10259	5.98
43	88,341	548	.00620	28.04	78	26,742	2,995	.11200	5.61
44	87,793	577	.00657	27.21	79	23,747	2,901	.12216	5.25
45	87,216	609	.00698	26.39	80	20,846	2,777	.13322	4.91
46	86,607	645	.00745	25.57	81	18,[illegible]	2,623	.14517	4.59
47	85,962	684	.00796	24.76	82	15,446	2,442	.15810	4.29
48	85,278	728	.00854	23.95	83	13,004	2,238	.17210	4.00
49	84,550	775	.00917	23.15	84	10,766	2,014	.18707	3.73

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$

ELEMENTARY VALUES

Age x	Number Living l_x	Number Dying d_x	Rate of Mortality q_x	Complete Expectation of Life $\mathring{e}_x$	Age x	Number Living l_x	Number Dying d_x	Rate of Mortality q_x	Complete Expectation of Life $\mathring{e}_x$
85	8,752	1,779	.20327	3.47	95	246	107	.43496	1.62
86	6,973	1,539	.22071	3.22	96	139	65	.46763	1.49
87	5,434	1,301	.23942	3.00	97	74	37	.50000	1.35
88	4,133	1,072	.25938	2.78	98	37	20	.54054	1.20
89	3,061	859	.28063	2.58	99	17	10	.58824	1.03
90	2,202	668	.30336	2.39	100	7	5	.71429	.79
91	1,534	502	.32725	2.22	101	2	2	1.00000	.50
92	1,032	364	.35271	2.06					
93	668	253	.37874	1.90					
94	415	169	.40723	1.76					

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE **3%**

Age x	D_x	$\mathbb{N}_x$	$\mathbb{S}_x$
15	64186.20	1646310.35	33914113.85
16	62102.95	1582124.15	32267803.50
17	60079.34	1520021.20	30685679.35
18	58113.89	1459941.86	29165658.15
19	56205.11	1401827.97	27705716.29
20	54351.58	1345622.86	26303888.32
21	52551.36	1291271.28	24958265.46
22	50804.67	1238719.92	23666994.18
23	49111.60	1187915.25	22428274.26
24	47472.59	1138803.65	21240359.01
25	45886.91	1091331.06	20101555.36
26	44354.26	1045444.15	19010224.30
27	42873.30	1001089.89	17964780.15
28	41443.18	958216.59	16963690.26
29	40062.12	916773.41	16005473.67
30	38727.99	876711.29	15088700.26
31	37439.20	837983.30	14211988.97
32	36194.18	800544.10	13374005.67
33	34990.30	764349.92	12573461.57
34	33825.48	729359.62	11809111.65
35	32697.41	695534.14	11079752.03
36	31603.94	662836.73	10384217.89
37	30543.07	631232.79	9721381.16
38	29513.30	600689.72	9090148.37
39	28513.18	571176.42	8489458.65
40	27541.37	542663.24	7918282.23
41	26596.63	515121.87	7375618.99
42	25677.78	488525.24	6860497.12
43	24783.44	462847.46	6371971.88
44	23912.34	438064.02	5909124.42
45	23063.28	414151.68	5471060.40
46	22235.18	391088.40	5056908.72
47	21426.78	368853.22	4665820.32
48	20637.17	347426.44	4296967.10
49	19865.05	326789.27	3949540.66

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE 3%

Age x	D_x	$\mathbb{N}_x$	$\mathbb{S}_x$
50	19109 67	306924.22	3622751.39
51	18369.93	287814.55	3315827.17
52	17644.81	269444.62	3028012.62
53	16933.41	251799.81	2758568.00
54	16234.90	234866.40	2506768.19
55	15548.54	218631.50	2271901.79
56	14873.69	203082.96	2053270.29
57	14209.56	188209.27	1850187.33
58	13555.48	173999.71	1661978.06
59	12911.01	160444.23	1487978.35
60	12275.61	147533.22	1327534.12
61	11648.96	135257.61	1180000.90
62	11030.97	123608.65	1044743.29
63	10421.39	112577.68	921134.64
64	9820.162	102156.257	808556.962
65	9227 402	92336.125	706400.675
66	8643.499	83108.723	614064.550
67	8068.945	74465.224	530955.827
68	7504.315	66396.279	456490.603
69	6950.380	58891.964	390094.324
70	6408.202	51941.584	331202.360
71	5878.958	45533.382	279260.776
72	5363.917	39654.424	233727.394
73	4864.646	34290.507	194072.970
74	4382.838	29425.861	159782.463
75	3920.284	25043.023	130356.602
76	3478.737	21122.739	105313.579
77	3060.098	17644.002	84190.840
78	2666 185	14583.904	66546.838
79	2298.624	11917.719	51962.934
80	1959.047	9619.095	40045.215
81	1648.614	7660.048	30426.120
82	1368.244	6011.434	22766.072
83	1118.375	4643.190	16754.638
84	898.9333	3524.8151	12111.4476

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE 3%

Age x	D_x	N_x	S_x
85	709.4850	2625.8818	8586.6325
86	548.8054	1916.3968	5960.7507
87	415.2227	1367.5914	4044.3539
88	306.6123	952.3687	2676.7625
89	220.4704	645.7564	1724.3938
90	153.9810	425.2860	1078.6374
91	104.1449	271.3050	653.3514
92	68.02288	167.16008	382.04638
93	42.74788	99.13720	214.88630
94	25.78392	56.38932	115.74910
95	14.83880	30.60540	59.35978
96	8.140315	15.766605	28.754375
97	4.207469	7.626290	12.987770
98	2.042461	3.418821	5.361480
99	.9110951	1.3763596	1.9426587
100	.3642299	.4652645	.5662991
101	.1010346	.1010346	.1010346

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE **3%**

Age x	C_x	M_x	R_x
15	213.7463	16235.4090	658520.6074
16	214.7808	16021.6627	642285.1984
17	215.5738	15806.8819	626263.5357
18	216.1384	15591.3081	610456.6538
19	216.4872	15375.1697	594865.3457
20	217.1699	15158.6825	579490.1760
21	216.0635	14941.5126	564331.4935
22	213.3172	14725.4491	549389.9809
23	208.5799	14512.1319	534664.5318
24	202.9824	14303.5520	520152.3999
25	196.1429	14100.5696	505848.8479
26	189.0794	13904.4267	491748.2783
27	181.3869	13715.3473	477843.8516
28	173.9820	13533.9604	464128.5043
29	167.2666	13359.9784	450594.5439
30	160.7948	13192.7118	437234.5655
31	154.5581	13031.9170	424041.8537
32	149.6794	12877.3589	411009.9367
33	145.6859	12727.6795	398132.5778
34	142.8641	12581.9936	385404.8983
35	141.1183	12439.1295	372822.9047
36	140.3579	12298.0112	360383.7752
37	140.1725	12157.6533	348085.7640
38	140.5103	12017.4808	335928.1107
39	141.3227	11876.9705	323910.6299
40	142.5638	11735.6478	312033.6594
41	144.1907	11593.0840	300298.0116
42	146.4434	11448.8933	288704.9276
43	149.2597	11302.4499	277256.0343
44	152.5811	11153.1902	265953.5844
45	156.3525	11000.6091	254800.3942
46	160.7719	10844.2566	243799.7851
47	165.5272	10683.4847	232955.5285
48	171.0438	10517.9575	222272.0438
49	176.7830	10346.9137	211754.0863

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(S)}$ COMMUTATION TABLE **3%**

Age x	C_x	M_x	R_x
50	183.1500	10170.1307	201407.1726
51	190.0713	9986.9807	191237.0419
52	197.4778	9796.9094	181250.0612
53	205.3049	9599.4316	171453.1518
54	213.4924	9394.1267	161353.7202
55	221.9839	9180.6343	152459.5935
56	230.9126	8958.6504	143278.9592
57	240.2132	8727.7378	134320.3088
58	249.6502	8487.5246	125592.5710
59	259.3522	8237.8744	117105.0464
60	269.1011	7978.5222	108867.1720
61	278.7021	7709.4211	100888.6498
62	288.2921	7430.7190	93179.2287
63	297.6904	7142.4269	85748.5097
64	306.7358	6844.7365	78606.0828
65	315.1439	6538.0007	71761.3463
66	322.8020	6222.8568	65223.3456
67	329.6126	5900.0548	59000.4888
68	335.3624	5570.4422	53100.4340
69	339.7399	5235.0798	47529.9918
70	342.5969	4895.3399	42294.9120
71	343.8088	4552.7430	37399.5721
72	343.0414	4208.9342	32846.8291
73	340.1193	3865.8928	28637.8949
74	334.8976	3525.7735	24772.0021
75	327.3645	3190.8759	21246.2286
76	317.3161	2863.5114	18055.3527
77	304.7838	2546.1953	15191.8413
78	289.9052	2241.4115	12645.6460
79	272.6276	1951.5063	10404.2345
80	253.3732	1678.8787	8452.7282
81	232.3517	1425.5055	6773.8495
82	210.0178	1193.1538	5348.3440
83	186.8672	983.1360	4155.1902
84	163.2659	796.2688	3172.0542

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE 3%

Age x	C_x	M_x	R_x
85	140.0150	633.0029	2375.7854
86	117.5980	492.9879	1742.7825
87	96.51649	375.38992	1249.79460
88	77.21146	278.87343	874.40468
89	60.06797	201.66197	595.53125
90	45.35122	141.59400	393.86928
91	33.08865	96.24278	252.27528
92	23.29375	63.15413	156.03250
93	15.71887	39.86038	92.87837
94	10.19413	24.14151	53.01799
95	6.266286	13.947381	28.876482
96	3.695750	7.681095	14.929101
97	2.042461	3.985346	7.248006
98	1.071877	1.942884	3.262661
99	.5203284	.8710069	1.3197773
100	.2525866	.3506785	.4487704
101	.0980919	.0980919	.0980919

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ VALUES OF a_x, A_x 3%

Age x	a_x	A_x	Age x	a_x	A_x	Age x	a_x	A_x
15	25.64898	252.94	45	17.95719	476.93	75	6.388063	813.94
16	25.47583	257.99	46	17.58872	487.71	76	6.071956	823.15
17	25.30023	263.10	47	17.21459	498.60	77	5.765829	832.06
18	25.12208	268.29	48	16.83498	509.66	78	5.469952	840.68
19	24.94129	273.55	49	16.45046	520.86	79	5.184719	848.99
20	24.75775	278.90	50	16.06120	532.20	80	4.910089	856.99
21	24.57161	284.32	51	15.66770	543.66	81	4.646356	864.67
22	24.38201	289.84	52	15.27047	555.23	82	4.393539	872.03
23	24.18808	295.49	53	14.87000	566.89	83	4.151729	879.08
24	23.98866	301.30	54	14.46676	578.64	84	3.921109	885.79
25	23.78306	307.29	55	14.06122	590.45	85	3.701110	892.20
26	23.57032	313.49	56	13.65384	602.32	86	3.491942	898.29
27	23.34996	319.90	57	13.24526	614.22	87	3.293634	904.07
28	23.12121	326.57	58	12.83612	626.13	88	3.106101	909.53
29	22.88380	333.48	59	12.42693	638.05	89	2.928994	914.69
30	22.63767	340.65	60	12.01840	649.95	90	2.761938	919.56
31	22.38251	348.08	61	11.61113	661.81	91	2.605072	924.12
32	22.11803	355.79	62	11.20560	673.62	92	2.457410	928.42
33	21.84462	363.75	63	10.80256	685.36	93	2.319114	932.45
34	21.56243	371.97	64	10.40271	697.01	94	2.186996	936.30
35	21.27184	380.43	65	10.00673	708.54	95	2.062525	939.93
36	20.97323	389.12	66	9.615171	719.95	96	1.936854	943.59
37	20.66697	398.05	67	9.228620	731.21	97	1.812560	947.21
38	20.35319	407.19	68	8.847747	742.30	98	1.673873	951.25
39	20.03201	416.54	69	8.473201	753.21	99	1.510665	956.00
40	19.70357	426.11	70	8.105485	763.92	100	1.277392	962.79
41	19.36794	435.89	71	7.745145	774.41	101	1.000000	970.87
42	19.02521	445.87	72	7.392811	784.68			
43	18.67567	456.05	73	7.048921	794.69			
44	18.31958	466.42	74	6.713883	804.45			

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ NET ANNUAL PREMIUMS PER $1,000 3%

Age	Whole Life	10-Payment Life	15-Payment Life	20-Payment Life	10-Year Endowment	15-Year Endowment	20-Year Endowment
15	$ 9 86	$29 25	$21 10	$17 08	$86 53	$54 28	$38 38
20	11 27	32 33	23 32	18 88	86 78	54 48	38 56
25	12 92	35 63	25 70	20 82	86 81	54 51	38 64
30	15 05	39 49	28 52	23 15	86 81	54 60	38 84
35	17 88	44 21	32 01	26 08	87 08	55 01	39 44
40	21 63	49 78	36 22	29 70	87 70	55 87	40 58
45	26 56	56 26	41 26	34 18	88 83	57 38	42 54
50	33 14	63 81	47 39	39 89	90 77	59 93	45 82
55	41 99	72 69	55 08	47 42	93 99	64 15	51 19
60	54 08	83 46	65 14	57 85	99 29	71 09	59 88
65	70 81	97 16	79 04	72 88	108 00	82 43	73 73
70	94 25	115 67	99 27	95 08	122 29	100 82	95 27

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ TERMINAL RESERVES PER $1,000 3%

ORDINARY LIFE

Age	1st Year	2nd Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	$ 6 75	$20 54	$34 75	$72 75	$117 40	$170 66	$299 89
20	7 52	23 01	39 37	85 63	140 80	204 15	351 27
25	8 94	27 83	48 16	105 59	171 53	244 96	408 77
30	11 27	35 03	60 33	129 61	206 76	290 51	469 10
35	14 04	43 19	73 73	155 82	244 96	338 98	529 58
40	17 03	52 17	88 63	184 86	286 36	390 04	588 63
45	20 52	62 49	105 58	216 96	330 72	442 75	644 26
50	24 50	74 17	124 52	251 71	376 96	495 34	694 29
55	28 97	87 13	145 28	288 35	423 56	545 70	736 79
60	33 89	101 17	167 38	325 58	468 48	591 45	770 19
65	39 13	115 82	190 00	361 62	509 82	630 14	793 89
70	44 46	130 35	211 88	394 23	543 38	659 25	842 40

10-PAYMENT LIFE

Age	1st Year	2nd Year	5th Year	10th Year
15	$26 79	$82 73	$142 03	$307 29
20	29 30	90 65	156 09	340 65
25	32 48	100 76	173 99	380 43
30	36 56	113 53	195 79	426 11
35	41 27	127 78	219 83	476 98
40	46 19	142 85	245 52	532 20
45	51 33	158 53	272 24	590 45
50	56 41	174 01	298 69	649 95
55	61 07	188 21	323 09	708 54
60	64 85	199 73	343 16	763 92
65	67 26	206 91	356 10	813 94
70	67 81	208 07	358 86	856 99

15-PAYMENT LIFE

Age	1st Year	2nd Year	5th Year	10th Year	15th Year
15	$18 36	$56 57	$96 90	$208 62	$340 65
20	19 98	61 71	106 16	231 57	380 43
25	22 17	68 87	118 98	260 28	426 11
30	25 21	78 30	134 99	293 03	476 98
35	28 65	88 58	152 13	328 16	532 20
40	32 14	99 16	169 94	364 86	590 45
45	35 76	110 02	188 06	401 78	649 95
50	39 33	120 58	205 49	436 84	708 54
55	42 65	130 21	221 06	467 44	763 92
60	45 54	138 25	233 52	490 51	813 94
65	47 92	144 28	241 90	502 96	856 99
70	49 98	148 56	246 32	502 64	892 20

CANADIAN MEN

$C^{M(5)}$ TERMINAL RESERVES PER $1,000 3%

20-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year
15	$14 21	$43 68	$74 66	$160 00	$260 77	$380 43
20	15 39	47 46	81 56	177 81	292 17	426 11
25	17 12	53 21	91 95	201 24	328 95	476 98
30	19 66	61 06	105 25	227 93	369 33	532 20
35	22 52	69 53	119 23	255 85	411 69	590 45
40	25 40	78 17	133 63	284 47	454 64	649 95
45	28 42	87 13	148 35	312 79	496 25	708 54
50	31 52	96 14	162 85	339 36	533 94	763 32
55	34 65	105 01	176 74	362 69	564 86	813 94
60	37 86	113 82	189 95	381 84	586 33	856 99
65	41 34	122 98	203 06	397 20	596 83	892 20
70	45 30	133 17	217 22	411 03	597 46	919 56

10-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year
15	$85 99	$266 41	$458 89	$1,000 00
20	85 62	265 52	457 87	1,000 00
25	85 39	265 16	457 63	1,000 00
30	85 50	265 47	457 96	1,000 00
35	85 62	265 54	457 78	1,000 00
40	85 46	264 97	456 83	1,000 00
45	85 11	263 83	454 99	1,000 00
50	84 45	261 77	451 78	1,000 00
55	83 33	258 32	446 43	1,000 00
60	81 53	252 81	437 83	1,000 00
65	78 83	244 37	424 43	1,000 00
70	75 02	232 09	404 28	1,000 00

15-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	$52 65	$162 98	$280 46	$609 92	$1,000 00
20	52 21	161 78	278 85	608 87	1,000 00
25	51 97	161 40	278 62	608 99	1,000 00
30	52 18	162 04	279 49	609 33	1,000 00
35	52 45	162 50	279 81	608 81	1,000 00
40	52 49	162 45	279 44	607 29	1,000 00
45	52 48	162 13	278 49	604 45	1,000 00
50	52 37	161 38	276 66	599 58	1,000 00
55	52 14	160 09	273 63	591 66	1,000 00
60	51 81	158 22	269 14	579 34	1,000 00
65	51 54	155 99	263 25	561 10	1,000 00
70	51 62	154 19	256 96	536 14	1,000 00

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ TERMINAL RESERVES PER $1,000 3%

20-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year
15	$36 23	$112 01	$192 53	$417 70	$684 18	$1,000 00
20	35 75	110 67	190 64	416 15	683 53	1,000 00
25	35 55	110 42	190 67	416 87	683 81	1,000 00
30	35 89	111 44	192 18	418 22	683 99	1,000 00
35	36 34	112 44	193 35	418 76	683 22	1,000 00
40	36 66	113 20	194 22	418 63	681 28	1,000 00
45	37 09	114 15	195 24	417 88	677 75	1,000 00
50	37 69	115 45	196 54	416 39	671 92	1,000 00
55	38 59	117 42	198 56	414 26	662 87	1,000 00
60	40 00	120 63	202 10	412 15	649 80	1,000 00
65	42 25	125 93	208 44	411 83	632 83	1,000 00
70	45 57	134 05	218 87	416 23	614 18	1,000 00

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ MEAN RESERVES PER $1,000 3%

ORDINARY LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	$8 31	$22 00	$36 10	$73 67	$117 54	$169 93	$297 76
20	9 40	24 73	40 85	86 30	140 57	203 15	349 04
25	10 93	29 48	49 45	105 94	171 09	243 80	406 71
30	13 16	36 62	61 44	129 88	206 28	289 44	467 60
35	15 96	44 76	74 95	156 25	244 75	338 89	529 21
40	19 33	54 12	90 25	185 80	286 89	390 49	590 12
45	23 54	65 20	108 03	218 95	332 63	445 00	648 47
50	28 82	78 27	128 47	255 57	381 21	500 46	702 31
55	35 48	93 58	151 75	295 26	431 48	555 11	749 96
60	43 99	111 44	177 95	337 22	481 97	607 07	790 28
65	54 97	132 20	207 03	380 75	531 01	654 55	823 08
70	69 36	156 27	238 91	424 41	576 94	696 07	875 14

10-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year
15	$28 02	$83 17	$141 61	$304 30
20	30 82	91 24	155 62	337 07
25	34 05	101 20	173 18	376 20
30	38 03	113 71	194 64	421 33
35	42 74	127 92	218 57	471 70
40	47 99	143 21	244 35	526 53
45	53 80	159 47	271 52	584 55
50	60 11	176 10	298 95	644 00
55	66 88	192 33	325 19	702 78
60	74 16	207 28	348 42	758 57
65	82 21	220 10	366 65	809 20
70	91 74	230 37	378 13	852 99

15-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	$19 73	$57 44	$97 23	$207 28	$337 07
20	21 65	62 79	106 53	229 80	376 20
25	23 94	69 84	119 09	258 05	421 33
30	26 87	79 07	134 85	290 51	471 70
35	30 33	89 38	152 02	325 52	526 53
40	34 18	100 29	170 12	362 38	584 55
45	38 51	111 86	188 94	399 87	644 00
50	43 36	123 75	207 72	436 14	702 78
55	48 87	135 67	225 67	468 95	758 57
60	55 34	147 50	242 10	496 82	809 20
65	63 48	159 66	256 91	514 63	852 99
70	74 60	173 63	271 53	524 82	889 00

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ MEAN RESERVES PER $1,000 3%

20-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year
15	$15 65	$44 76	$75 36	$159 47	$258 52	$376 20
20	17 14	48 77	82 34	176 94	289 41	421 38
25	18 97	54 44	92 51	200 00	325 82	471 70
30	21 41	62 11	105 61	226 52	365 96	526 53
35	24 30	70 66	119 68	254 50	408 31	584 55
40	27 55	79 66	134 45	283 51	451 61	644 00
45	31 30	89 39	149 98	312 76	494 08	702 78
50	35 71	99 80	165 99	341 06	533 45	758 57
55	41 04	111 05	182 44	367 36	567 27	809 20
60	47 86	123 74	199 83	391 39	593 60	852 99
65	57 11	139 11	219 58	414 45	612 05	889 00
70	70 17	158 96	243 97	439 98	625 32	917 13

10-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year
15	$86 26	$263 85	$453 25	$985 44
20	86 20	263 19	452 36	985 44
25	86 10	262 85	452 10	985 44
30	86 16	263 13	452 44	985 44
35	86 35	263 36	452 46	985 44
40	86 58	263 21	451 91	985 44
45	86 97	262 83	450 79	985 44
50	87 61	262 09	448 81	985 44
55	88 66	260 83	445 49	985 44
60	90 41	258 90	440 24	985 44
65	93 42	256 25	432 32	985 44
70	98 66	253 27	421 16	985 44

15-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	$53 47	$162 11	$277 77	$601 87	$985 44
20	53 35	161 19	276 34	600 82	985 44
25	53 24	160 83	276 07	600 95	985 44
30	53 39	161 42	276 94	601 43	985 44
35	53 73	162 06	277 52	601 19	985 44
40	54 18	162 48	277 67	600 20	985 44
45	54 93	163 01	277 65	598 25	985 44
50	56 15	163 73	277 39	594 87	985 44
55	58 15	164 86	276 94	589 42	985 44
60	61 45	166 92	276 64	581 18	985 44
65	66 99	170 96	277 43	569 70	985 44
70	76 22	178 99	281 61	555 85	985 44

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ MEAN RESERVES PER $1,000 3%

20-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year
15	$37 31	$111 97	$191 28	$412 86	$674 88	$985 44
20	37 16	110 93	189 60	411 31	674 25	985 44
25	37 10	110 70	189 59	412 03	674 64	985 44
30	37 37	111 66	191 09	413 57	675 04	985 44
35	37 89	112 85	192 54	414 52	674 69	985 44
40	38 62	114 08	193 97	415 12	673 46	985 44
45	39 82	115 91	195 96	415 62	671 12	985 44
50	41 76	118 72	198 97	416 19	667 26	985 44
55	44 89	123 17	203 72	417 38	661 46	985 44
60	49 94	130 37	211 62	420 51	653 72	985 44
65	57 99	141 95	224 75	428 31	645 39	985 44
70	70 42	159 79	245 53	444 79	640 28	985 44

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE $3\frac{1}{2}\%$

Age x	D_x	N_x	S_x
15	59689.06	1396302.36	27140389.98
16	57472.78	1336613.30	25744087.62
17	55331.45	1279140.52	24407474.32
18	53262.76	1223809.07	23128333.80
19	51264.46	1170546.31	21904524.73
20	49334.38	1119281.85	20733978.42
21	47469.90	1069947.47	19614696.57
22	45670.41	1022477.57	18544749.10
23	43935.16	976807.16	17522271.53
24	42263.74	932872.00	16545464.37
25	40654.69	890608.26	15612592.37
26	39106.96	849953.57	14721984.11
27	37618.60	810846.61	13872030.54
28	36188.08	773228.01	13061183.93
29	34813.14	737039.93	12287955.92
30	33491.24	702226.79	11550915.99
31	32220.30	668735.55	10848689.20
32	30998.36	636515.25	10179953.65
33	29822.53	605516.89	9543438.40
34	28690.47	575694.36	8937921.51
35	27599.67	547003.89	8362227.15
36	26547.81	519404.22	7815223.26
37	25532.72	492856.41	7295819.04
38	24552.68	467323.69	6802962.63
39	23606.07	442771.01	6335638.94
40	22691.36	419164.94	5892867.93
41	21807.13	396473.58	5473702.99
42	20952.04	374666.45	5077229.41
43	20124.60	353714.41	4702562.96
44	19323.44	333589.81	4348848.55
45	18547.29	314266.37	4015258.74
46	17794.96	295719.08	3700992.37
47	17065.15	277924.12	3405273.29
48	16356.87	260858.97	3127349.17
49	15668.83	244502.10	2866490.20

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE $3\frac{1}{2}\%$

Age x	D_x	$\mathbb{N}_x$	$\mathbb{S}_x$
50	15000.20	228833.27	2621988.10
51	14349.37	213833.07	2393154.83
52	13716.85	199483.20	2179321.76
53	13100.22	185766.35	1979838.56
54	12499.16	172666.13	1794072.21
55	11912.91	160166.97	1621406.08
56	11340.80	148254.06	1461239.11
57	10782.06	136913.26	1312985.05
58	10236.08	126131.18	1176071.79
59	9702.324	115895.102	1049940.608
60	9180.270	106192.778	934045.506
61	8669.552	97012.508	827852.728
62	8169.961	88342.956	730840.220
63	7681.193	80172.995	642497.264
64	7203.087	72491.802	562324.269
65	6735.601	65288.715	489832.467
66	6278.897	58553.114	424543.752
67	5833.207	52274.217	365990.638
68	5398.816	46441.010	313716.421
69	4976.144	41042.194	267275.411
70	4565.806	36066.050	226233.217
71	4168.487	31500.244	190167.167
72	3784.923	27331.757	158666.923
73	3416.041	23546.834	131335.166
74	3062.839	20130.793	107788.332
75	2726.360	17067.954	87657.539
76	2407.598	14341.594	70589.585
77	2107.632	11933.996	56247.991
78	1827.455	9826.364	44313.995
79	1567.910	7998.909	34487.631
80	1329.826	6430.999	26488.722
81	1113.694	5101.173	20057.723
82	919.8295	3987.4786	14956.5501
83	748.2177	3067.6491	10969.0715
84	598.5011	2319.4314	7901.4224

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE $3\frac{1}{2}\%$

Age x	D_x	$\mathbb{N}_x$	$\mathbb{S}_x$
85	470.0863	1720.9303	5581.9910
86	361.8675	1250.8440	3861.0607
87	272.4640	888.9765	2610.2167
88	200.2233	616.5125	1721.2402
89	143.2756	416.2892	1104.7277
90	99.58314	273.01357	688.43846
91	67.02758	173.43043	415.42489
92	43.56799	106.40285	241.99446
93	27.24733	62.83486	135.59161
94	16.35517	35.58753	72.75675
95	9.367028	19.232357	37.169223
96	5.113770	9.865329	17.936866
97	2.630876	4.751559	8.071537
98	1.270713	2.121183	3.319978
99	.5640976	.8504708	1.1987949
100	.2244208	.2863727	.3483246
101	.0619519	.0619519	.0619519

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE $3\frac{1}{2}\%$

Age x	C_x	M_x	R_x
15	197.8101	12471.1072	478511.4127
16	197.8073	12273.2971	466040.3055
17	197.5785	12075.4898	453767.0084
18	197.1390	11877.9113	441691.5186
19	196.5033	11680.7723	429813.6073
20	196.1706	11484.2690	418132.8350
21	194.2284	11288.0984	406648.5660
22	190.8333	11093.8700	395360.4676
23	185.6938	10903.0367	384266.5976
24	179.8375	10717.3429	373363.5609
25	172.9383	10537.5054	362646.2180
26	165.9051	10264.5671	352108.7126
27	158.3866	10198.6620	341744.1455
28	151.1367	10040.2754	331545.4835
29	144.6490	9889.0887	321505.2081
30	138.3806	9744.4397	311616.1194
31	132.3707	9606.0591	301871.6797
32	127.5731	9473.6884	292265.6206
33	123.5695	9346.1153	282791.9822
34	120.5907	9222.5458	273445.8169
35	118.5416	9101.9551	264223.2711
36	117.3332	8953.4135	255121.3160
37	116.6122	8866.0803	246137.9025
38	116.3286	8749.4681	237271.8222
39	116.4359	8633.1395	228522.3541
40	116.8910	8516.7036	219889.2146
41	117.6538	8399.8126	211372.5110
42	118.9147	8282.1588	202972.6984
43	120.6161	8163.2441	194690.5396
44	122.7044	8042.6280	186527.2955
45	125.1299	7919.9236	178484.6675
46	128.0452	7794.7937	170564.7439
47	131.1956	7666.7485	162769.9502
48	134.9131	7535.5529	155103.2017
49	138.7664	7400.6398	147567.6488

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE $3\frac{1}{2}\%$

Age x	C_x	M_x	R_x
50	143.0697	7261.8734	140167.0090
51	147.7590	7118.8037	132905.1356
52	152.7751	6971.0447	125786.3319
53	158.0631	6818.2696	118815.2872
54	163.5726	6660.2065	111997.0176
55	169.2570	6496.6339	105336.8111
56	175.2142	6327.3769	98840.1772
57	181.3909	6152.1627	92512.8003
58	187.6064	5970.7718	86360.6376
59	193.9556	5783.1654	80389.8658
60	200.2741	5589.2098	74606.7004
61	206.4175	5388.9357	69017.4906
62	212.4887	5182 5182	63628.5549
63	218.3558	4970.0295	58446.0367
64	223.9037	4751.6737	58476 0072
65	228.9299	4527.7700	48724.3335
66	233.3602	4298.8401	44196.5635
67	237.1326	4065.4799	39897.7234
68	240.1037	3828.3473	35832.2435
69	242.0627	3588.2436	32003.8962
70	242.9190	3346.1809	28415.6526
71	242.6007	3103.2619	25069.4717
72	240.8898	2860.6612	21966.2098
73	237.6840	2619.7714	19106.5486
74	232.9044	2382.0874	16485.7772
75	226.5656	2149.1830	14103.6898
76	218.5504	1922.6174	11954.5068
77	208.9047	1704.0670	10031.8894
78	197.7467	1495.1623	8327.8224
79	185.0631	1297.4156	6832.6601
80	171.1621	1112.3525	5535.2445
81	156.2031	941.1904	4422.8920
82	140.5066	784.9873	3481.7016
83	124.4144	644.4807	2696.7143
84	108.1757	520.0663	2052.2336

CANADIAN MEN

$C^{M(5)}$ COMMUTATION TABLE $3\frac{1}{2}\%$

Age x	C_x	M_x	R_x
85	92.32215	411.89056	1532.16726
86	77.16638	319.56841	1120.27670
87	63.02698	242.40203	800.70829
88	50.17688	179.37505	558.30626
89	38.84737	129.19817	378.93121
90	29.18802	90.35080	249.73304
91	21.19295	61.16278	159.38224
92	14.84735	39.96983	98.21946
93	9.970745	25.122476	58.249634
94	6.435072	15.151731	33.127158
95	3.936499	8.716659	17.975427
96	2.310465	4.780160	9.258768
97	1.270713	2.469695	4.478608
98	.6636442	1.1989820	2.0089134
99	.3206011	.5353378	.8099314
100	.1548798	.2147367	.2745936
101	.0598569	.0598569	.0598569

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ VALUES OF a_x, A_x $3\frac{1}{2}\%$

Age x	a_x	A_x	Age x	a_x	A_x	Age x	a_x	A_x
15	23.39294	208.93	45	16.94406	427.01	75	6.260345	788.30
16	23.25646	213.55	46	16.61814	438.03	76	5.956806	798.56
17	23.11778	218.24	47	16.28606	449.26	77	5.662277	808.52
18	22.97682	223.01	48	15.94798	460.70	78	5.377076	818.17
19	22.83349	227.85	49	15.60436	472.32	79	5.101638	827.48
20	22.68766	232.78	50	15.25535	484.12	80	4.835970	836.46
21	22.53949	237.79	51	14.90139	496.09	81	4.580408	845.11
22	22.38818	242.91	52	14.54293	508.21	82	4.335019	853.41
23	22.23293	248.16	53	14.18040	520.47	83	4.099942	861.35
24	22.07263	253.58	54	13.81422	532.85	84	3.875400	868.95
25	21.90665	259.20	55	13.44482	545.34	85	3.660882	876.20
26	21.73407	265.03	56	13.07263	557.93	86	3.456635	883.11
27	21.55441	271.11	57	12.69822	570.59	87	3.262730	889.67
28	21.36693	277.45	58	12.32222	583.31	88	3.079125	895.88
29	21.17131	284.06	59	11.94509	596.06	89	2.905514	901.75
30	20.96748	290.95	60	11.56750	608.83	90	2.741564	907.29
31	20.75510	298.14	61	11.19003	621.59	91	2.587449	912.50
32	20.53384	305.62	62	10.81314	634.34	92	2.442225	917.41
33	20.30401	313.39	63	10.43757	647.04	93	2.306092	922.02
34	20.06570	321.45	64	10.06399	659.67	94	2.175919	926.42
35	19.81922	329.78	65	9.693079	672.21	95	2.053197	930.57
36	19.56486	338.39	66	9.325382	684.65	96	1.929169	934.76
37	19.30293	347.24	67	8.961488	696.95	97	1.806418	938.91
38	19.03351	356.35	68	8.602073	709.11	98	1.669286	943.55
39	18.75666	365.72	69	8.247791	721.09	99	1.507665	949.02
40	18.47245	375.33	70	7.899164	732.88	100	1.276052	956.85
41	18.18092	385.19	71	7.556757	744.46	101	1.000000	966.18
42	17.88210	395.29	72	7.221219	755.80			
43	17.57622	405.64	73	6.893019	766.90			
44	17.26348	416.21	74	6.572593	777.74			

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ NET ANNUAL PREMIUMS PER $1,000 3½%

Age	Whole Life	10-Payment Life	15-Payment Life	20-Payment Life	10-Year Endowment	15-Year Endowment	20-Year Endowment
15	$8 93	$24 66	$17 97	$14 68	$84 22	$52 18	$36 46
20	10 26	27 54	20 07	16 40	84 48	52 39	36 65
25	11 83	30 67	22 35	18 28	84 50	52 42	36 72
30	13 88	34 43	25 12	20 58	84 50	52 51	36 93
35	16 64	39 11	23 61	23 53	84 77	52 93	37 53
40	20 32	44 75	32 88	27 21	85 40	53 80	38 69
45	25 20	51 39	38 06	31 81	86 54	55 32	40 68
50	31 78	59 21	44 40	37 67	88 49	57 90	44 00
55	40 56	68 47	52 35	45 40	91 74	62 18	49 43
60	52 63	79 70	62 71	56 03	97 09	69 19	58 21
65	69 35	93 90	76 93	71 23	105 87	80 62	72 14
70	92 78	112 91	97 43	93 49	120 25	99 12	98 74

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ TERMINAL RESERVES PER $1,000 3½%

ORDINARY LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	$5 83	$17 79	$30 15	$63 54	$103 68	$152 77	$275 68
20	6 53	20 04	34 42	75 82	126 43	185 79	327 59
25	7 88	24 64	42 87	95 29	156 77	226 53	386 27
30	10 13	31 64	54 76	119 00	191 89	272 43	448 31
35	12 83	39 64	67 95	145 07	230 27	321 63	510 93
40	15 78	48 52	82 74	174 16	272 17	373 80	572 38
45	19 24	58 79	99 66	206 52	317 31	427 94	630 53
50	23 20	70 46	118 68	241 74	364 61	482 20	683 00
55	27 68	83 50	139 63	279 05	412 48	534 37	727 71
60	32 63	97 68	162 04	317 12	458 80	581 93	762 99
65	37 93	112 56	185 07	354 14	501 09	622 32	788 18
70	43 35	127 37	207 47	387 79	538 55	652 93	838 46

10-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year
15	$22 17	$68 73	$118 47	$259 20
20	24 49	76 07	131 60	290 95
25	27 46	85 73	148 82	329 78
30	31 49	98 28	170 33	375 33
35	36 19	112 56	194 54	427 01
40	41 20	127 96	220 90	484 12
45	46 54	144 31	248 85	545 34
50	51 93	160 80	277 07	608 83
55	57 00	176 31	303 74	672 21
60	61 30	189 38	326 43	732 88
65	64 27	198 25	342 18	788 30
70	65 40	201 16	347 77	836 46

15-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	$15 22	$47 05	$80 89	$175 94	$290 95
20	16 72	51 85	89 59	197 95	329 78
25	18 81	58 76	102 04	226 25	375 33
30	21 81	68 09	117 98	259 22	427 01
35	25 28	78 48	135 38	295 24	484 12
40	28 86	89 38	153 80	333 59	545 34
45	32 64	100 78	172 92	372 89	608 83
50	36 45	112 11	191 70	410 98	672 21
55	40 07	122 69	208 94	445 09	732 88
60	43 31	131 83	223 25	471 94	788 30
65	46 06	139 01	233 57	488 16	836 46
70	48 44	144 41	239 86	491 39	876 20

CANADIAN MEN

$C^{M(5)}$ TERMINAL RESERVES PER $1,000 3½%

20-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year
15	$11 81	$36 42	$62 45	$135 09	$222 90	$329 78
20	12 92	39 96	68 98	152 32	253 81	375 33
25	14 58	45 56	79 16	175 61	290 81	427 01
30	17 10	53 40	92 49	202 67	332 20	484 12
35	20 00	62 00	106 77	231 52	376 41	545 34
40	22 96	70 94	121 73	261 63	422 05	608 83
45	26 12	80 36	137 30	292 00	467 10	672 21
50	29 41	89 98	152 90	321 06	508 77	732 88
55	32 77	99 58	168 08	347 20	543 97	788 80
60	36 23	109 17	182 65	369 24	569 71	836 46
65	39 95	119 11	197 09	387 35	584 19	876 20
70	44 12	129 97	212 40	403 56	588 25	907 29

10-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year
15	$84 02	$261 60	$452 60	$1,000 00
20	84 06	260 71	451 87	1,000 00
25	83 42	260 35	451 63	1,000 00
30	83 54	260 67	451 96	1,000 00
35	83 66	260 75	451 79	1,000 00
40	83 51	260 19	450 84	1,000 00
45	83 17	259 06	449 03	1,000 00
50	82 53	257 06	445 84	1,000 00
55	81 45	253 68	440 55	1,000 00
60	79 71	248 29	432 04	1,000 00
65	77 11	240 04	418 79	1,000 00
70	73 44	228 05	398 90	1,000 00

15-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	$50 75	$157 85	$273 00	$601 51	$1,000 00
20	50 32	156 66	271 40	600 45	1,000 00
25	50 07	156 28	271 16	600 57	1,000 00
30	50 29	156 93	272 04	600 93	1,000 00
35	50 56	157 41	272 40	600 43	1,000 00
40	50 62	157 39	272 08	598 94	1,000 00
45	50 63	157 13	271 21	596 14	1,000 00
50	50 56	156 49	269 52	591 33	1,000 00
55	50 39	155 37	266 72	583 53	1,000 00
60	50 16	153 76	262 58	571 40	1,000 00
65	60 03	151 91	257 22	553 51	1,000 00
70	50 30	150 62	251 67	529 15	1,000 00

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ TERMINAL RESERVES PER $1,000 3½%

20-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year
15	$34 43	$106 95	$184 75	$406 01	$674 27	$1,000 00
20	33 96	105 62	182 86	404 43	673 61	1,000 00
25	33 75	105 37	182 88	405 17	673 91	1,000 00
30	34 09	106 40	184 42	406 58	674 12	1,000 00
35	34 55	107 44	185 65	407 22	673 40	1,000 00
40	34 89	108 25	186 62	407 22	671 51	1,000 00
45	35 37	109 32	187 81	406 71	668 08	1,000 00
50	36 02	110 78	189 37	405 58	662 40	1,000 00
55	37 00	113 00	191 79	404 01	653 60	1,000 00
60	38 53	116 56	195 88	402 72	640 97	1,000 00
65	40 93	122 31	202 95	403 54	624 71	1,000 00
70	44 41	130 91	214 20	409 31	607 10	1,000 00

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ MEAN RESERVES PER $1,000 $3\frac{1}{2}\%$

ORDINARY LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year	30th Year
15	$7 38	$19 24	$31 50	$64 46	$103 79	$151 97	$273 32
20	8 40	21 75	35 90	76 46	126 13	184 66	325 03
25	9 86	26 28	44 14	95 58	156 20	225 16	383 76
30	12 01	33 10	55 83	119 16	191 21	271 05	446 25
35	14 74	41 17	69 10	145 33	229 79	320 63	509 89
40	18 05	50 40	84 26	174 57	272 33	373 74	573 11
45	22 22	61 41	101 97	208 22	318 77	429 60	633 92
50	27 47	74 45	122 44	245 23	368 32	486 64	690 16
55	34 12	89 80	145 87	285 54	419 80	543 04	740 02
60	42 63	107 76	172 33	328 37	471 62	596 77	782 22
65	53 64	128 70	201 77	372 71	522 06	645 93	816 53
70	68 07	152 99	234 10	417 36	569 36	688 94	870 19

10-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year
15	$23 42	$69 23	$118 16	$256 39
20	26 02	76 72	131 23	287 51
25	29 07	86 21	148 08	325 62
30	32 96	98 48	169 20	370 53
35	37 65	112 69	193 24	421 61
40	42 98	128 28	219 64	478 22
45	48 97	145 16	247 97	539 10
50	55 57	162 76	277 12	602 45
55	62 74	180 26	305 56	665 94
60	70 50	196 72	331 38	726 99
65	79 09	211 20	352 40	783 02
70	89 16	223 18	366 69	831 97

15-PAYMENT LIFE

Age	1st Year	3rd Year	5th Year	10th Year	15th Year
15	$16 60	$47 96	$81 29	$174 72	$287 51
20	18 40	52 96	90 01	196 27	325 62
25	20 58	59 75	102 18	224 05	370 53
30	23 47	68 86	117 84	256 67	421 61
35	26 95	79 26	135 23	292 49	478 22
40	30 87	90 45	153 89	330 90	539 10
45	35 35	102 53	173 66	370 69	602 45
50	40 43	115 16	193 75	409 92	665 94
55	46 21	128 00	213 32	446 19	726 99
60	53 01	140 89	231 55	476 80	783 02
65	61 50	154 16	248 27	499 37	831 97
70	72 94	169 20	264 71	513 10	872 58

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

CANADIAN MEN

$C^{M(5)}$ MEAN RESERVES PER $1,000 3½%

20-PAYMENT LIFE

Age	1st Year	2nd Year	5th Year	10th Year	15th Year	20th Year
15	$13 25	$37 52	$63 19	$134 65	$220 75	$325 62
20	14 66	41 29	69 79	151 50	251 09	370 53
25	16 43	46 80	79 74	174 37	287 64	421 61
30	18 84	54 44	92 83	201 21	328 70	478 22
35	21 77	63 10	107 17	230 05	372 81	539 10
40	25 09	72 38	122 46	260 48	418 70	602 45
45	28 97	82 54	138 80	291 70	464 53	665 94
50	33 54	93 53	155 86	322 42	507 81	726 99
55	39 09	105 47	173 55	351 48	545 87	783 02
60	46 13	118 92	192 27	378 34	576 44	831 97
65	55 59	135 00	213 29	404 10	598 85	872 58
70	68 81	155 46	238 76	431 94	615 52	904 52

10-YEAR ENDOWMENT

Age	1st Year	2nd Year	5th Year	10th Year
15	$84 12	$258 50	$446 29	$983 09
20	84 07	257 85	445 40	983 09
25	83 96	257 51	445 13	983 09
30	84 02	257 78	445 47	983 09
35	84 22	258 03	445 51	983 09
40	84 46	257 89	444 96	983 09
45	84 86	257 55	443 83	983 09
50	85 51	256 85	441 93	983 09
55	86 60	255 67	438 69	983 09
60	88 40	253 87	433 56	983 09
65	91 49	251 43	425 85	983 09
70	96 85	248 76	415 01	983 09

15-YEAR ENDOWMENT

Age	1st Year	2nd Year	5th Year	10th Year	15th Year
15	$51 47	$156 69	$269 78	$592 19	$983 09
20	51 36	155 78	268 36	591 13	983 09
25	51 25	155 42	268 09	591 26	983 09
30	51 40	156 01	268 97	591 75	983 09
35	51 75	156 68	269 59	591 55	983 09
40	52 21	157 13	269 79	590 59	983 09
45	52 96	157 72	269 85	588 70	983 09
50	54 23	158 54	269 74	585 42	983 09
55	56 29	159 85	269 54	580 14	983 09
60	59 68	162 17	269 61	572 17	983 09
65	65 33	166 58	270 94	661 13	983 09
70	74 71	175 10	275 87	547 99	983 09

AMERICAN-CANADIAN MORTALITY INVESTIGATION

1900-1915

CANADIAN MEN

$C^{M(5)}$ MEAN RESERVES PER $1,000 $3\frac{1}{2}\%$

20-YEAR ENDOWMENT

Age	1st Year	3rd Year	5th Year	10th Year	15th Year	20th Year
15	$35 45	$106 74	$183 19	$400 41	$663 55	$983 09
20	35 21	105 71	181 51	398 83	662 91	983 09
25	35 24	105 47	181 48	399 57	663 32	983 09
30	35 51	106 44	183 02	401 17	663 76	983 09
35	36 04	107 66	184 52	402 22	663 46	983 09
40	36 79	108 96	186 05	402 96	662 31	983 09
45	38 03	110 90	188 23	403 72	660 11	983 09
50	40 01	113 86	191 48	404 67	656 45	983 09
55	43 22	118 55	196 63	406 44	650 98	983 09
60	48 37	126 08	205 07	410 44	643 79	983 09
65	56 54	138 08	218 90	419 40	636 29	983 90
70	69 08	156 35	240 45	437 25	632 34	983 09

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 15

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $152,000
Issues from 1900 to 1914, Inclusive $1,232,200

Issue and Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	42,500	112,500	191,700	2,000	1,232,200	.00162
2	23,500	133,000	57,400	3,000	968,500	.00310
3	11,000	107,500	35,000	. . .	798,600	
4	18,000	88,000	26,500	4,000	667,100	.00600
5	11,000	69,000	23,000	3,000	566,600	.00529
6	9,000	65,500	20,000	. . .	482,600	
7	9,000	54,000	9,000	2,000	406,100	.00492
8	8,000	38,500	6,000	2,000	350,100	.00571
9	. . .	32,500	9,700	. . .	309,600	
10	4,000	39,000	2,000	1,000	267,400	.00374
11	6,000	31,000	6,500	1,000	229,400	.00436
12	1,000	18,000	4,000	. . .	196,900	
13	1,000	22,000	1,000	1,000	175,900	.00569
14	1,000	17,000	. . .	. . .	152,900	
15	. . .	13,400	3,000	2,000	136,900	.01461
16	. . .	33,500	2,000	1,000	118,500	.00844
17	2,000	17,000	. . .	. . .	82,000	
18	. . .	6,000	. . .	1,000	67,000	.01493
19	. . .	15,000	. . .	1,000	60,000	.01667
20	. . .	. . .	43,000	. . .	44,000	
21	. . .	. . .	. . .	. . .	1,000	
22	. . .	. . .	. . .	. . .	1,000	
23	. . .	1,000	. . .	. . .	1,000	
24	1,000	. . .	. . .	. . .	. . .	
25	. . .	. . .	. . .	. . .	1,000	
26	. . .	. . .	. . .	. . .	1,000	
27	2,000	. . .	. . .	. . .	1,000	
28	. . .	. . .	. . .	. . .	3,000	
29	. . .	. . .	. . .	. . .	3,000	
30	. . .	. . .	. . .	. . .	3,000	
31	. . .	. . .	. . .	. . .	3,000	
32	. . .	. . .	. . .	. . .	3,000	
33	. . .	. . .	. . .	. . .	3,000	
34	. . .	. . .	. . .	. . .	3,000	
35	. . .	. . .	. . .	. . .	3,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 15

Issues Prior to 1900 in Force on Anniversary in 1900 .... $168,000
Issues from 1900 to 1914, Inclusive $1,222,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	. . .	. . .	. . .	3,000	
37	. . .	. . .	. . .	. . .	3,000	
38	. . .	. . .	. . .	. . .	3,000	
39	. . .	1,000	. . .	. . .	3,000	
40	. . .	. . .	. . .	. . .	2,000	
41	. . .	. . .	. . .	. . .	2,000	
42	. . .	2,000	. . .	. . .	2,000	
43	. . .	. . .	. . .	. . .	. . .	
44	. . .	. . .	. . .	. . .	. . .	
45	. . .	. . .	. . .	. . .	. . .	
46	. . .	. . .	. . .	. . .	. . .	
47	. . .	. . .	. . .	. . .	. . .	
48	. . .	. . .	. . .	. . .	. . .	
49	. . .	. . .	. . .	. . .	. . .	
50	2,000	. . .	. . .	. . .	. . .	
51	. . .	. . .	. . .	. . .	2,000	
52	. . .	. . .	. . .	. . .	2,000	
53	. . .	. . .	. . .	. . .	2,000	
54	. . .	. . .	. . .	. . .	2,000	
55	. . .	. . .	. . .	. . .	2,000	
56	. . .	. . .	. . .	. . .	2,000	
57	. . .	. . .	. . .	. . .	2,000	
58	. . .	. . .	. . .	. . .	2,000	
59	. . .	. . .	. . .	. . .	2,000	
60	. . .	. . .	. . .	. . .	2,000	
61	. . .	. . .	. . .	. . .	2,000	
62	. . .	. . .	. . .	. . .	2,000	
63	. . .	. . .	. . .	. . .	2,000	
64	. . .	. . .	. . .	. . .	2,000	
65	. . .	2,000	. . .	. . .	2,000	
Totals	152,000	918,400	441,800	24,000	7,390,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 16

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $314,000
Issues from 1900 to 1914, Inclusive $2,971,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	86,500	314,000	458,300	8,000	2,971,100	.00269
2	76,000	254,100	138,200	11,000	2,277,800	.00483
3	56,000	237,500	81,900	14,000	1,950,000	.00718
4	28,500	184,000	65,500	11,000	1,642,600	.00670
5	38,500	166,000	48,400	8,500	1,410,600	.00603
6	15,000	151,500	50,500	7,000	1,226,200	.00571
7	15,000	129,000	38,000	7,000	1,032,200	.00678
8	8,500	72,200	27,000	2,000	873,200	.00229
9	4,000	113,000	14,000	1,000	780,500	.00128
10	4,000	84,500	18,000	1,000	656,500	.00152
11	2,000	95,000	14,000	1,000	557,000	.00180
12	4,000	58,500	3,000	1,000	449,000	.00223
13	3,000	53,500	2,000	2,000	390,500	.00512
14	10,000	43,000	6,000	. . .	336,000	
15	1,000	42,500	14,000	. . .	297,000	
16	2,000	53,000	2,000	. . .	241,500	
17	1,000	43,500	1,000	1,000	188,500	.00531
18	. . .	42,000	. . .	1,000	144,000	.00694
19	. . .	19,500	3,000	. . .	101,000	
20	. . .	5,000	59,500	. . .	78,500	
21	. . .	. . .	. . .	1,000	14,000	.07143
22	. . .	3,000	. . .	. . .	13,000	
23	. . .	. . .	1,000	. . .	10,000	
24	10,000	. . .	. . .	. . .	9,000	
25	. . .	1,000	. . .	. . .	19,000	
26	. . .	. . .	1,000	. . .	18,000	
27	1,000	3,000	. . .	. . .	17,000	
28	. . .	. . .	. . .	. . .	15,000	
29	. . .	2,000	. . .	. . .	15,000	
30	. . .	. . .	. . .	. . .	13,000	
31	. . .	1,000	. . .	. . .	13,000	
32	. . .	1,000	. . .	. . .	12,000	
33	. . .	. . .	. . .	. . .	11,000	
34	. . .	. . .	. . .	. . .	11,000	
35	. . .	. . .	. . .	. . .	11,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 16

Issues Prior to 1900 in Force on Anniversary in 1900 .... $356,000
Issues from 1900 to 1914, Inclusive $2,971,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	. . .	. . .	. . .	11,000	
37	. . .	. . .	. . .	. . .	11,000	
38	. . .	. . .	. . .	. . .	11,000	
39	. . .	10,000	. . .	. . .	11,000	
40	. . .	. . .	. . .	. . .	1,000	
41	. . .	. . .	. . .	. . .	1,000	
42	. . .	1,000	. . .	. . .	1,000	
Totals	356,000	2,203,300	1,046,300	77,500	17,851,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 17

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $712,300
Issues from 1900 to 1914, Inclusive $5,502,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	199,700	596,500	1,063,000	12,000	5,562,100	.00216
2	78,400	444,700	330,100	11,000	4,090,300	.00269
3	63,500	471,000	144,000	12,000	3,382,900	.00355
4	44,000	342,000	90,000	9,500	2,819,400	.00337
5	44,500	267,500	78,000	18,000	2,421,900	.00743
6	76,000	247,500	80,200	23,500	2,102,900	.01118
7	65,200	204,000	66,500	7,000	1,827,700	.00383
8	33,000	198,700	35,000	6,000	1,615,400	.00371
9	19,000	148,700	38,700	9,000	1,408,700	.00639
10	17,000	171,600	23,000	1,000	1,231,300	.00081
11	14,000	148,700	38,500	10,500	1,052,700	.00997
12	15,000	105,000	16,000	2,000	869,000	.00230
13	16,000	98,700	12,400	4,000	761,000	.00526
14	10,000	70,500	9,500	4,000	661,900	.00604
15	2,000	50,500	9,500	4,000	587,900	.00680
16	3,000	125,200	5,000	5,000	525,900	.00951
17	3,000	53,000	3,000	1,000	393,700	.00254
18	2,000	38,000	6,000	2,000	339,700	.00589
19	1,000	24,500	5,000	3,000	295,700	.01015
20	. . .	4,000	199,200	3,000	264,200	.01136
21	1,000	14,000	3,000	. . .	58,000	
22	. . .	13,000	2,000	. . .	42,000	
23	. . .	3,000	. . .	. . .	27,000	
24	. . .	9,000	. . .	1,000	24,000	.04167
25	1,000	3,000	1,000	. . .	14,000	
26	. . .	1,000	. . .	. . .	11,000	
27	1,000	. . .	. . .	. . .	10,000	
28	. . .	2,000	. . .	. . .	11,000	
29	. . .	2,000	. . .	. . .	9,000	
30	. . .	. . .	. . .	. . .	7,000	
31	. . .	2,000	1,000	. . .	7,000	
32	. . .	1,000	. . .	. . .	4,000	
33	. . .	1,000	. . .	. . .	3,000	
34	. . .	. . .	. . .	. . .	2,000	
35	. . .	. . .	. . .	. . .	2,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 17

Issues Prior to 1900 in Force on Anniversary in 1900 .... $712,300
Issues from 1900 to 1914, Inclusive $8,569,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	. . .	. . .	. . .	2,000	
37	. . .	. . .	. . .	. . .	2,000	
38	. . .	. . .	. . .	. . .	2,000	
39	. . .	. . .	. . .	. . .	2,000	
40	. . .	. . .	. . .	1,000	2,000	.50000
41	. . .	. . .	. . .	. . .	1,000	
42	. . .	1,000	. . .	. . .	1,000	
43	1,000	. . .	. . .	. . .	. . .	
44	2,000	. . .	. . .	. . .	1,000	
45	. . .	. . .	. . .	. . .	3,000	
46	. . .	. . .	. . .	. . .	3,000	
47	. . .	. . .	. . .	. . .	3,000	
48	. . .	. . .	. . .	2,000	3,000	.66667
49	. . .	. . .	. . .	. . .	1,000	
50	. . .	. . .	. . .	. . .	1,000	
51	. . .	. . .	. . .	. . .	1,000	
52	. . .	. . .	. . .	. . .	1,000	
53	. . .	. . .	. . .	. . .	1,000	
54	. . .	. . .	. . .	. . .	1,000	
55	. . .	. . .	. . .	. . .	1,000	
56	. . .	. . .	. . .	. . .	1,000	
57	. . .	. . .	. . .	. . .	1,000	
58	. . .	1,000	. . .	. . .	1,000	
Totals	712,300	3,863,300	2,259,600	151,500	32,480,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 18

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,116,700
Issues from 1900 to 1914, Inclusive $8,281,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	235,000	857,000	1,797,900	16,500	8,281,800	.00199
2	158,400	639,500	461,000	29,500	5,845,400	.00505
3	140,500	559,200	280,400	24,000	4,873,800	.00492
4	82,000	494,500	182,200	16,000	4,150,700	.00385
5	82,000	398,000	159,100	18,000	3,540,000	.00508
6	88,500	311,500	106,600	7,000	3,046,900	.00230
7	55,300	299,000	101,200	10,000	2,710,300	.00369
8	56,500	239,000	72,000	13,000	2,355,400	.00552
9	30,000	227,000	44,000	8,000	2,087,900	.00383
10	37,000	246,100	47,600	13,000	1,838,900	.00707
11	37,000	245,500	36,200	1,000	1,569,200	.00064
12	22,500	158,500	17,500	8,000	1,323,500	[illegible]
13	19,000	170,500	17,000	2,000	1,162,000	.00172
14	12,500	87,000	15,000	4,000	991,500	.00403
15	12,000	82,200	39,500	6,000	898,000	.00668
16	5,000	144,500	9,000	2,000	782,300	.00256
17	7,000	86,000	7,000	11,000	631,800	.01741
18	9,500	99,000	5,000	4,000	534,800	.00748
19	4,000	55,000	10,000	3,000	436,300	.00688
20	1,000	1,000	297,800	3,000	372,300	.00806
21	5,000	12,000	2,000	1,000	71,500	.01399
22	1,000	7,000	1,000	. . .	61,500	
23	. . .	4,000	. . .	2,000	54,500	.03670
24	. . .	2,000	. . .	. . .	48,500	
25	3,000	4,000	. . .	. . .	46,500	
26	. . .	3,000	. . .	. . .	45,500	
27	1,000	6,500	2,000	. . .	42,500	
28	2,000	6,000	. . .	1,000	35,000	.02857
29	3,000	2,000	. . .	. . .	30,000	
30	2,000	4,000	. . .	. . .	31,000	
31	. . .	2,000	. . .	. . .	29,000	
32	. . .	4,000	. . .	. . .	27,000	
33	. . .	3,000	1,000	2,000	23,000	.08696
34	1,000	2,000	. . .	1,000	17,000	.05882
35	. . .	1,000	. . .	. . .	15,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 18

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,116,700
Issues from 1900 to 1914, Inclusive $8,281,800

Insurance Year	Entered	Expired	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	1,000	3,000	...	...	14,000	
37	1,000	...	...	2,000	12,000	.16667
38	...	...	1,000	...	11,000	
39	...	...	...	...	10,000	
40	...	2,000	...	...	10,000	
41	...	...	...	...	8,000	
42	...	1,000	...	...	8,000	
43	...	2,000	...	...	7,000	
44	...	...	...	...	5,000	
45	...	2,000	...	...	5,000	
46	...	...	...	...	3,000	
47	1,000	...	...	...	3,000	
48	...	...	...	...	4,000	
49	1,000	1,000	...	...	4,000	
50	...	...	...	...	4,000	
51	...	1,000	...	...	4,000	
52	...	1,000	...	1,000	3,000	.33333
53	...	...	...	...	1,000	
54	...	...	...	...	1,000	
55	...	...	...	...	1,000	
56	...	...	...	1,000	1,000	1.00000
Totals	1,116,700	5,475,500	3,713,000	210,000	48,129,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 19

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,614,000
Issues from 1900 to 1914, Inclusive $10,228,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	350,700	1,040,700	2,427,800	24,500	10,228,400	.00240
2	196,500	729,000	652,100	29,500	7,086,100	.00416
3	153,000	763,200	350,200	28,000	5,872,000	.00477
4	126,000	595,300	213,600	22,500	4,883,600	.00461
5	132,500	447,000	148,500	13,000	4,178,200	.00311
6	97,000	339,200	115,500	15,000	3,702,200	.00405
7	93,500	364,700	116,000	12,500	3,329,500	.00375
8	60,000	301,500	89,300	10,800	2,929,800	.00369
9	56,300	209,000	72,500	12,000	2,587,700	.00464
10	59,500	269,000	47,500	11,000	2,350,500	.00468
11	60,000	257,300	52,000	13,000	2,082,500	.00624
12	51,000	244,500	18,000	11,500	1,820,200	.00632
13	39,000	201,200	23,000	5,000	1,597,200	.00313
14	32,500	133,000	9,000	8,000	1,407,000	.00569
15	31,000	114,000	21,000	3,000	1,289,500	.00233
16	7,000	207,200	13,000	3,000	1,182,500	.00254
17	9,000	128,000	5,500	8,000	966,300	.00828
18	15,000	106,500	5,000	1,000	833,800	.00120
19	8,000	85,500	15,000	10,000	736,300	.01358
20	1,000	14,000	438,800	2,000	633,800	.00316
21	7,000	7,000	3,000	. . .	180,000	
22	4,000	14,500	3,000	2,000	177,000	.01130
23	5,000	2,000	3,000	3,000	161,500	.01858
24	. . .	8,000	5,000	1,000	158,500	.00631
25	. . .	22,500	. . .	. . .	144,500	
26	2,000	22,500	. . .	2,000	122,000	.01639
27	5,000	17,000	. . .	. . .	99,500	
28	2,000	14,000	. . .	. . .	87,500	
29	. . .	18,500	. . .	1,000	75,500	.01325
30	. . .	11,000	. . .	1,000	56,000	.01786
31	3,000	2,000	. . .	2,000	44,000	.04545
32	. . .	5,000	. . .	. . .	43,000	
33	. . .	6,000	. . .	. . .	38,000	
34	. . .	6,000	. . .	. . .	32,000	
35	. . .	1,000	. . .	. . .	26,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 19

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,614,000
Issues from 1900 to 1914, Inclusive $10,968,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	7,000	. . .	. . .	25,000	
37	. . .	4,000	. . .	. . .	18,000	
38	. . .	3,000	1,000	. . .	14,000	
39	. . .	. . .	. . .	. . .	10,000	
40	. . .	. . .	. . .	. . .	10,000	
41	. . .	1,000	. . .	. . .	10,000	
42	. . .	4,000	. . .	. . .	9,000	
43	. . .	2,000	. . .	. . .	5,000	
44	1,000	. . .	. . .	. . .	3,000	
45	. . .	. . .	. . .	. . .	4,000	
46	. . .	3,000	. . .	. . .	4,000	
47	. . .	. . .	. . .	. . .	1,000	
48	. . .	. . .	. . .	. . .	1,000	
49	2,500	. . .	. . .	. . .	1,000	
50	4,000	. . .	. . .	. . .	3,500	
51	. . .	. . .	. . .	. . .	7,500	
52	. . .	. . .	. . .	. . .	7,500	
53	. . .	. . .	. . .	. . .	7,500	
54	. . .	. . .	. . .	. . .	7,500	
55	. . .	. . .	. . .	4,000	7,500	.53333
56	. . .	. . .	. . .	. . .	3,500	
57	. . .	. . .	. . .	. . .	3,500	
58	. . .	. . .	. . .	. . .	8,500	
59	. . .	1,000	. . .	. . .	3,500	
60	. . .	. . .	. . .	. . .	2,500	
61	. . .	. . .	. . .	2,500	2,500	1.00000
Totals	1,614,000	6,731,800	4,848,800	261,800	61,317,100	

CANADIAN MEN

AGE AT ENTRY, 20

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $2,325,300
Issues from 1900 to 1914, Inclusive 812,087,500

Issuance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	414,000	1,221,700	2,910,300	29,000	12,087,500	.00240
2	248,000	907,000	754,400	45,300	8,340,500	.00543
3	227,000	824,700	392,400	19,000	6,881,800	.00276
4	157,000	668,000	295,500	23,000	5,872,700	.00392
5	178,000	468,000	209,200	22,000	5,043,200	.00436
6	176,500	464,000	146,700	16,000	4,522,000	.00354
7	154,000	404,500	102,700	12,000	4,071,800	.00295
8	120,500	386,800	84,500	20,500	3,706,600	.00553
9	63,000	304,500	76,000	7,500	3,335,300	.00225
10	83,500	342,800	68,800	13,000	3,010,300	.00432
11	107,200	327,800	44,500	12,000	2,669,200	.00450
12	54,000	235,600	26,500	3,000	2,392,100	.00125
13	62,500	210,700	21,500	13,000	2,181,000	.00596
14	41,000	170,200	23,200	5,000	1,998,300	.00250
15	43,000	152,200	37,500	12,000	1,840,900	.00652
16	28,000	247,000	44,000	7,000	1,682,200	.00416
17	21,000	176,500	7,000	11,000	1,412,200	.00779
18	11,000	161,500	25,000	2,000	1,238,700	.00161
19	17,500	103,500	29,500	2,000	1,061,200	.00188
20	12,000	12,000	641,500	4,000	943,700	.00424
21	11,000	26,500	9,000	2,000	298,200	.00671
22	5,000	17,000	5,000	7,000	271,700	.02576
23	13,500	17,000	2,000	2,000	247,700	.00807
24	6,000	5,000	. . . .	. . . .	240,200	
25	5,100	17,000	1,000	1,000	241,200	.00415
26	6,000	25,200	. . . .	1,000	227,300	.00440
27	7,000	21,000	. . . .	2,000	207,100	.00966
28	10,000	34,000	3,000	. . . .	191,100	
29	6,000	20,000	. . . .	. . . .	164,100	
30	11,000	23,000	. . . .	4,000	150,100	.02665
31	5,000	10,000	1,000	. . . .	134,100	
32	7,000	13,000	. . . .	1,000	128,100	.00781
33	6,000	6,000	. . . .	3,000	121,100	.02477
34	2,000	14,500	. . . .	1,000	118,100	.00847
35	. . . .	12,000	. . . .	. . . .	104,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 20

Issues Prior to 1900 in Force on Anniversary in 1900 .... $2,525,300
Issues from 1900 to 1914, Inclusive $10,087,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	8,000	. . .	1,000	92,600	.01080
37	. . .	5,000	. . .	. . .	83,600	
38	. . .	13,500	1,000	. . .	78,600	
39	. . .	5,000	2,000	1,000	64,100	.01560
40	. . .	4,100	. . .	2,000	56,100	.03565
41	. . .	5,000	. . .	. . .	50,000	
42	. . .	5,000	. . .	. . .	45,000	
43	4,000	7,000	. . .	. . .	40,000	
44	. . .	4,000	. . .	6,000	37,000	.16216
45	. . .	8,000	. . .	. . .	27,000	
46	. . .	5,000	. . .	. . .	19,000	
47	. . .	3,000	. . .	. . .	14,000	
48	. . .	5,000	. . .	. . .	11,000	
49	. . .	2,000	. . .	. . .	6,000	
50	. . .	. . .	. . .	. . .	4,000	
51	. . .	. . .	. . .	. . .	4,000	
52	2,000	. . .	. . .	. . .	4,000	
53	. . .	. . .	. . .	. . .	6,000	
54	. . .	. . .	. . .	4,000	6,000	.66667
55	. . .	. . .	. . .	. . .	2,000	
56	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	2,325,300	8,129,800	5,964,700	318,300	77,787,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 21

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $3,063,700
Issues from 1900 to 1914, Inclusive $14,005,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	499,400	1,331,200	3,624,500	39,500	14,003,800	.00282
2	346,000	1,023,500	942,800	57,000	9,508,000	.00599
3	237,500	918,900	502,100	25,000	7,830,700	.00319
4	223,900	707,700	290,000	39,000	6,622,200	.00589
5	218,700	613,800	259,200	26,000	5,809,400	.00448
6	212,500	498,000	187,000	25,000	5,129,100	.00487
7	171,500	438,400	134,200	16,500	4,631,600	.00356
8	146,000	395,800	103,500	13,000	4,214,000	.00308
9	114,600	315,500	79,500	8,000	3,847,700	.00208
10	111,000	341,000	71,200	17,000	3,559,300	.00478
11	115,500	360,700	57,900	13,000	3,241,100	.00401
12	104,500	308,500	32,500	4,000	2,925,000	.00137
13	100,500	250,000	31,500	9,500	2,684,500	.00354
14	55,000	191,600	27,000	18,000	2,494,000	.00722
15	56,000	148,700	34,500	3,000	2,312,400	.00130
16	49,500	301,000	17,000	6,500	2,182,200	.00298
17	47,500	238,500	13,500	10,500	1,907,200	.00551
18	33,000	170,000	18,000	9,000	1,692,200	.00532
19	26,000	149,400	24,000	17,000	1,528,200	.01112
20	29,500	13,000	871,200	3,000	1,363,800	.00220
21	18,000	27,500	9,500	10,000	506,100	.01976
22	26,100	20,000	7,000	3,000	477,100	.00629
23	27,000	23,500	5,000	1,000	473,200	.00211
24	21,000	16,600	3,500	5,000	470,700	.01062
25	15,000	18,500	8,000	3,000	466,600	.00643
26	14,000	36,000		2,000	452,100	.00442
27	15,000	57,000	5,000	3,000	428,100	.00701
28	14,000	52,500	4,000	6,000	378,100	.01587
29	12,000	33,000	. . .	2,000	329,600	.00607
30	5,500	14,000	2,000	15,000	306,600	.04892
31	5,000	26,500		5,500	281,100	.01957
32	4,000	31,000	2,000	1,000	254,100	.00394
33	1,000	27,000	1,000	1,000	224,100	.00446
34	. . .	20,000	1,000	2,000	196,100	.01020
35	. . .	23,500	. . .	3,000	173,100	.01733

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 21

Issues Prior to 1900 in Force on Anniversary in 1900 .... $3,085,700
Issues from 1900 to 1914, Inclusive $14,005,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	12,000	. . .	1,000	146,600	.00682
37	. . .	20,100	3,000	1,000	133,600	.00749
38	. . .	22,000	. . .	. . .	109,500	
39	1,000	19,000	. . .	. . .	87,500	
40	6,000	10,000	. . .	1,000	69,500	.01439
41	. . .	10,000	. . .	1,000	64,500	.01550
42	. . .	6,000	2,000	1,000	53,500	.01869
43	. . .	10,000	. . .	1,000	44,500	.02247
44	. . .	11,000	. . .	1,000	33,500	.02985
45	. . .	5,500	. . .	. . .	21,500	
46	1,000	4,000	. . .	. . .	16,000	
47	1,000	4,000	. . .	. . .	13,000	
48	. . .	1,000	. . .	. . .	10,000	
49	. . .	. . .	4,000	. . .	9,000	
50	. . .	. . .	. . .	2,000	5,000	.40000
51	1,000	. . .	. . .	. . .	3,000	
52	. . .	. . .	. . .	. . .	4,000	
53	. . .	. . .	. . .	. . .	4,000	
54	. . .	1,000	. . .	. . .	4,000	
55	. . .	. . .	. . .	. . .	3,000	
56	. . .	. . .	. . .	2,000	3,000	.66667
57	. . .	. . .	. . .	. . .	1,000	
58	. . .	. . .	. . .	. . .	1,000	
59	. . .	. . .	. . .	. . .	1,000	
60	. . .	. . .	. . .	. . .	1,000	
61	. . .	1,000	. . .	. . .	1,000	
Totals	3,085,700	9,278,400	7,378,100	433,000	93,746,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 22

Issues Prior to 1900 in Force on Anniversary in 1900 .... $3,553,400
Issues from 1900 to 1914, Inclusive $14,928,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	538,900	1,349,100	3,855,700	44,000	14,928,900	.00295
2	392,500	1,113,600	1,092,000	21,000	10,219,000	.00205
3	306,200	937,700	513,600	21,000	8,385,000	.00250
4	212,000	833,800	334,900	43,000	7,218,900	.00596
5	227,000	638,300	254,200	22,500	6,219,200	.00362
6	227,900	561,800	186,900	34,000	5,531,200	.00615
7	196,300	509,500	155,200	10,000	4,976,400	.00201
8	176,500	401,500	103,500	31,500	4,498,000	.00700
9	127,000	351,300	62,400	17,000	4,138,000	.00411
10	136,000	338,500	78,500	21,000	3,834,300	.00548
11	120,500	364,000	40,000	10,000	3,532,300	.00283
12	114,500	294,500	47,000	13,000	3,238,800	.00401
13	94,000	252,000	43,500	8,500	2,998,800	.00283
14	64,500	221,500	21,000	16,000	2,788,800	.00574
15	65,400	193,700	47,500	28,000	2,594,800	.01079
16	73,700	349,100	30,000	16,000	2,391,000	.00669
17	75,500	281,500	27,700	7,000	2,069,600	.00338
18	56,000	223,500	17,000	10,500	1,828,900	.00574
19	32,000	145,000	42,500	5,000	1,633,900	.00306
20	35,000	22,000	914,800	13,000	1,473,400	.00882
21	40,000	16,000	16,500	8,000	558,600	.01432
22	39,700	19,000	20,400	1,000	558,100	.00179
23	24,000	37,000	1,000	1,000	557,400	.00179
24	23,000	25,500	3,000	5,000	542,400	.00922
25	16,000	22,500	6,000	3,000	531,900	.00564
26	21,500	36,500	2,000	1,000	516,400	.00194
27	22,000	45,000	......	3,000	498,400	.00602
28	21,000	38,000	2,000	4,000	472,400	.00847
29	15,000	37,500	......	3,000	449,400	.00668
30	7,000	35,000	2,000	1,000	423,900	.00236
31	15,000	28,000	2,200	6,000	392,900	.01527
32	3,000	47,500	......	3,000	371,700	.00807
33	6,500	34,000	......	4,000	324,200	.01234
34	1,000	17,000	3,000	9,000	292,700	.03075
35	1,000	31,000	1,000	1,000	264,700	.00378

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 22

Issues Prior to 1900 in Force on Anniversary in 1900.....................$3,553,400
Issues from 1900 to 1914, Inclusive.....................................$14,928,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	1,000	37,000	4,200	1,000	232,700	.00430
37	. . .	36,500	2,000	2,000	191,500	.01044
38	10,500	21,000	6,000	1,000	151,000	.00662
39	1,000	13,000	. . .	4,000	133,500	.02996
40	. . .	15,000	. . .	7,000	117,500	.05957
41	5,200	17,500	1,000	. . .	95,500	
42	. . .	19,000	. . .	1,000	82,200	.01217
43	. . .	15,000	. . .	1,000	62,200	.01608
44	. . .	8,000	. . .	5,000	46,200	.10823
45	1,000	6,000	. . .	. . .	33,200	
46	. . .	2,000	. . .	4,000	28,200	.14184
47	3,600	1,000	. . .	. . .	22,200	
48	. . .	6,500	. . .	4,100	24,800	.16532
49	. . .	1,000	. . .	1,000	14,200	.07042
50	. . .	. . .	2,000	1,000	12,200	.08197
51	. . .	1,000	. . .	. . .	9,200	
52	4,000	. . .	. . .	. . .	8,200	
53	. . .	2,000	. . .	. . .	12,200	
54	. . .	. . .	. . .	. . .	10,200	
55	. . .	. . .	. . .	. . .	10,200	
56	. . .	5,200	. . .	. . .	10,200	
57	. . .	. . .	. . .	. . .	5,000	
58	. . .	. . .	. . .	. . .	5,000	
59	. . .	. . .	. . .	. . .	5,000	
60	. . .	. . .	. . .	. . .	5,000	
61	. . .	. . .	. . .	. . .	5,000	
62	. . .	. . .	. . .	. . .	5,000	
63	. . .	. . .	. . .	. . .	5,000	
64	. . .	. . .	. . .	. . .	5,000	
65	. . .	. . .	. . .	4,000	5,000	.80000
66	. . .	. . .	. . .	. . .	1,000	
67	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	**3,553,400**	**10,058,000**	**7,942,200**	**482,100**	**102,608,600**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 23

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900....................$3,815,200
ISSUES FROM 1900 TO 1914, INCLUSIVE.......................................$14,856,600

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DEAD	EXPOSED TO RISK	RATE OF MORTALITY
1	562,300	1,508,900	3,768,700	41,500	14,856,600	.00279
2	336,500	1,072,400	1,092,900	38,500	10,099,800	.00381
3	272,500	944,500	503,000	27,500	8,232,500	.00334
4	244,000	752,700	274,800	23,000	7,030,000	.00327
5	221,100	656,000	250,500	37,500	6,223,500	.00603
6	194,000	573,200	196,700	47,000	5,500,600	.00854
7	232,600	447,500	130,000	24,500	4,877,700	.00502
8	199,000	460,600	112,000	21,500	4,508,300	.00477
9	117,000	365,200	100,500	9,000	4,123,200	.00218
10	149,500	397,800	92,400	18,500	3,765,500	.00491
11	148,000	341,500	66,100	8,000	3,406,300	.00235
12	134,000	306,800	36,500	10,500	3,138,700	.00335
13	117,000	255,300	29,000	22,000	2,918,900	.00754
14	98,000	229,200	43,000	14,500	2,729,600	.00531
15	100,000	169,100	51,000	10,000	2,540,900	.00394
16	87,500	326,800	19,000	4,000	2,410,800	.00166
17	63,000	214,500	16,000	5,000	2,148,500	.00233
18	74,500	155,000	14,500	12,000	1,976,000	.00607
19	59,000	165,500	25,000	10,500	1,869,000	.00562
20	47,000	25,000	1,005,500	7,000	1,727,000	.00405
21	33,200	15,500	7,000	6,000	736,500	.00815
22	43,000	24,000	6,500	5,000	741,200	.00671
23	26,500	43,000	9,000	9,000	748,700	.01202
24	37,000	21,000	9,500	5,000	714,200	.00700
25	41,000	38,500	7,000	6,000	715,700	.00838
26	24,000	49,000	1,000	5,000	705,200	.00709
27	29,000	53,500	2,000	5,000	674,200	.00742
28	19,500	54,000	. . .	2,000	642,700	.00311
29	15,000	47,500	. . .	10,000	606,200	.01650
30	14,500	63,500	5,000	9,000	563,700	.01597
31	18,500	56,500	2,500	11,000	500,700	.02196
32	6,000	36,000	3,000	3,000	449,200	.00668
33	8,000	49,500	4,000	12,000	413,200	.02904
34	3,000	46,000	. . .	2,000	355,700	.00562
35	2,000	36,000	1,000	4,000	310,700	.01287

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 23

Issues Prior to 1900 in Force on Anniversary in 1900. . . . .$3,815,200
Issues from 1900 to 1914, Inclusive. $14,850,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	2,000	27,700	. . . .	5,000	271,700	.01840
37	3,000	22,000	1,000	12,000	241,000	.04979
38	4,000	18,500	. . . .	2,000	209,000	.00957
39	5,000	33,000	2,000	1,000	192,500	.00519
40	3,500	27,000	1,000	11,000	161,500	.06811
41	. . . .	16,000	. . . .	9,000	126,000	.07143
42	. . . .	24,000	. . . .	5,000	101,000	.04950
43	6,000	17,500	. . . .	1,000	72,000	.01389
44	. . . .	4,000	. . . .	3,500	59,500	.05882
45	2,000	9,000	1,000	2,500	52,000	.04808
46	5,000	13,500	. . . .	2,000	41,500	.04819
47	4,000	4,000	1,000	1,000	31,000	.03226
48	4,000	1,000	. . . .	2,000	29,000	.06896
49	. . . .	. . . .	. . . .	1,000	30,000	.03333
50	. . . .	2,000	. . . .	. . . .	29,000	
51	. . . .	1,000	. . . .	1,000	27,000	.03703
52	. . . .	1,000	. . . .	1,000	25,000	.04000
53	. . . .	. . . .	. . . .	. . . .	23,000	
54	. . . .	5,000	. . . .	. . . .	23,000	
55	. . . .	. . . .	. . . .	. . . .	18,000	
56	. . . .	. . . .	. . . .	2,000	18,000	.11111
57	. . . .	. . . .	. . . .	. . . .	16,000	
58	. . . .	3,000	. . . .	4,000	16,000	.25000
59	. . . .	. . . .	. . . .	. . . .	9,000	
60	. . . .	. . . .	. . . .	. . . .	9,000	
61	. . . .	5,000	. . . .	. . . .	9,000	
62	. . . .	4,000	. . . .	. . . .	4,000	
Totals	3,815,200	10,229,200	7,890,600	552,000	104,804,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 24

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $3,846,200
Issues from 1900 to 1914, Inclusive. $15,222,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	550,800	1,489,900	3,674,000	38,300	15,222,900	.00252
2	375,300	1,186,000	1,091,900	32,400	10,571,500	.00306
3	251,400	996,600	495,100	30,000	8,636,500	.00347
4	202,100	839,900	355,800	23,500	7,366,200	.00319
5	235,300	759,400	262,200	25,500	6,349,100	.00402
6	206,900	563,400	175,200	30,300	5,537,300	.00547
7	216,800	442,900	147,000	28,500	4,975,300	.00573
8	177,500	447,200	106,400	24,000	4,573,700	.00525
9	133,600	359,900	75,700	18,000	4,173,600	.00431
10	171,000	400,000	64,600	12,000	3,853,600	.00311
11	172,200	377,000	63,500	7,000	3,548,000	.00197
12	118,500	341,800	26,700	18,000	3,272,700	.00550
13	85,500	284,500	32,500	18,000	3,004,700	.00599
14	101,000	211,700	24,500	12,000	2,755,200	.00436
15	74,500	152,700	51,000	15,200	2,608,000	.00583
16	91,000	357,300	15,000	11,000	2,463,600	.00447
17	83,500	231,200	16,000	9,000	2,171,300	.00414
18	77,000	186,900	17,000	13,000	1,998,600	.00650
19	65,000	148,000	28,100	15,000	1,858,700	.00807
20	48,500	37,100	1,019,800	13,000	1,732,600	.00750
21	38,500	20,000	5,000	5,000	711,200	.00703
22	42,000	36,400	19,000	5,000	719,700	.00695
23	48,000	41,000	10,000	7,000	701,300	.00998
24	34,000	21,000	2,000	2,000	691,300	.00289
25	52,000	28,500	6,000	7,000	700,300	.01000
26	27,500	56,500	6,000	12,000	710,800	.01688
27	38,500	55,500	3,000	10,000	663,800	.01506
28	32,000	37,500	2,000	11,000	633,800	.01736
29	8,000	60,000	3,000	7,500	615,300	.01219
30	18,500	38,000	4,000	14,000	552,800	.02533
31	9,000	40,000	4,000	3,000	515,300	.00582
32	6,000	51,500	6,000	18,000	477,300	.03771
33	5,000	40,000	. . .	6,000	407,800	.01471
34	4,200	45,000	. . .	7,500	366,800	.02045
35	1,000	35,000	. . .	6,000	318,500	.01884

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 24

Issues Prior to 1900 in Force on Anniversary in 1900 .... $3,846,200
Issues from 1900 to 1914, Inclusive $15,222,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	2,000	23,500	. . .	6,000	278,500	.02154
37	. . .	34,000	. . .	2,000	251,000	.00797
38	4,200	29,000	. . .	6,000	215,000	.02791
39	2,000	20,500	. . .	5,000	184,200	.02714
40	2,000	34,000	4,000	8,000	160,700	.04978
41	14,000	21,500	. . .	1,000	116,700	.00857
42	2,000	23,000	1,000	9,500	108,200	.08780
43	2,000	14,000	1,000	3,000	76,700	.03911
44	. . .	3,000	2,500	. . .	60,700	
45	7,000	9,000	. . .	2,000	55,200	.03623
46	1,000	8,000	1,200	. . .	51,200	
47	. . .	3,000	. . .	2,000	43,000	.04651
48	. . .	4,000	4,000	1,000	38,000	.02632
49	3,400	2,200	. . .	11,000	29,000	.37931
50	. . .	. . .	. . .	1,000	19,200	.05208
51	3,000	1,000	. . .	. . .	18,200	
52	2,000	. . .	. . .	2,000	20,200	.09901
53	. . .	2,000	. . .	5,200	20,200	.25743
54	. . .	. . .	. . .	6,000	13,000	.46154
55	. . .	. . .	. . .	. . .	7,000	
56	. . .	4,000	. . .	2,000	7,000	.28571
57	. . .	. . .	. . .	. . .	1,000	
58	. . .	. . .	. . .	. . .	1,000	
59	. . .	. . .	. . .	. . .	1,000	
60	. . .	. . .	. . .	. . .	1,000	
61	. . .	. . .	. . .	. . .	1,000	
62	. . .	. . .	. . .	. . .	1,000	
63	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	3,846,200	10,655,000	7,825,700	588,400	107,239,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 25

Issues Prior to 1900 in Force on Anniversary in 1900 .... [illegible]
Issues from 1900 to 1914, Inclusive .... [illegible]

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	570,900	1,504,400	3,772,400	43,000	15,433,400	.0279
2	384,500	1,197,400	1,089,600	35,000	10,684,500	.00328
3	334,100	972,700	550,400	21,400	8,747,000	.00245
4	246,400	857,100	341,100	32,000	7,536,600	.00425
5	257,500	713,700	297,300	20,000	6,552,800	.00305
6	243,400	584,800	194,100	21,000	5,779,300	.00363
7	196,400	442,100	194,900	12,700	5,222,800	.00243
8	217,500	439,700	98,400	15,000	4,769,500	.00314
9	157,000	362,200	86,500	17,500	4,433,900	.00395
10	167,500	378,900	92,500	20,000	4,124,700	.00485
11	175,700	330,400	52,300	14,000	3,800,800	.00368
12	199,200	347,800	36,500	13,000	3,579,800	.00363
13	127,500	263,100	68,400	20,500	3,382,200	.00606
14	145,200	214,300	38,900	27,000	3,157,700	.00855
15	77,500	223,300	47,500	11,500	3,022,700	.00380
16	76,300	349,700	14,000	12,500	2,817,900	.00444
17	92,600	249,100	19,000	18,000	2,518,000	.00715
18	75,000	230,100	30,000	12,000	2,324,500	.00516
19	83,500	184,800	39,600	22,000	2,127,400	.01034
20	65,200	34,000	1,126,200	11,400	1,964,500	.00580
21	43,500	41,000	24,000	4,500	858,100	.00524
22	22,000	25,000	9,000	10,000	832,100	.01202
23	43,000	31,400	5,000	6,000	810,100	.00741
24	48,200	32,000	5,000	14,000	810,700	.01727
25	57,800	33,500	5,000	9,500	807,900	.01176
26	39,500	53,500	3,000	14,000	817,700	.01712
27	43,200	65,000	8,000	32,000	786,700	.04068
28	43,000	53,500	7,000	25,000	724,900	.03449
29	31,000	58,200	7,000	5,000	682,400	.00733
30	56,100	38,500	1,000	11,000	643,200	.01710
31	22,500	40,000	2,000	10,500	648,800	.01618
32	10,500	61,100	5,100	18,500	618,800	.02990
33	2,000	43,500	6,000	8,000	544,600	.01469
34	9,000	56,000	7,000	4,000	489,100	.00818
35	6,000	45,200	1,000	15,000	431,100	.03479

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 25

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,394,600
Issues from 1900 to 1914, Inclusive $18,633,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	3,000	34,500	1,500	3,000	375,900	.00798
37	3,000	14,000	5,000	4,000	339,900	.01177
38	2,200	31,000	. . .	20,500	319,900	.06408
39	4,000	32,200	4,000	6,000	270,600	.02217
40	5,000	32,800	. . .	3,000	232,400	.01291
41	. . .	22,000	. . .	4,000	201,600	.01984
42	1,200	30,700	. . .	8,000	175,600	.04556
43	. . .	32,000	. . .	4,000	138,100	.02896
44	2,000	14,000	. . .	2,000	102,100	.01959
45	. . .	37,500	. . .	7,000	88,100	.07946
46	3,000	15,000	. . .	1,200	43,600	.02752
47	. . .	6,000	. . .	2,000	30,400	.06579
48	1,000	2,000	. . .	2,000	23,400	.08547
49	. . .	1,000	. . .	. . .	20,400	
50	. . .	3,000	. . .	1,200	19,400	.06186
51	. . .	3,000	. . .	2,000	15,200	.13158
52	. . .	2,000	. . .	1,000	10,200	.09804
53	. . .	2,200	. . .	. . .	7,200	
54	. . .	2,000	. . .	. . .	5,000	
55	. . .	1,000	. . .	1,000	3,000	.33333
56	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	4,394,600	10,873,400	8,295,200	659,400	114,909,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 26

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,457,500
Issues from 1900 to 1914, Inclusive $15,292,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	508,500	1,534,300	3,618,900	30,000	15,282,500	.00196
2	426,100	1,127,000	1,152,500	42,000	10,607,800	.00396
3	217,500	1,079,200	424,100	34,600	8,712,400	.00397
4	251,800	926,400	329,800	25,000	7,392,000	.00338
5	226,200	733,500	230,800	18,000	6,362,600	.00283
6	240,300	586,500	220,900	31,000	5,606,500	.00553
7	231,400	487,900	144,000	15,000	5,008,400	.00299
8	195,500	446,000	60,500	19,000	4,592,900	.00414
9	176,500	348,400	61,500	12,000	4,262,900	.00281
10	215,000	408,500	106,200	17,000	4,017,500	.00423
11	182,100	361,100	50,100	15,000	3,700,800	.00405
12	100,500	313,700	35,000	32,000	3,456,700	.00926
13	154,000	233,800	48,000	22,000	3,176,500	.00693
14	169,500	212,200	30,000	14,000	3,026,700	.00463
15	111,000	192,900	72,300	17,000	2,940,000	.00578
16	130,500	365,500	12,000	16,000	2,768,800	.00578
17	128,800	278,000	20,500	5,000	2,505,800	.00200
18	83,500	147,500	18,000	16,000	2,331,100	.00686
19	75,000	185,800	30,500	14,000	2,233,100	.00627
20	90,000	45,700	1,073,800	14,000	2,077,800	.00674
21	52,000	55,000	17,500	18,000	1,034,300	.01740
22	26,000	36,500	6,000	7,000	995,800	.00703
23	51,500	35,500	15,000	3,000	972,300	.00309
24	69,500	44,000	15,000	4,500	970,300	.00464
25	71,500	47,500	10,000	17,000	976,300	.01741
26	59,500	59,000	8,000	20,000	973,300	.02055
27	48,500	30,500	5,000	7,000	945,800	.00740
28	35,000	68,500	8,000	10,000	951,800	.01051
29	19,000	92,500	11,000	11,500	900,300	.01277
30	30,200	65,000	5,000	14,000	804,300	.01741
31	27,500	75,000	4,000	5,000	750,500	.00666
32	7,500	74,300	1,000	20,000	694,000	.02882
33	4,000	59,500	3,000	16,000	606,200	.02639
34	3,000	44,000	6,000	8,000	531,700	.01505
35	5,100	68,000	1,000	18,000	476,700	.03776

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 26

Issues Prior to 1900 in Force on Anniversary in 1900. . . . .$4,457,500
Issues from 1900 to 1914, Inclusive. $15,282,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	2,000	22,000	8,000	23,000	394,800	.05825
37	. . .	15,000	2,000	10,000	343,800	.02909
38	1,000	34,500	. . .	1,000	316,800	.00316
39	. . .	52,500	1,000	10,000	282,300	.03542
40	9,000	40,500	1,000	10,500	218,800	.04799
41	2,000	50,000	2,500	6,100	175,800	.03470
42	1,000	26,000	. . .	10,500	119,200	.08809
43	. . .	20,000	1,000	. . .	83,700	
44	9,000	9,000	1,000	11,000	62,700	.17544
45	2,000	14,200	. . .	9,500	50,700	.18738
46	. . .	1,000	. . .	. . .	29,000	
47	1,000	4,000	. . .	2,000	28,000	.07143
48	7,000	. . .	. . .	8,000	23,000	.34783
49	. . .	. . .	. . .	2,000	22,000	.09091
50	. . .	1,000	. . .	. . .	20,000	
51	. . .	1,000	. . .	5,000	19,000	.26316
52	. . .	. . .	2,000	3,000	13,000	.23077
53	. . .	. . .	. . .	3,000	8,000	.37500
54	. . .	. . .	. . .	. . .	5,000	
55	. . .	1,000	. . .	. . .	5,000	
56	. . .	. . .	. . .	. . .	4,000	
57	. . .	. . .	. . .	. . .	4,000	
58	. . .	. . .	. . .	. . .	4,000	
59	. . .	. . .	. . .	. . .	4,000	
60	. . .	. . .	. . .	. . .	4,000	
61	. . .	. . .	. . .	. . .	4,000	
62	. . .	. . .	. . .	. . .	4,000	
63	. . .	4,000	. . .	. . .	4,000	
Totals	4,457,500	11,164,400	7,873,400	702,200	114,899,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 27

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,514,400
Issues from 1900 to 1914, Inclusive $14,556,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	581,100	1,460,800	3,177,400	34,500	14,858,700	.00232
2	349,300	1,297,500	1,029,500	32,000	10,767,100	.00297
3	250,300	1,163,800	509,500	32,000	8,757,400	.00365
4	198,900	853,100	389,000	30,000	7,302,400	.00411
5	277,200	699,700	192,000	24,700	6,229,200	.00397
6	184,000	545,100	167,800	27,000	5,590,000	.00483
7	205,400	526,500	124,300	17,500	5,034,100	.00348
8	207,000	416,200	101,200	26,000	4,571,200	.00569
9	156,500	376,400	67,000	18,500	4,234,800	.00437
10	197,000	419,900	78,700	17,500	3,929,400	.00445
11	139,500	380,300	49,200	25,500	3,610,300	.00706
12	170,500	272,700	40,500	8,000	3,294,800	.00243
13	148,000	232,500	32,000	12,000	3,144,100	.00382
14	180,500	239,000	24,200	15,000	3,015,600	.00497
15	151,500	177,400	65,000	24,500	2,917,900	.00840
16	154,000	392,300	44,000	4,000	2,802,500	.00143
17	125,000	243,800	44,000	23,000	2,516,200	.00914
18	82,000	130,900	35,000	26,500	2,330,400	.01137
19	83,200	144,900	31,200	38,000	2,170,000	.01751
20	60,500	46,500	1,032,200	17,000	2,039,100	.00834
21	58,000	37,500	12,900	11,000	1,003,900	.01096
22	51,500	37,000	19,000	9,000	1,000,500	.00900
23	72,500	49,000	9,000	9,000	987,000	.00912
24	52,000	46,500	14,000	20,500	992,500	.02065
25	45,000	43,500	11,000	13,000	963,500	.01349
26	33,500	32,500	7,000	6,000	941,000	.00638
27	57,000	60,500	8,500	5,000	929,000	.00538
28	74,000	54,000	3,000	10,000	912,000	.01096
29	33,700	74,500	5,000	11,000	919,000	.01197
30	39,000	87,000	4,000	13,000	862,200	.01508
31	24,500	85,500	2,000	16,000	797,200	.02007
32	9,000	64,500	1,500	12,000	718,200	.01671
33	4,000	49,000	—	16,000	649,200	.02465
34	3,000	50,000	17,000	13,500	588,200	.02295
35	1,000	43,000	1,000	17,300	510,700	.03388

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 27

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,514,400
Issues from 1900 to 1914, Inclusive $14,858,700

Issuance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	1,000	43,000	8,000	11,000	450,400	.02442
37	. . .	38,000	2,500	15,900	389,400	.04083
38	11,000	57,000	2,000	12,000	333,000	.03604
39	6,500	36,000	. . .	1,000	273,000	.00366
40	12,000	29,000	4,000	12,000	242,500	.04948
41	2,000	27,500	. . .	4,000	209,500	.01909
42	. . .	34,000	1,000	3,000	180,000	.01667
43	1,500	43,000	1,000	9,000	142,000	.06338
44	2,000	20,000	1,000	1,000	90,500	.01105
45	8,100	14,500	. . .	2,000	70,500	.02837
46	1,200	16,000	. . .	. . .	62,100	
47	. . .	3,000	. . .	5,100	47,300	.10782
48	4,000	3,000	. . .	. . .	39,200	
49	2,000	2,000	. . .	2,500	40,200	.06219
50	4,000	1,000	. . .	2,000	37,700	.05305
51	. . .	1,000	. . .	. . .	38,700	
52	. . .	. . .	. . .	6,500	37,700	.17241
53	. . .	5,000	. . .	8,000	31,200	.25641
54	. . .	3,000	. . .	. . .	18,200	
55	. . .	. . .	. . .	12,000	15,200	.78947
56	. . .	. . .	. . .	. . .	3,200	
57	. . .	. . .	. . .	. . .	3,200	
58	. . .	. . .	. . .	1,200	3,200	.37500
59	. . .	. . .	. . .	. . .	2,000	
60	. . .	. . .	. . .	. . .	2,000	
61	. . .	. . .	. . .	1,000	2,000	.50000
62	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	4,514,400	11,259,300	7,368,100	745,700	114,654,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 28

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,674,500
Issues from 1900 to 1914, Inclusive $15,079,200

Issuance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	528,800	1,480,000	3,170,600	29,500	15,079,200	.00196
2	390,200	1,223,900	1,046,000	31,500	10,927,900	.00288
3	317,700	1,187,000	467,800	20,000	9,016,700	.00222
4	181,300	925,200	344,300	31,600	7,659,600	.00413
5	211,000	828,000	255,200	36,800	6,539,800	.00563
6	261,700	627,900	177,800	29,000	5,630,800	.00515
7	229,600	527,400	168,200	15,000	5,057,800	.00297
8	259,300	423,300	76,500	17,000	4,576,800	.00371
9	186,100	353,000	124,500	21,400	4,319,300	.00495
10	158,500	379,100	95,700	12,500	4,006,500	.00312
11	199,200	375,000	27,500	15,500	3,677,700	.00421
12	184,500	247,800	36,600	13,000	3,458,900	.00376
13	144,500	258,500	38,000	12,000	3,346,000	.00359
14	178,500	232,500	28,600	17,800	3,182,000	.00559
15	139,300	216,200	113,000	19,000	3,081,600	.00617
16	103,000	329,700	24,000	17,000	2,872,700	.00592
17	100,500	251,200	68,900	24,500	2,605,000	.00940
18	108,000	203,400	15,000	9,000	2,360,900	.00381
19	86,500	137,600	10,500	30,000	2,241,500	.01338
20	97,000	30,000	1,187,500	14,000	2,149,900	.00651
21	71,200	44,500	32,500	6,500	1,015,400	.00640
22	48,500	33,500	21,000	9,000	1,003,100	.00897
23	69,000	35,900	2,000	12,000	988,100	.01214
24	49,500	59,200	6,500	7,000	1,007,200	.00695
25	36,500	28,000	9,000	3,000	984,000	.00305
26	58,000	64,000	9,000	6,500	980,500	.00662
27	60,000	58,000	6,000	8,000	959,000	.00834
28	51,500	70,500	16,000	8,000	947,000	.00845
29	23,100	58,500	8,000	22,000	904,000	.02434
30	59,700	81,000	7,000	9,500	838,600	.01133
31	21,500	56,500	9,000	13,000	800,800	.01623
32	10,200	62,000	8,500	12,500	743,800	.01681
33	4,000	62,000	2,000	17,000	671,000	.02534
34	8,000	47,000	...	23,000	594,000	.03872
35	1,000	72,000	1,000	10,000	532,000	.01880

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 28

Issues Prior to 1900 in Force on Anniversary in 1900.......................$4,674,500
Issues from 1900 to 1914, Inclusive...$15,079,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	1,000	59,000	6,600	15,500	450,000	.03444
37	4,000	32,500	1,000	14,000	369,900	.03785
38	1,000	52,000	1,000	14,400	326,400	.04412
39	2,500	32,500	7,000	15,000	260,000	.05769
40	6,100	24,500	2,000	14,000	208,000	.06731
41	1,000	38,500	2,500	3,000	173,600	.01728
42	4,000	19,000	4,900	5,000	130,600	.03828
43	. . .	22,000	3,000	4,000	105,700	.03784
44	2,000	7,500	4,000	3,000	76,700	.03911
45	2,000	21,500	. . .	4,000	64,200	.06231
46	. . .	10,500	. . .	6,000	40,700	.14742
47	4,000	2,000	. . .	5,700	24,200	.23554
48	. . .	. . .	. . .	4,000	20,500	.19512
49	4,000	4,000	. . .	2,000	16,500	.12121
50	. . .	1,000	. . .	1,000	14,500	.06897
51	. . .	. . .	. . .	8,000	12,500	.64000
52	4,000	2,000	. . .	1,000	4,500	.22222
53	2,000	. . .	. . .	. . .	5,500	
54	. . .	1,500	. . .	2,000	7,500	.26667
55	. . .	. . .	. . .	. . .	4,000	
56	. . .	. . .	. . .	. . .	4,000	
57	. . .	. . .	. . .	2,000	4,000	.50000
58	. . .	. . .	. . .	. . .	2,000	
59	. . .	. . .	. . .	. . .	2,000	
60	. . .	. . .	. . .	. . .	2,000	
61	. . .	. . .	. . .	. . .	2,000	
62	. . .	. . .	. . .	. . .	2,000	
63	. . .	. . .	. . .	. . .	2,000	
64	. . .	. . .	. . .	. . .	2,000	
65	. . .	. . .	. . .	. . .	2,000	
66	. . .	. . .	. . .	. . .	2,000	
67	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	4,674,500	11,399,300	7,645,700	708,700	117,102,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 29

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,833,600
Issues from 1900 to 1914, Inclusive $14,627,900

Issuance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	493,700	1,441,400	2,909,400	40,800	14,627,900	.00279
2	338,900	1,197,200	962,500	29,500	10,730,000	.00275
3	260,300	1,121,900	532,400	145,200	8,879,700	.01635
4	222,500	924,700	294,500	38,100	7,340,500	.00519
5	294,500	792,400	203,700	26,000	6,305,700	.00412
6	243,900	617,800	151,500	14,500	5,578,100	.00260
7	206,700	459,200	138,300	8,900	5,038,200	.00177
8	191,900	448,900	168,700	33,000	4,638,500	.00711
9	205,200	373,700	72,500	19,000	4,179,800	.00455
10	221,400	420,500	104,300	25,500	3,919,800	.00651
11	231,500	349,500	44,000	16,500	3,590,900	.00459
12	156,500	262,400	32,000	11,500	3,412,400	.00337
13	174,500	228,300	29,000	16,000	3,263,000	.00490
14	211,500	233,200	33,000	32,400	3,164,200	.01024
15	142,000	157,600	93,900	25,000	3,077,100	.00812
16	114,500	304,600	23,000	22,000	2,942,600	.00748
17	138,500	220,100	15,500	18,000	2,707,500	.00665
18	87,000	200,800	31,000	19,500	2,592,400	.00752
19	115,500	182,000	46,000	13,000	2,428,100	.00535
20	88,000	37,500	1,157,200	18,000	2,302,600	.00782
21	68,700	53,400	12,000	13,000	1,177,900	.01104
22	43,000	18,000	14,500	19,000	1,168,200	.01626
23	62,300	45,400	14,000	11,000	1,159,700	.00949
24	74,200	59,700	20,000	6,000	1,151,600	.00521
25	76,500	88,900	4,000	15,000	1,140,100	.01316
26	76,500	71,000	13,000	10,500	1,108,700	.00947
27	38,000	49,000	11,500	17,000	1,090,700	.01559
28	72,500	85,500	4,000	22,300	1,051,200	.02121
29	39,000	120,500	1,000	13,500	1,011,900	.01334
30	21,500	68,500	7,000	22,000	915,900	.02402
31	23,000	41,500	9,500	16,000	839,900	.01905
32	25,500	75,500	2,000	17,000	795,900	.02136
33	8,000	52,000	1,000	26,000	726,900	.03577
34	5,000	66,000	2,000	31,500	655,900	.04802
35	3,000	56,000	1,000	15,500	561,400	.02761

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 29

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,833,600
Issues from 1900 to 1914, Inclusive $14,087,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	2,000	53,200	4,000	15,000	491,900	.03049
37	....	31,000	....	27,000	421,700	.06403
38	4,000	31,000	....	14,500	363,700	.03987
39	5,000	55,200	5,000	10,000	322,200	.03104
40	8,000	38,000	1,000	4,000	257,000	.01556
41	7,000	47,000	....	19,000	222,000	.08559
42	2,000	24,000	3,000	3,000	163,000	.01840
43	....	30,500	3,000	6,000	135,000	.04444
44	4,000	15,000	1,000	1,000	95,500	.01047
45	....	9,500	....	3,000	82,500	.03636
46	8,200	7,000	....	5,500	70,000	.07857
47	2,000	20,000	1,000	10,000	65,700	.15221
48	....	2,500	....	4,200	36,700	.11444
49	1,200	2,000	....	7,000	30,000	.23333
50	11,000	1,000	....	....	22,200	
51	2,000	....	....	4,000	32,200	.12422
52	2,000	....	....	8,000	30,200	.26490
53	....	....	....	2,000	24,200	.08264
54	....	....	....	1,200	22,200	.05405
55	....	8,000	....	....	21,000	
56	....	5,000	....	2,000	13,000	.15385
57	....	....	....	2,000	6,000	.33333
58	....	....	....	....	4,000	
59	....	....	....	2,000	4,000	.50000
60	....	....	....	....	2,000	
61	....	....	....	2,000	2,000	1.00000
Totals	4,833,600	11,304,500	7,176,900	980,100	118,214,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 30

Issues Prior to 1900 in Force on Anniversary in 1900 .... $5,132,700
Issues from 1900 to 1914, Inclusive $14,606,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	513,700	1,552,100	3,001,100	32,000	14,606,800	.00219
2	380,100	1,193,000	978,800	34,000	10,535,300	.00323
3	263,700	1,202,700	468,900	33,300	8,709,600	.00382
4	238,300	857,400	360,700	45,100	7,268,400	.00620
5	280,400	767,900	263,000	18,500	6,243,500	.00296
6	286,800	627,900	203,900	15,000	5,474,500	.00274
7	213,200	520,800	131,500	20,000	4,914,500	.00407
8	221,800	390,700	80,000	24,000	4,455,400	.00539
9	247,100	327,800	85,000	20,500	4,182,500	.00490
10	188,100	368,700	121,600	9,000	3,996,300	.00225
11	209,000	364,700	24,000	19,500	3,685,100	.00529
12	210,500	270,900	58,900	16,000	3,485,900	.00459
13	218,500	296,700	24,500	15,000	3,350,600	.00448
14	197,000	190,600	40,000	14,000	3,232,900	.00433
15	172,200	145,900	69,100	37,000	3,185,300	.01162
16	131,500	311,700	21,700	32,000	3,105,500	.01030
17	100,500	242,700	41,500	21,200	2,871,600	.00738
18	134,500	183,100	32,000	13,000	2,666,700	.00487
19	116,500	156,900	32,500	38,000	2,573,100	.01477
20	101,000	43,400	1,207,800	10,000	2,462,200	.00406
21	75,500	47,500	18,000	19,000	1,302,000	.01459
22	70,000	46,200	15,000	8,000	1,293,000	.00619
23	53,000	39,800	26,000	1,000	1,293,800	.00077
24	94,500	49,900	9,500	24,000	1,280,000	.01875
25	74,000	64,600	1,000	16,500	1,291,100	.01278
26	52,500	54,500	14,000	17,000	1,283,000	.01325
27	52,500	99,000	8,000	21,000	1,250,000	.01680
28	72,500	107,000	26,000	12,000	1,174,500	.01022
29	20,000	119,000	6,000	8,000	1,102,000	.00726
30	38,500	88,000	13,000	21,500	989,000	.02174
31	15,200	52,500	6,000	21,500	905,000	.02376
32	34,800	61,500	5,000	12,000	840,200	.01428
33	6,000	69,000	8,000	38,500	796,500	.04834
34	4,000	60,500	11,000	38,000	687,000	.05531
35	7,000	53,000	5,500	11,000	581,500	.01892

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 30

Issues Prior to 1900 in Force on Anniversary in 1900.......................$5,132,700
Issues from 1900 to 1914, Inclusive.......................................$14,606,800

Insurance Year	Entrants	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	2,000	47,000	5,000	18,500	519,000	.03565
37	8,500	50,000	3,000	10,000	450,500	.02220
38	1,000	45,000	1,000	25,500	396,000	.06439
39	5,000	64,500	. . . .	4,500	325,500	.01382
40	3,000	45,000	. . . .	3,000	261,500	.01147
41	. . . .	25,500	5,000	21,000	216,500	.09700
42	1,000	21,500	5,000	10,000	165,000	.06061
43	1,000	27,500	. . . .	18,000	129,500	.13900
44	. . . .	11,000	1,000	7,000	85,000	.08235
45	2,400	16,000	. . . .	7,000	66,000	.10606
46	. . . .	7,000	. . . .	1,000	45,400	.02203
47	1,800	10,500	. . . .	. . . .	37,400	
48	1,000	4,000	. . . .	4,400	28,700	.15331
49	5,000	4,000	. . . .	. . . .	21,300	
50	1,000	1,000	. . . .	7,500	22,300	.33632
51	1,200	2,000	. . . .	. . . .	14,800	
52	2,000	1,000	. . . .	4,000	14,000	.28571
53	2,400	. . . .	. . . .	1,000	11,000	.09091
54	. . . .	2,000	. . . .	1,000	12,400	.08065
55	. . . .	. . . .	. . . .	1,000	9,400	.10638
56	. . . .	. . . .	. . . .	4,400	8,400	.52381
57	. . . .	. . . .	. . . .	2,800	4,000	.70000
58	. . . .	. . . .	. . . .	. . . .	1,200	
59	. . . .	. . . .	. . . .	. . . .	1,200	
60	. . . .	. . . .	. . . .	1,200	1,200	1.00000
Totals	5,132,700	11,412,100	7,438,500	888,900	119,921,500	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 31

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,855,400
Issues from 1900 to 1914, Inclusive $13,211,600

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	457,500	1,380,800	2,509,800	29,100	13,211,600	.00220
2	350,600	1,164,900	859,700	21,300	9,749,400	.00218
3	353,500	959,400	505,700	15,800	8,054,100	.00196
4	220,300	855,800	259,400	11,000	6,926,700	.00159
5	240,000	781,100	240,600	33,000	6,020,800	.00548
6	232,300	597,000	156,300	17,000	5,206,100	.00327
7	212,000	483,800	173,400	17,000	4,668,100	.00364
8	224,400	370,100	98,900	14,500	4,205,900	.00345
9	182,200	393,900	85,000	15,000	3,946,800	.00380
10	203,500	316,000	108,900	34,000	3,635,100	.00935
11	194,500	276,700	58,500	12,000	3,379,700	.00355
12	166,500	281,000	53,400	10,800	3,227,000	.00335
13	195,000	195,100	42,000	13,500	3,048,300	.00443
14	172,600	174,800	20,700	18,000	2,992,700	.00601
15	147,500	171,400	63,500	21,000	2,951,800	.00711
16	102,500	287,800	44,500	14,000	2,843,400	.00492
17	108,700	219,000	26,500	10,000	2,600,100	.00385
18	110,300	216,900	17,000	12,000	2,453,300	.00489
19	141,500	173,500	35,000	14,000	2,317,700	.00604
20	102,900	43,000	1,000,200	33,000	2,236,700	.01475
21	90,000	33,000	13,000	13,000	1,263,400	.01029
22	71,000	44,000	16,000	16,500	1,294,400	.01275
23	75,000	66,500	9,000	16,500	1,288,900	.01280
24	96,000	46,500	6,000	19,000	1,271,900	.01494
25	56,000	56,000	9,000	23,500	1,296,400	.01813
26	54,500	88,000	6,000	24,000	1,263,900	.01898
27	50,500	87,000	13,000	21,000	1,200,400	.01749
28	45,500	82,500	4,000	33,000	1,129,900	.02921
29	40,000	80,000	9,000	36,000	1,055,900	.03409
30	32,500	78,500	8,500	30,500	970,900	.03141
31	24,500	60,500	7,000	29,500	885,900	.03330
32	22,600	76,700	8,000	28,500	813,400	.03504
33	8,500	65,800	3,000	35,000	722,800	.04842
34	6,300	64,500	1,000	28,500	627,500	.04542
35	1,000	68,200	2,000	9,200	539,800	.01704

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 31

Issues Prior to 1900 in Force on Anniversary in 1900....................$4,833,400
Issues from 1900 to 1914, Inclusive....................$13,211,600

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	5,000	54,000	2,000	28,600	461,400	.06198
87	6,200	36,000	3,000	14,800	381,800	.03876
38	6,000	48,000	1,000	15,500	334,200	.04638
39	3,000	59,000		10,000	275,700	.03627
40	1,000	28,000		22,500	209,700	.10730
41	4,000	15,000	1,000	11,500	160,200	.07179
42		16,000		4,000	136,700	.02926
43	3,000	14,000		18,000	116,700	.15424
44	2,000	18,000		10,000	87,700	.11402
45	2,000	18,000		2,500	61,700	.04052
46		6,000		4,000	43,200	.09259
47	3,000	4,000			33,200	
48	2,000	4,000	1,000	3,000	32,200	.09317
49		5,000			26,200	
50	4,000			7,000	21,200	.33019
51		2,000			18,200	
52		1,200			16,200	
53		3,000		2,000	15,000	.13333
54		2,000		6,000	10,000	.60000
55				2,000	2,000	1.00000
Totals	4,833,400	10,672,400	6,481,500	891,100	111,743,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 32

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,631,000
Issues from 1900 to 1914, Inclusive $12,476,300

Insurance Year	Entered	Existing	Withdrawals	Dead	Exposed to Risk	Rate of Mortality
1	499,200	1,283,100	2,250,400	45,700	12,476,300	.00366
2	335,600	979,500	803,500	24,100	9,396,300	.00256
3	247,600	1,036,700	396,900	19,500	7,924,800	.00246
4	274,000	858,800	331,500	42,400	6,719,300	.00631
5	256,400	648,700	169,100	24,000	5,760,600	.00417
6	221,200	599,000	155,700	15,200	5,175,200	.00294
7	209,000	446,500	108,800	10,500	4,626,500	.00227
8	195,500	360,600	97,500	18,500	4,269,700	.00433
9	157,000	346,900	77,500	25,000	3,988,600	.00627
10	190,500	283,500	81,400	18,500	3,696,200	.00501
11	187,500	362,600	26,200	18,000	3,503,300	.00514
12	171,500	299,400	42,600	6,000	3,284,000	.00183
13	191,500	220,700	21,000	18,000	3,107,500	.00579
14	160,000	185,600	15,000	20,000	3,039,300	.00658
15	112,500	129,700	90,500	25,000	2,978,700	.00839
16	133,500	328,700	28,000	26,500	2,846,000	.00931
17	110,200	247,100	11,000	14,000	2,596,300	.00539
18	89,000	186,100	31,000	21,500	2,434,400	.00883
19	110,000	192,000	31,500	20,500	2,284,800	.00897
20	82,000	64,800	927,000	24,500	2,150,800	.01139
21	65,000	58,700	9,000	30,500	1,216,500	.02507
22	57,500	46,500	6,500	16,000	1,183,300	.01352
23	63,000	66,500	7,000	20,000	1,171,800	.01707
24	66,500	56,000	6,000	19,000	1,141,300	.01665
25	71,000	77,000	7,000	16,000	1,126,800	.01420
26	43,500	62,500	3,000	18,000	1,097,800	.01640
27	71,000	59,500	3,000	11,000	1,057,800	.01040
28	72,000	91,500	19,500	11,000	1,055,300	.01042
29	32,000	105,000	1,000	25,000	1,005,300	.02487
30	42,000	62,500	5,000	40,500	906,300	.04469
31	22,300	77,000	1,000	25,000	840,300	.02975
32	25,000	64,200	7,500	23,000	759,600	.03028
33	6,000	51,000	4,000	26,500	689,900	.03841
34	5,500	65,000	3,000	22,500	614,400	.03662
35	5,000	54,500	8,000	17,000	529,400	.03211

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 32

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,031,000
Issues from 1900 to 1914, Inclusive $12,476,300

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	5,000	47,000	2,000	16,000	454,900	.03517
37	1,000	26,500	. . .	12,000	394,900	.03039
38	2,000	35,000	. . .	9,500	357,400	.02658
39	4,000	36,500	3,000	16,800	314,900	.05335
40	7,000	30,000	8,000	22,000	262,600	.08378
41	4,000	21,000	2,000	11,000	209,600	.05248
42	4,000	33,500	1,000	6,000	179,600	.03341
43	3,000	38,000	. . .	21,500	143,100	.15024
44	3,000	22,000	. . .	7,000	86,600	.08083
45	8,000	11,000	. . .	16,000	60,600	.26403
46	3,000	7,000	. . .	12,000	41,600	.28846
47	2,000	2,000	. . .	1,000	25,600	.03906
48	. . .	2,000	. . .	. . .	24,600	
49	. . .	1,000	. . .	6,000	22,600	.26549
50	2,000	3,000	. . .	3,000	15,600	.19231
51	. . .	. . .	. . .	2,000	11,600	.17241
52	2,000	. . .	. . .	1,000	9,600	.10417
53	. . .	. . .	. . .	4,000	10,600	.37736
54	. . .	. . .	. . .	3,600	6,600	.54545
55	. . .	. . .	. . .	. . .	3,000	
56	. . .	. . .	. . .	1,000	3,000	.33333
57	. . .	. . .	. . .	. . .	2,000	
58	. . .	. . .	. . .	. . .	2,000	
59	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	4,631,000	10,372,900	5,802,600	931,800	109,299,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 33

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,414,700
Issues from 1900 to 1914, Inclusive $11,862,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	393,200	1,177,200	2,053,400	39,000	11,862,900	.00329
2	334,400	996,700	784,100	16,000	8,986,500	.00178
3	245,600	988,900	493,000	31,000	7,524,100	.00412
4	208,800	719,700	191,900	19,000	6,256,800	.00304
5	282,900	694,800	180,300	22,500	5,535,000	.00407
6	245,200	586,800	148,000	21,500	4,920,300	.00437
7	207,100	461,300	99,800	24,000	4,409,200	.00544
8	185,500	324,000	54,400	31,000	4,031,200	.00769
9	118,000	319,000	61,400	31,900	3,807,300	.00838
10	130,400	331,300	96,700	34,000	3,513,000	.00968
11	186,500	317,100	30,500	11,000	3,231,400	.00340
12	169,800	283,000	38,400	26,600	3,059,300	.00869
13	184,500	225,500	22,500	12,000	2,881,100	.00417
14	117,000	134,600	13,500	14,000	2,805,600	.00499
15	140,500	136,600	83,900	34,200	2,760,500	.01239
16	137,000	250,400	19,000	15,000	2,646,300	.00567
17	148,300	228,800	28,000	23,000	2,498,900	.00920
18	94,000	165,000	35,000	22,000	2,367,400	.00929
19	131,100	150,500	46,500	18,000	2,239,400	.00804
20	76,000	52,200	1,025,500	23,000	2,155,500	.01067
21	77,500	52,500	20,500	15,000	1,130,800	.01326
22	54,500	45,500	16,500	33,000	1,120,300	.02946
23	66,800	30,000	11,500	8,000	1,079,800	.00741
24	70,500	50,500	3,000	39,500	1,097,100	.03600
25	62,000	56,400	7,000	19,000	1,074,600	.01768
26	38,000	53,500	3,000	12,000	1,054,200	.01138
27	51,500	80,000	4,000	21,000	1,023,700	.02051
28	59,500	65,000	6,000	10,500	970,200	.01082
29	34,500	47,500	2,000	33,000	948,200	.03480
30	20,500	55,000	5,000	10,000	900,200	.01111
31	22,200	70,500	11,000	31,500	850,700	.03703
32	7,000	81,300	6,000	29,700	759,900	.03908
33	10,000	55,000	2,000	30,000	649,900	.04616
34	8,000	88,100	6,000	24,000	572,900	.04189
35	1,000	50,000	5,000	25,000	462,800	.05402

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 33

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,414,700
Issues from 1900 to 1914, Inclusive $11,892,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	2,000	47,500	2,000	24,000	383,800	.06253
37	1,000	26,500	6,000	18,000	312,300	.05764
38	6,000	41,300	2,000	8,000	262,800	.03044
39	8,000	25,000		17,500	217,500	.08046
40		32,000	2,000	11,500	183,000	.06284
41	5,000	13,500		9,500	137,500	.06909
42		16,000	3,000	12,000	119,500	.10042
43	4,000	21,000		5,000	88,500	.05650
44	4,000	10,000		8,000	66,500	.12030
45	5,800	6,000		7,000	52,500	.13333
46		6,500	3,000		45,300	
47	3,000			2,000	35,800	.05587
48	1,000	10,000			36,800	
49		3,000		3,000	27,800	.10791
50	4,600		2,000	4,800	21,800	.22018
51				4,000	19,600	.20408
52	1,000				15,600	
53				3,600	16,600	.21687
54				1,000	13,000	.07692
55				2,000	12,000	.16667
56				2,000	10,000	.20000
57				1,000	8,000	.12500
58				7,000	7,000	1.00000
Totals	**4,414,700**	**9,682,500**	**5,634,300**	**960,800**	**103,280,200**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 34

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $4,367,900
Issues from 1900 to 1914, Inclusive $10,759,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	383,100	1,133,500	1,915,800	19,000	10,759,500	.00177
2	276,600	864,300	765,700	18,900	8,074,300	.00234
3	256,200	839,900	313,900	20,000	6,702,000	.00298
4	235,100	658,800	252,200	38,000	5,784,400	.00657
5	200,200	601,900	197,400	21,000	5,075,500	.00414
6	173,400	548,700	114,500	30,500	4,455,400	.00685
7	225,000	361,400	112,300	29,500	3,935,100	.00750
8	212,500	296,000	59,500	6,000	3,656,900	.00164
9	159,500	247,200	61,600	37,500	3,507,900	.01069
10	187,200	306,800	83,100	16,000	3,321,100	.00482
11	236,500	319,200	21,000	17,000	3,102,400	.00548
12	158,500	251,200	40,300	8,000	2,981,700	.00268
13	132,000	217,000	22,000	30,000	2,850,700	.01052
14	160,500	187,800	18,500	14,500	2,713,700	.00534
15	120,600	132,900	77,200	13,000	2,653,400	.00490
16	117,000	206,400	14,500	33,500	2,550,900	.01313
17	146,000	197,800	17,000	36,000	2,413,500	.01492
18	121,200	199,200	28,500	21,000	2,308,700	.00910
19	88,100	164,100	23,000	24,500	2,181,200	.01123
20	90,500	40,200	878,900	23,000	2,057,700	.01118
21	57,000	42,000	29,100	18,000	1,206,100	.01492
22	67,700	69,500	13,000	6,000	1,174,000	.00511
23	69,000	64,000	7,000	12,000	1,153,200	.01041
24	95,500	39,500	7,000	17,500	1,139,200	.01536
25	54,000	64,200	24,000	15,000	1,170,700	.01281
26	50,200	92,500	7,500	24,500	1,121,500	.02185
27	38,000	49,500	5,000	26,000	1,047,200	.02483
28	45,000	61,500	3,000	28,000	1,004,700	.02787
29	50,000	83,500	8,500	27,000	957,200	.02821
30	52,500	55,000	13,000	35,000	888,200	.03941
31	45,000	67,000	1,000	18,000	837,700	.02149
32	13,200	87,000	5,000	18,500	796,700	.02322
33	7,000	59,700	6,000	44,200	699,400	.06320
34	2,000	46,600	....	20,500	596,500	.03437
35	4,000	53,500	5,500	20,500	531,400	.03858

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 34

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,367,900
Issues from 1900 to 1914, Inclusive $10,759,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	1,000	33,000	5,500	23,000	455,900	.05045
37	2,000	40,700	8,000	15,500	395,400	.03920
38	. . .	42,000	2,000	26,000	338,200	.07688
39	2,000	50,500	. . .	18,000	268,200	.06711
40	2,400	23,000	. . .	9,500	201,700	.04710
41	. . .	30,000	2,000	2,000	171,600	.01166
42	2,000	14,000	2,000	10,000	137,600	.07267
43	7,200	19,500	. . .	4,000	113,600	.03521
44	10,000	33,000	. . .	7,400	97,300	.07605
45	1,000	21,500	. . .	10,000	66,900	.14948
46	6,000	9,000	. . .	2,000	36,400	.05495
47	. . .	3,200	. . .	4,000	31,400	.12739
48	. . .	. . .	. . .	7,000	24,200	.28926
49	. . .	1,000	. . .	. . .	17,200	
50	4,500	. . .	. . .	6,000	16,200	.37037
51	. . .	. . .	. . .	3,500	14,700	.23810
52	. . .	. . .	. . .	2,000	11,200	.17857
53	. . .	. . .	. . .	6,000	9,200	.65217
54	. . .	. . .	. . .	. . .	3,200	
55	. . .	. . .	2,000	1,200	3,200	.37500
Totals	4,367,900	9,024,700	5,158,000	944,700	97,823,000	

18

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 35

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,288,600
Issues from 1900 to 1914, Inclusive $10,707,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	403,400	1,101,800	1,892,300	31,500	10,707,200	.00294
2	279,900	882,100	643,900	30,000	8,085,000	.00371
3	240,900	838,600	386,000	24,300	6,808,900	.00357
4	214,000	696,900	189,500	17,900	5,800,900	.00309
5	203,800	548,900	242,000	16,500	5,110,600	.00323
6	221,000	564,000	149,400	27,000	4,507,000	.00599
7	191,100	345,400	113,900	11,000	3,987,600	.00276
8	157,600	301,400	50,000	29,000	3,708,400	.00782
9	166,000	289,900	61,700	12,500	3,485,600	.00359
10	203,700	344,700	89,500	20,700	3,287,500	.00630
11	185,300	272,600	39,000	20,500	3,036,300	.00675
12	152,500	194,000	28,500	21,200	2,889,500	.00734
13	147,000	196,800	28,600	26,000	2,798,800	.00929
14	137,000	186,500	25,000	30,000	2,693,900	.01114
15	157,000	148,900	72,400	25,000	2,589,400	.00965
16	132,500	277,600	37,000	14,000	2,500,100	.00560
17	142,500	201,600	22,000	20,500	2,304,000	.00890
18	119,500	154,200	44,000	32,500	2,202,400	.01476
19	105,500	131,500	22,000	19,500	2,091,200	.00932
20	107,500	34,500	973,700	23,000	2,023,700	.01137
21	45,000	39,700	19,200	18,000	1,100,000	.01636
22	70,000	34,200	8,900	21,000	1,068,100	.01966
23	87,800	38,500	12,000	12,000	1,074,000	.01117
24	62,000	47,000	3,000	11,000	1,099,300	.01001
25	56,500	74,700	12,500	30,000	1,100,300	.02727
26	56,000	59,800	8,000	29,500	1,039,600	.02838
27	46,500	51,500	2,000	22,000	998,300	.02204
28	61,000	57,000	15,000	25,000	969,300	.02579
29	41,000	71,500	8,000	22,000	933,300	.02357
30	27,500	56,500	2,000	34,000	872,800	.03896
31	33,000	67,000	6,000	56,500	807,800	.06994
32	5,000	66,500	5,000	49,500	711,300	.06959
33	6,000	50,500	1,000	43,000	595,800	.07223
34	[illegible]	51,000	3,000	18,000	506,800	.03552
35	1,000	51,000	3,000	29,000	434,800	.06670

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 35

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,288,600
Issues from 1900 to 1914, Inclusive $10,707,300

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	16,000	5,500	25,500	352,800	.07228
37	2,000	27,000	1,000	20,000	305,800	.06540
38	3,000	42,800	3,000	16,000	259,800	.06159
39	4,000	41,000	. . .	19,000	201,000	.09453
40	6,000	9,000	3,000	27,500	145,000	.18966
41	. . .	14,500	. . .	12,500	111,500	.11211
42	. . .	5,500	1,000	5,000	84,500	.05917
43	1,200	22,000	1,000	10,000	73,000	.13698
44	. . .	5,000	. . .	15,000	41,200	.36408
45	. . .	2,000	. . .	. . .	21,200	
46	2,000	6,000	. . .	1,000	19,200	.05208
47	. . .	. . .	. . .	3,000	14,200	.21127
48	2,400	. . .	. . .	5,000	11,200	.44643
49	. . .	. . .	. . .	. . .	8,600	
50	2,000	. . .	. . .	2,000	8,600	.23256
51	. . .	. . .	. . .	3,200	8,600	.37209
52	. . .	. . .	. . .	. . .	5,400	
53	. . .	. . .	. . .	1,000	5,400	.18519
54	. . .	. . .	. . .	1,400	4,400	.31818
55	. . .	1,000	. . .	. . .	3,000	
56	. . .	. . .	. . .	. . .	2,000	
57	. . .	. . .	. . .	. . .	2,000	
58	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	4,288,600	8,720,100	5,233,500	1,042,200	95,618,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 36

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,008,100
Issues from 1900 to 1914, Inclusive $9,659,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	392,500	977,300	1,619,000	29,000	9,659,000	.00300
2	327,700	831,300	598,800	18,500	7,426,200	.00249
3	265,800	804,200	341,500	29,500	6,305,300	.00468
4	176,700	589,200	232,500	18,500	5,395,900	.00343
5	191,400	534,800	158,000	24,500	4,732,400	.00518
6	219,200	403,400	162,800	18,500	4,206,500	.00440
7	228,800	411,000	106,300	17,000	3,841,000	.00443
8	178,500	221,600	97,500	21,200	3,535,500	.00600
9	131,500	258,900	75,400	14,500	3,373,700	.00430
10	145,000	271,400	73,700	10,000	3,156,400	.00317
11	117,000	253,200	33,100	21,000	2,946,300	.00713
12	153,500	200,900	24,000	26,500	2,756,000	.00962
13	161,000	210,200	22,500	9,000	2,658,100	.00339
14	148,000	149,500	16,000	19,000	2,577,400	.00737
15	151,100	142,800	94,700	17,000	2,540,900	.00669
16	135,500	257,000	27,500	10,500	2,437,500	.00431
17	95,500	218,900	24,500	13,000	2,278,000	.00571
18	91,500	195,700	24,500	29,000	2,117,100	.01370
19	71,000	96,500	19,000	30,000	1,959,400	.01531
20	85,000	52,400	820,100	30,500	1,884,900	.01618
21	49,500	43,000	41,500	36,000	1,066,900	.03374
22	62,500	49,000	6,000	14,500	995,900	.01456
23	29,000	59,000	22,000	15,500	988,900	.01567
24	40,200	17,000	13,000	19,000	921,400	.02062
25	51,200	42,500	8,000	22,000	912,600	.02411
26	46,500	38,500	6,000	20,000	891,300	.02244
27	58,000	59,500	6,000	26,000	873,300	.02977
28	51,000	83,000	2,000	21,500	839,800	.02560
29	42,000	51,500	3,500	44,000	784,300	.05610
30	37,500	81,500	9,000	31,000	727,300	.04262
31	24,500	61,000	1,000	23,000	643,300	.03575
32	14,000	40,500	7,000	29,500	582,800	.05062
33	4,000	50,500	8,000	13,000	519,800	.02501
34	4,000	26,500	7,000	41,500	452,300	.09175
35	. . .	29,000	2,000	25,500	381,300	.06688

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 36

Issues Prior to 1900 in Force on Anniversary in 1900 .... $4,008,100
Issues from 1900 to 1914, Inclusive $9,659,000

Insurance Year	Entered	Exited	Withdrawn	Died	Exposed to Risk	Rate of Mortality
36	5,000	30,500	1,000	35,500	324,800	.10930
37	2,000	32,500	2,000	15,500	262,800	.05898
38	5,000	13,000	2,000	37,500	214,800	.17458
39	4,000	21,300	4,000	6,000	167,300	.03586
40	2,000	20,700	1,000	13,000	140,100	.09279
41	1,000	13,500	. . .	10,000	108,000	.09259
42	. . .	6,000	1,000	6,000	85,500	.07018
43	1,000	15,500	. . .	4,000	72,500	.05517
44	2,000	6,500	. . .	4,000	54,000	.07407
45	1,400	17,000	1,000	4,500	45,500	.09890
46	2,000	3,000	. . .	1,000	24,400	.04098
47	2,000	4,000	. . .	3,000	23,400	.12821
48	. . .	2,000	. . .	6,000	18,400	.32609
49	. . .	. . .	. . .	6,000	10,400	.57692
50	. . .	. . .	. . .	. . .	4,400	
51	. . .	1,000	. . .	1,400	4,400	.31818
52	. . .	. . .	. . .	. . .	2,000	
53	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	4,008,100	7,997,600	4,725,400	944,100	88,933,400	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 37

Issues Prior to 1900 in Force on Anniversary in 1900 .... $3,836,800
Issues from 1900 to 1914, Inclusive $9,055,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	392,100	1,046,400	1,529,400	23,000	9,055,100	.00254
2	260,100	742,800	547,5[illegible]	43,000	6,843,400	.00628
3	188,800	751,400	236,300	13,700	[illegible],775,200	[illegible]
4	177,300	517,600	178,[illegible]	28,200	4,962,600	.00568
5	215,700	429,300	184,400	19,500	4,415,800	.00442
6	261,300	503,400	126,300	23,000	3,998,300	.00575
7	196,600	282,900	79,500	38,000	3,606,900	.01054
8	133,000	245,400	78,500	20,000	3,403,100	.00588
9	161,800	243,100	46,400	19,500	3,192,200	.00611
10	140,000	280,900	69,400	28,500	3,045,000	.00936
11	163,500	250,400	27,000	24,500	2,806,200	.00873
12	180,600	190,700	32,600	18,000	2,658,800	.00677
13	136,600	188,100	35,000	21,000	2,598,100	.00808
14	132,900	144,200	22,500	16,000	2,490,600	.00642
15	142,500	186,000	109,500	33,400	2,440,800	.01368
16	76,300	235,100	19,000	16,000	2,254,400	.00710
17	101,500	179,600	22,000	19,000	2,060,600	.00922
18	98,000	105,800	11,000	31,400	1,941,500	.01617
19	80,000	112,800	12,000	33,000	1,861,300	.01773
20	77,300	47,000	719,100	32,000	1,783,500	.01794
21	38,200	55,000	16,100	28,600	1,062,700	.02691
22	57,000	56,500	7,000	18,500	1,001,200	.01848
23	75,500	36,000	16,000	18,500	976,200	.01895
24	57,200	50,400	6,000	27,400	981,200	.02792
25	28,000	33,000	8,000	19,000	954,600	.01990
26	56,000	63,500	4,000	12,000	922,600	.01301
27	29,900	76,600	10,000	22,000	899,100	.02447
28	74,100	82,000	3,000	27,000	820,400	.03291
29	29,500	81,000	2,000	32,000	782,500	.04089
30	25,500	64,000	1,000	32,500	697,000	.04663
31	15,000	42,800	4,000	20,000	625,000	.03200
32	7,000	46,000	....	17,000	573,200	.02966
33	10,000	40,500	7,000	10,500	517,200	.02030
34	2,000	41,000	4,000	13,000	469,200	.02771
35	2,000	29,800	3,500	30,500	413,200	.07381

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 37

Issues Prior to 1900 in Force on Anniversary in 1900 .... $3,836,800
Issues from 1900 to 1914, Inclusive $9,055,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	1,000	20,700	2,000	34,500	351,400	.09818
37	1,000	36,500	. . .	6,500	295,200	.02202
38	2,000	40,000	1,000	18,500	253,200	.07306
39	. . .	29,200	. . .	15,000	195,700	.07665
40	2,000	15,000	3,000	4,000	151,500	.02640
41	. . .	27,000	. . .	16,900	131,500	.12852
42	. . .	11,000	. . .	1,000	87,600	.01142
43	. . .	33,100	2,000	7,000	75,600	.09259
44	. . .	10,000	1,000	. . .	33,500	
45	. . .	12,000	. . .	2,000	22,500	.08889
46	. . .	1,000	. . .	2,000	8,500	.23529
47	. . .	2,500	. . .	. . .	5,500	
48	4,000	1,000	. . .	. . .	3,000	
49	4,000	. . .	. . .	. . .	6,000	
50	. . .	. . .	. . .	4,000	10,000	.40000
51	. . .	. . .	. . .	4,000	6,000	.66667
52	. . .	. . .	. . .	1,000	2,000	.50000
53	. . .	. . .	. . .	. . .	1,000	
54	. . .	. . .	. . .	. . .	1,000	
55	. . .	1,000	. . .	. . .	1,000	
Totals	3,836,800	7,730,000	4,216,300	945,600	84,535,400	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 38

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $8,460,000
Issues from 1900 to 1914, Inclusive $8,017,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	279,800	921,400	1,402,200	14,500	8,017,200	.00181
2	254,900	602,900	475,900	18,000	5,958,900	.00302
3	260,100	615,300	197,400	16,700	5,117,000	.00326
4	177,400	470,200	201,000	5,000	4,547,700	.00110
5	203,500	439,900	153,300	20,000	4,048,900	.00494
6	146,100	294,900	110,200	26,200	3,639,200	.00720
7	150,600	265,300	81,500	25,600	3,354,000	.00763
8	161,000	246,000	63,500	18,700	3,132,200	.00597
9	121,000	252,600	38,500	12,000	2,965,000	.00405
10	139,900	260,000	88,600	71,900	2,782,900	.02584
11	179,100	245,100	138,000	21,000	2,502,300	.00839
12	124,000	138,400	22,000	15,000	2,277,300	.00659
13	109,500	154,400	35,500	4,000	2,225,900	.00180
14	112,500	129,300	24,600	18,000	2,141,500	.00841
15	109,500	129,100	83,000	15,000	2,082,100	.00720
16	84,000	176,400	16,400	54,000	1,964,500	.02749
17	89,500	168,300	13,500	25,500	1,801,700	.01415
18	103,500	162,800	14,000	29,000	1,688,900	.01722
19	70,000	109,100	33,400	13,000	1,581,600	.00822
20	70,000	42,500	587,400	27,000	1,496,100	.01805
21	47,000	30,900	7,000	7,000	909,200	.00770
22	63,000	31,700	16,000	9,000	911,300	.00988
23	49,000	27,000	10,000	18,000	917,600	.01962
24	68,000	38,000	4,000	17,000	911,600	.01865
25	41,000	49,400	1,500	25,000	920,600	.02716
26	34,500	90,200	11,000	25,500	885,700	.02879
27	66,000	42,200	4,000	38,800	793,500	.04890
28	25,400	51,000	10,000	36,500	774,500	.04713
29	34,000	79,000	. . .	54,500	702,400	.07759
30	29,000	38,500	3,000	36,000	602,900	.05971
31	15,500	41,500	2,000	19,500	554,400	.03517
32	8,500	32,500	1,000	25,000	506,900	.04932
33	7,000	37,000	8,000	11,500	456,900	.02517
34	7,000	33,000	3,000	8,500	407,400	.02086
35	1,000	37,000	6,000	32,000	369,900	.08651

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 38

Issues Prior to 1900 in Force on Anniversary in 1900. . . . .$3,460,000
Issues from 1900 to 1914, Inclusive. $8,017,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	18,500	. . .	21,500	295,900	.07266
37	. . .	26,500	3,500	27,000	255,900	.10551
38	. . .	24,000	. . .	11,000	198,900	.05530
39	3,000	17,000	2,000	9,000	163,900	.05491
40	. . .	17,000	1,000	11,000	138,900	.07919
41	. . .	12,500	2,000	8,000	109,900	.07279
42	2,000	21,000	. . .	14,000	87,400	.16018
43	. . .	7,500	. . .	5,400	54,400	.09926
44	6,000	7,000	2,000	6,500	41,500	.15663
45	2,000	7,000	5,000	2,000	32,000	.06250
46	. . .	5,000	. . .	3,000	20,000	.15000
47	. . .	. . .	. . .	. . .	12,000	
48	. . .	2,000	. . .	3,000	12,000	.25000
49	1,200	. . .	. . .	. . .	7,000	
50	2,000	1,000	. . .	. . .	8,200	
51	2,000	. . .	. . .	. . .	9,200	
52	. . .	. . .	. . .	. . .	11,200	
53	. . .	. . .	. . .	4,000	11,200	.35714
54	. . .	. . .	. . .	1,200	7,200	.16667
55	. . .	. . .	. . .	2,000	6,000	.33333
56	. . .	. . .	. . .	4,000	4,000	1.00000
Totals	3,460,000	6,648,800	3,881,900	946,500	75,431,400	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 39

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $3,449,800
ISSUES FROM 1900 TO 1914, INCLUSIVE $7,719,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	322,300	872,800	1,238,400	34,500	7,719,000	.00447
2	210,000	602,700	534,300	16,000	5,895,600	.00271
3	192,300	470,300	308,700	24,000	4,952,600	.00485
4	127,600	560,700	144,200	36,500	1,341,900	.00841
5	192,600	385,800	94,200	28,200	3,728,100	.00756
6	141,900	293,000	124,600	14,700	3,412,500	.00431
7	126,000	340,600	62,500	19,000	3,122,100	.00609
8	197,000	279,300	53,000	19,900	2,826,000	.00704
9	142,400	214,300	55,000	9,000	2,670,800	.00337
10	154,000	227,600	64,800	17,900	2,534,900	.00706
11	151,500	186,400	36,500	6,000	2,378,600	.00252
12	157,500	181,300	23,300	57,000	2,301,200	.02477
13	182,500	152,500	30,500	26,200	2,197,100	.01192
14	137,400	142,200	26,200	23,500	2,170,400	.01083
15	120,500	112,800	63,200	20,200	2,115,900	.00955
16	68,000	194,300	18,500	37,600	2,040,200	.01843
17	83,500	149,800	29,000	30,500	1,857,800	.01642
18	102,000	131,700	24,000	37,000	1,732,000	.02136
19	100,000	67,200	15,000	16,000	1,641,300	.00975
20	58,500	27,000	580,900	40,000	1,643,100	.02434
21	54,000	47,500	11,000	10,000	1,053,700	.00949
22	43,000	32,000	10,000	15,000	1,039,200	.01443
23	46,200	46,400	7,500	33,000	1,025,200	.03219
24	44,000	64,400	3,000	19,000	984,500	.01930
25	36,000	58,000	6,000	34,200	942,100	.03630
26	60,500	78,000	9,000	39,500	879,900	.04489
27	30,000	56,500	13,400	40,500	813,900	.04976
28	55,500	84,500	3,000	32,000	733,500	.04363
29	38,100	70,500	4,000	32,000	669,500	.04780
30	19,500	62,000	11,000	9,500	601,100	.01580
31	6,000	19,500	1,000	73,500	538,100	.13659
32	25,000	17,000	8,000	23,500	450,100	.05221
33	3,500	48,000	1,000	33,500	426,600	.07853
34	4,000	50,500	4,000	23,000	347,600	.06617
35	1,000	21,500	7,000	9,000	274,100	.03283

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 39

Issues Prior to 1900 in Force on Anniversary in 1900 .... $3,449,800
Issues from 1900 to 1914, Inclusive $7,719,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	....	35,000	1,000	26,000	237,600	.10943
37	1,000	12,000	....	17,500	175,600	.09966
38	....	13,000	....	17,500	146,100	.11978
39	7,000	18,000	....	2,000	115,600	.01730
40	2,000	8,000	....	17,500	102,600	.17057
41	1,000	7,000	....	11,000	79,100	.13906
42	1,000	7,000	....	4,000	62,100	.06441
43	....	10,000	1,000	4,800	52,100	.09213
44	....	5,000	....	1,100	36,300	.03030
45	4,000	....	....	9,000	30,200	.29801
46	....	1,000	1,000	3,000	25,200	.11905
47	....	11,000	....	6,000	20,200	.29703
48	....	....	....	1,000	3,200	.31250
49	....	1,200	....	....	2,200	
50	....	....	....	....	1,000	
51	....	....	....	....	1,000	
52	....	....	....	1,000	1,000	1.00000
Totals	3,449,800	6,477,800	3,628,700	1,062,300	73,151,300	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 40

Issues Prior to 1900 in Force on Anniversary in 1900 .... $3,439,500
Issues from 1900 to 1914, Inclusive $7,155,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	314,800	875,600	1,127,900	13,000	7,155,700	.00182
2	219,300	659,700	487,200	17,500	5,454,000	.00321
3	215,700	460,500	244,700	29,700	4,508,900	.00659
4	138,200	427,200	172,600	15,500	3,989,700	.00389
5	197,000	351,700	103,700	35,500	3,512,600	.01011
6	174,000	329,100	153,100	26,000	3,218,700	.00808
7	185,500	220,400	76,200	15,500	2,884,500	.00537
8	111,000	234,300	50,400	27,500	2,757,900	.00997
9	98,100	95,500	38,400	49,500	2,556,700	.01936
10	225,500	227,800	84,800	18,000	2,471,400	.00728
11	159,000	213,200	20,000	25,500	2,366,300	.01078
12	123,000	164,000	33,200	11,000	2,266,600	.00485
13	139,500	166,300	25,100	18,000	2,181,400	.00825
14	101,300	113,200	45,000	39,100	2,111,500	.01852
15	118,500	64,000	63,500	18,000	2,015,500	.00893
16	103,500	188,000	7,000	44,500	1,988,500	.02238
17	109,000	148,000	2,000	20,500	1,852,500	.01107
18	77,500	134,100	12,000	15,000	1,791,000	.00838
19	62,700	80,700	28,000	26,000	1,707,400	.01523
20	70,000	78,500	731,100	35,500	1,635,400	.02171
21	50,500	25,500	2,000	24,000	860,300	.02790
22	36,500	59,900	2,000	15,000	859,300	.01746
23	54,000	21,700	3,000	20,000	818,900	.02442
24	47,000	26,500	3,000	9,500	828,200	.01147
25	39,000	35,000	8,000	32,500	836,200	.03887
26	73,000	55,500	3,000	42,500	799,700	.05314
27	40,500	42,500	16,500	32,000	771,700	.04147
28	38,500	87,000	10,000	39,200	721,200	.05435
29	23,500	45,000	8,000	31,500	623,500	.05052
30	52,400	30,500	2,000	34,000	562,500	.06044
31	14,000	30,000	4,000	23,500	548,400	.04285
32	[illegible]	42,000	4,000	38,000	504,900	.07526
33	2,000	20,000	3,000	30,000	420,900	.07128
34	6,500	24,000	5,000	22,000	369,900	.05948
35	8,000	45,000	6,000	15,700	325,400	.04825

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 40

Issues Prior to 1900 in Force on Anniversary in 1900. . . . .$3,439,500
Issues from 1900 to 1914, Inclusive. $7,155,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	13,500	. . .	24,000	266,700	.08999
37	. . .	20,500	. . .	16,000	229,200	.06981
38	. . .	25,000	. . .	14,000	192,700	.07265
39	7,000	26,000	1,000	12,500	153,700	.08133
40	4,000	17,000	. . .	15,000	121,200	.12376
41	. . .	11,500	1,000	6,000	93,200	.06438
42	. . .	4,500	. . .	6,500	74,700	.08701
43	. . .	2,000	. . .	3,000	63,700	.04710
44	. . .	6,000	. . .	16,500	58,700	.28109
45	. . .	22,200	. . .	2,000	36,200	.05525
46	. . .	4,000	. . .	. . .	12,000	
47	. . .	. . .	. . .	. . .	8,000	
48	. . .	. . .	. . .	5,000	8,000	.62500
49	. . .	1,000	. . .	. . .	3,000	
50	. . .	1,000	. . .	. . .	2,000	
51	. . .	. . .	. . .	. . .	1,000	
52	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	3,439,500	5,976,100	3,587,400	1,031,700	69,602,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 41

Issues Prior to 1900 in Force on Anniversary in 1900 .... $2,987,000
Issues from 1900 to 1914, Inclusive $5,995,000

Issuance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	311,400	670,800	912,300	14,000	5,995,000	.00234
2	227,000	535,400	345,300	5,000	4,709,300	.00106
3	250,700	410,100	215,000	32,000	4,050,600	.00790
4	122,500	360,800	153,700	22,500	3,644,200	.00617
5	148,200	311,500	111,000	12,000	3,229,700	.00372
6	109,000	323,200	154,800	17,700	2,943,400	.00601
7	132,900	236,000	44,000	7,300	2,556,700	.00286
8	156,700	222,600	51,800	24,500	2,402,300	.01020
9	149,300	145,400	32,900	20,000	2,260,100	.00885
10	124,700	183,900	92,100	15,600	2,211,100	.00706
11	159,200	146,000	32,700	25,000	2,044,200	.01223
12	98,000	123,800	20,000	32,400	1,999,700	.01620
13	117,400	101,900	14,000	3,000	1,921,500	.00156
14	99,500	122,600	32,500	9,000	1,920,000	.00469
15	81,500	66,500	122,300	35,500	1,855,400	.01913
16	66,000	187,800	22,100	33,500	1,712,600	.01956
17	61,500	159,000	6,000	40,400	1,535,200	.02632
18	57,300	101,300	11,000	15,000	1,391,300	.01078
19	66,900	88,500	10,000	15,000	1,321,300	.01135
20	72,000	42,700	480,000	43,500	1,274,700	.03413
21	53,000	40,000	6,000	31,000	780,500	.03972
22	26,500	13,500	3,000	15,000	756,500	.01983
23	34,500	60,700	15,000	24,000	751,500	.03194
24	29,000	45,000	18,000	26,000	686,300	.03788
25	28,500	35,500	4,000	17,000	626,300	.02714
26	46,000	62,700	2,000	26,500	598,300	.04429
27	21,000	37,000	6,000	16,500	553,100	.02983
28	18,000	42,400	4,000	5,000	514,600	.00972
29	29,700	34,000	2,000	13,500	481,200	.02805
30	21,500	44,000	5,000	20,000	461,400	.04335
31	17,000	17,500	3,000	37,000	413,900	.08939
32	2,000	36,000	4,500	38,000	373,400	.10177
33	21,600	21,300	11,000	21,500	296,900	.07241
34	12,000	21,900	2,000	12,500	264,700	.04722
35	2,000	25,500		16,000	240,300	.06658

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 41

Issues Prior to 1900 in Force on Anniversary in 1900 .... $2,987,000
Issues from 1900 to 1914, Inclusive $3,005,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	18,000	9,000	8,000	200,800	.03984
37	6,000	7,500	. . .	13,000	165,800	.07841
38	1,000	19,000	1,000	11,300	151,300	.07469
39	. . .	9,000	2,000	6,000	121,000	.04959
40	. . .	4,000	. . .	11,000	104,000	.10577
41	2,000	17,000	. . .	12,000	89,000	.13483
42	. . .	3,500	. . .	2,000	62,000	.03226
43	. . .	2,000	. . .	2,000	56,500	.03540
44	. . .	7,500	. . .	2,000	52,500	.03810
45	. . .	6,000	. . .	10,000	43,000	.23256
46	. . .	3,000	. . .	22,000	27,000	.81481
47	2,000	. . .	. . .	. . .	2,000	
48	2,000	. . .	. . .	2,000	4,000	.50000
49	. . .	. . .	. . .	. . .	4,000	
50	. . .	. . .	. . .	2,000	4,000	.50000
51	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	2,987,000	5,173,300	2,961,000	847,700	59,866,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 42

Issues Prior to 1900 in Force on Anniversary in 1900 .... $2,702,000
Issues from 1900 to 1914, Inclusive $5,948,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	276,500	703,200	981,200	7,100	5,948,500	.00119
2	205,200	479,300	331,100	23,000	4,533,500	.00507
3	156,600	431,000	224,300	23,700	3,905,300	.00607
4	103,700	331,300	128,500	29,000	3,382,900	.00857
5	153,500	348,800	63,000	9,000	2,997,800	.00300
6	119,800	297,000	67,600	45,300	2,730,500	.01659
7	120,000	204,800	78,300	31,000	2,440,400	.01270
8	124,500	166,300	41,700	17,500	2,246,300	.00779
9	95,800	174,900	43,000	9,500	2,145,300	.00443
10	109,000	111,600	77,400	24,000	2,013,700	.01192
11	88,500	165,300	16,000	11,500	1,909,700	.00602
12	110,500	137,400	31,100	23,000	1,805,400	.01274
13	108,400	125,800	4,000	42,500	1,724,400	.02465
14	86,500	178,200	6,000	18,500	1,660,500	.01114
15	94,000	57,000	96,800	32,000	1,544,300	.02072
16	66,000	165,200	16,000	27,500	1,452,500	.01893
17	70,500	96,100	5,500	17,000	1,309,800	.01298
18	65,000	105,800	16,800	33,000	1,261,700	.02616
19	81,000	67,200	23,000	18,000	1,171,100	.01537
20	53,000	47,000	409,000	17,000	1,143,900	.01486
21	30,700	30,000	15,000	16,000	723,900	.02210
22	54,300	9,000	10,000	17,000	693,600	.02451
23	50,500	40,000	4,500	18,500	711,900	.02599
24	15,700	26,000	5,500	28,000	699,400	.04003
25	30,300	62,000	2,000	20,000	655,600	.03051
26	32,500	37,000	5,000	41,200	601,900	.06845
27	18,500	26,500	7,500	18,000	551,200	.03266
28	64,000	41,900	1,000	12,300	517,700	.02376
29	24,000	34,000	4,000	31,300	526,500	.05945
30	25,500	52,500	. . .	11,500	481,200	.02390
31	21,000	30,000	3,000	26,000	442,700	.05873
32	19,000	23,500	1,500	31,500	404,700	.07784
33	1,000	28,000	. . .	26,000	367,200	.07081
34	15,000	27,500	. . .	46,500	314,200	.14799
35	5,000	19,000	5,000	23,000	255,200	.09013

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 42

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $2,702,200
Issues from 1900 to 1914, Inclusive $5,948,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	9,200	3,000	23,000	213,200	.10788
37	. . .	20,000	5,000	43,000	178,000	.24157
38	. . .	16,000	1,500	17,000	110,000	.15455
39	2,000	4,000	. . .	11,500	75,500	.15232
40	. . .	3,000	. . .	13,500	62,000	.21774
41	. . .	5,500	. . .	5,000	45,500	.10989
42	1,200	7,000	. . .	7,000	35,000	.20000
43	. . .	5,000	. . .	5,000	22,200	.22523
44	. . .	1,000	. . .	6,000	12,200	.49180
45	. . .	2,000	. . .	1,000	5,200	.19231
46	. . .	. . .	. . .	1,200	2,200	.54545
47	. . .	. . .	. . .	. . .	1,000	
48	4,000	. . .	. . .	. . .	1,000	
49	. . .	1,000	. . .	. . .	5,000	
50	. . .	. . .	. . .	. . .	4,000	
51	. . .	. . .	. . .	4,000	4,000	1.00000
Totals	2,702,200	4,953,800	2,733,800	963,100	56,050,400	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 43

Issues Prior to 1900 in Force on Anniversary in 1900 .... $2,269,700
Issues from 1900 to 1914, Inclusive $5,120,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	242,200	631,700	835,100	17,000	5,120,900	.00332
2	222,700	367,400	350,300	6,000	3,879,300	.00155
3	164,200	471,000	133,300	24,000	3,378,300	.00710
4	100,000	238,300	108,000	25,100	2,914,200	.00861
5	82,100	294,300	94,100	14,000	2,642,800	.00530
6	121,500	285,100	88,300	29,500	2,322,500	.01270
7	107,500	195,800	39,000	13,500	2,041,100	.00661
8	84,900	146,600	42,500	12,500	1,900,300	.00658
9	75,000	125,900	53,300	14,000	1,783,600	.00785
10	112,500	144,500	72,600	11,500	1,665,400	.00691
11	76,000	119,500	18,200	28,000	1,549,300	.01807
12	83,000	87,700	38,100	16,500	1,459,600	.01130
13	57,500	116,700	21,000	35,000	1,400,300	.02499
14	94,500	53,300	11,000	29,000	1,285,100	.02257
15	78,000	56,800	84,500	30,000	1,286,300	.02332
16	33,000	150,200	21,000	14,000	1,193,000	.01174
17	36,000	128,500	14,000	20,000	1,040,800	.01922
18	54,400	77,500	18,000	24,000	914,300	.02625
19	48,500	44,000	7,200	34,500	849,200	.04063
20	38,000	9,700	273,500	15,500	812,000	.01909
21	61,000	29,000	7,500	13,000	551,300	.02358
22	26,000	36,000	3,700	17,500	562,800	.03109
23	31,000	21,700	3,000	9,500	531,600	.01787
24	40,000	38,000	...	25,000	528,400	.04731
25	22,500	56,000	7,000	21,000	505,400	.04155
26	37,000	27,000	8,000	13,500	443,900	.03041
27	27,000	32,500	4,500	22,000	432,400	.05088
28	50,700	16,500	5,000	27,500	400,400	.06868
29	29,000	17,000	4,000	38,000	402,100	.09450
30	9,000	30,500	1,000	21,000	372,100	.05644
31	10,000	8,500	1,000	31,700	328,600	.09647
32	7,000	8,500	3,000	14,000	297,400	.04707
33	5,000	19,400	1,000	25,000	278,900	.08964
34	...	19,000	1,000	19,000	238,500	.07966
35	...	15,000	...	28,000	199,500	.14035

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 43

Issues Prior to 1900 in Force on Anniversary in 1900 .... $2,269,700
Issues from 1900 to 1914, Inclusive $5,120,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	6,000	1,000	18,000	156,500	.11502
37	. . .	9,000	3,000	23,500	131,500	.17871
38	3,000	3,000	. . .	12,000	96,000	.12500
39	. . .	15,000	. . .	7,000	84,000	.08333
40	. . .	6,500	4,000	21,500	62,000	.34677
41	. . .	1,000	. . .	3,000	30,000	.10000
42	. . .	3,000	. . .	. . .	26,000	
43	. . .	7,000	. . .	2,000	23,000	.08696
44	. . .	5,000	. . .	1,000	14,000	.07143
45	. . .	. . .	. . .	4,000	8,000	.50000
46	. . .	3,000	. . .	. . .	4,000	
47	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	2,269,700	4,177,600	2,380,700	832,300	46,147,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 44

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $1,917,900
ISSUES FROM 1900 TO 1914, INCLUSIVE $4,892,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	218,800	425,700	802,400	21,000	4,892,000	.00429
2	140,900	371,800	228,400	20,000	3,861,700	.00518
3	77,300	445,700	164,400	18,000	3,382,400	.00532
4	114,100	405,300	103,900	14,000	2,831,600	.00494
5	99,500	295,200	55,000	9,000	2,422,500	.00372
6	74,200	205,700	55,200	25,700	2,162,800	.01188
7	92,000	185,400	61,900	15,000	1,950,400	.00769
8	134,500	142,300	15,500	8,000	1,780,100	.00449
9	71,000	140,100	36,500	7,000	1,748,800	.00400
10	105,100	178,600	35,600	4,000	1,636,200	.00244
11	72,500	146,900	20,400	9,000	1,523,100	.00591
12	87,500	103,800	9,000	25,000	1,419,300	.01761
13	45,000	99,500	12,500	15,700	1,369,000	.01147
14	83,500	140,000	28,000	13,000	1,286,300	.01011
15	58,000	30,000	88,900	13,000	1,188,800	.01094
16	48,500	98,500	6,000	29,500	1,114,900	.02646
17	52,500	74,900	6,000	18,000	1,029,400	.01749
18	50,500	50,600	16,000	20,000	983,000	.02035
19	61,000	92,600	18,500	8,700	946,900	.00919
20	16,000	47,500	246,500	36,000	888,100	.04054
21	43,000	35,000	10,000	27,500	574,100	.04790
22	19,000	22,000	5,000	4,500	544,600	.00826
23	18,000	52,000	3,000	28,500	532,100	.05356
24	23,500	21,500	5,000	24,500	466,600	.05251
25	28,000	22,500	3,600	23,500	439,100	.05352
26	9,000	24,500	4,000	53,000	417,500	.12695
27	42,000	20,000	. . .	10,000	345,000	.02899
28	7,000	18,000	. . .	19,000	357,000	.05322
29	13,000	38,000	2,200	24,000	327,000	.07339
30	5,000	14,000	3,000	19,500	275,800	.07070
31	3,000	23,500	3,000	31,000	244,300	.12689
32	2,000	10,800	. . .	13,500	189,800	.07113
33	. . .	17,500	1,000	17,000	167,500	.10149
34	. . .	23,000	3,000	16,000	132,000	.12121
35	2,000	6,000	. . .	14,000	90,000	.15556

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 44

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $1,917,900
ISSUES FROM 1900 TO 1914, INCLUSIVE $4,892,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	7,000	. . .	12,000	72,000	.16667
37	. . .	5,000	. . .	4,000	53,000	.07547
38	. . .	6,000	. . .	7,000	44,000	.15909
39	1,000	1,000	. . .	6,000	31,000	.19355
40	. . .	. . .	1,000	3,000	25,000	.12000
41	. . .	. . .	. . .	8,000	21,000	.38095
42	. . .	11,000	. . .	. . .	13,000	
43	. . .	2,000	. . .	. . .	2,000	
Totals	1,917,900	4,060,400	2,054,400	695,100	43,780,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 45

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $1,820,600

Issues from 1900 to 1914, Inclusive $4,207,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	150,700	403,800	639,300	6,000	4,207,000	.00143
2	135,500	336,100	266,900	26,000	3,308,600	.00786
3	106,400	206,000	174,200	54,200	2,815,100	.01925
4	67,800	298,900	111,500	2,000	2,487,100	.00080
5	70,600	267,700	62,700	8,300	2,142,100	.00387
6	79,400	206,900	36,000	11,000	1,874,000	.00587
7	88,000	159,000	29,500	13,000	1,699,500	.00765
8	59,000	70,500	26,100	11,000	1,586,000	.00694
9	85,500	82,900	12,800	18,000	1,537,400	.01171
10	67,500	195,000	38,100	32,000	1,509,200	.02120
11	94,000	112,700	10,500	11,000	1,311,600	.00839
12	67,500	112,300	15,000	30,000	1,271,400	.02360
13	59,000	56,500	11,000	18,000	1,181,600	.01523
14	57,000	102,700	17,000	21,000	1,155,100	.01818
15	45,700	85,500	122,200	12,500	1,071,400	.01167
16	61,000	79,800	22,000	44,000	896,900	.04906
17	39,500	55,000	1,000	8,900	812,100	.01096
18	48,000	58,900	3,000	17,500	786,700	.02224
19	46,500	46,500	2,000	29,000	755,300	.03840
20	42,300	26,700	213,700	14,000	724,300	.01933
21	47,000	12,900	8,000	18,500	512,200	.03612
22	22,000	29,000	2,000	20,500	519,800	.03944
23	56,700	12,000	3,000	29,500	490,300	.06017
24	29,500	28,500	. . .	28,000	502,500	.05572
25	25,500	25,500	12,000	20,000	475,500	.04206
26	11,000	41,500	11,700	10,000	443,500	.02255
27	12,500	28,000	1,000	12,000	391,300	.03067
28	22,500	18,500	. . .	22,000	362,800	.06064
29	33,000	21,000	1,000	58,000	344,800	.16821
30	35,500	10,500	11,000	14,000	297,800	.04701
31	32,000	32,500	. . .	21,000	297,800	.07052
32	4,000	14,000	. . .	32,300	276,300	.11690
33	. . .	7,000	. . .	32,500	234,000	.13889
34	11,000	10,000	. . .	19,000	194,500	.09769
35	1,000	26,500	. . .	7,500	176,500	.04249

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 45

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 ....$1,820,000
ISSUES FROM 1900 TO 1914, INCLUSIVE $4,807,000

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DIED	EXPOSED TO RISK	RATE OF MORTALITY
36	6,500	12,000	3,000	4,500	143,500	.03136
37	. . .	9,000	2,000	14,500	130,500	.11111
38	. . .	18,000	1,000	18,500	105,000	.17619
39	. . .	2,000	. . .	8,000	67,500	.11852
40	. . .	3,000	1,000	15,000	57,500	.26087
41	. . .	. . .	. . .	2,000	38,500	.05195
42	. . .	3,000	. . .	9,500	36,500	.26027
43	. . .	5,000	. . .	15,000	24,000	.62500
44	. . .	3,000	. . .	. . .	4,000	
45	. . .	. . .	. . .	. . .	1,000	
46	. . .	. . .	. . .	. . .	1,000	
47	. . .	. . .	. . .	. . .	1,000	
48	. . .	. . .	. . .	. . .	1,000	
49	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	1,820,600	3,335,800	1,871,600	820,200	39,264,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 46

Issues Prior to 1900 in Force on Anniversary in 1900. .... $1,658,100
Issues from 1900 to 1914, Inclusive. $3,540,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	174,100	324,200	658,300	32,000	3,540,100	.00904
2	143,900	248,900	187,800	29,000	2,699,200	.01074
3	162,000	230,200	90,800	30,400	2,377,400	.01279
4	87,500	222,400	55,800	9,000	2,188,000	.00411
5	81,500	278,000	58,500	24,000	1,988,300	.01207
6	50,700	141,000	63,000	9,300	1,708,700	.00544
7	65,500	139,800	18,200	26,600	1,546,100	.01720
8	95,000	130,500	24,000	16,000	1,427,000	.01121
9	61,500	72,700	34,500	25,500	1,351,500	.01887
10	54,000	112,000	49,500	24,500	1,280,300	.01914
11	61,000	140,700	5,500	8,000	1,148,300	.00697
12	69,000	71,800	25,000	14,000	1,055,100	.01327
13	74,000	63,000	4,000	16,000	1,013,300	.01579
14	61,500	37,100	11,000	17,000	1,004,300	.01693
15	42,500	31,200	93,500	20,000	1,000,700	.01999
16	25,200	77,000	17,000	26,000	898,500	.02894
17	33,500	83,900	10,000	32,000	803,700	.03982
18	36,000	84,900	5,000	49,000	711,300	.06889
19	61,000	48,000	19,000	12,000	608,400	.01972
20	26,500	26,500	145,700	12,000	590,400	.02032
21	28,000	9,000	2,000	35,500	432,700	.08204
22	15,500	28,000	12,000	21,500	414,200	.05191
23	8,000	21,000	2,500	16,000	368,200	.04345
24	23,200	16,000	. . .	21,000	336,700	.06237
25	15,000	12,000	1,000	25,500	322,900	.07897
26	5,000	13,000	. . .	8,000	299,400	.02672
27	17,000	15,500	7,000	25,700	283,400	.09068
28	16,000	15,500	. . .	24,000	252,200	.09516
29	21,000	24,000	. . .	18,000	228,700	.07871
30	15,000	4,000	4,000	14,000	207,700	.06740
31	16,000	8,000	1,500	22,000	200,700	.10962
32	2,000	11,000	. . .	12,000	185,200	.06479
33	2,000	8,000	. . .	22,000	164,200	.13398
34	1,500	14,000	3,200	11,000	136,200	.08076
35	1,000	13,500	1,000	7,500	104,500	.07177

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 46

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $1,658,100
Issues from 1900 to 1914, Inclusive $3,540,100

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	3,000	18,000	. . .	9,000	83,500	.10778
37	. . .	3,500	3,000	6,000	59,500	.10084
38	2,000	1,500	. . .	2,000	47,000	.04255
39	. . .	3,000	1,000	5,500	45,500	.12088
40	1,000	. . .	. . .	16,000	31,000	.51613
41	. . .	. . .	1,000	3,000	16,000	.18750
42	. . .	. . .	. . .	2,000	12,000	.16667
43	. . .	. . .	. . .	5,000	10,000	.50000
44	. . .	1,000	. . .	. . .	5,000	
45	. . .	. . .	. . .	3,000	4,000	.75000
46	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	1,658,100	2,808,300	1,620,800	769,100	33,192,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 47

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,557,800
Issues from 1900 to 1914, Inclusive $3,282,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	151,400	392,400	495,800	62,000	3,282,500	.01889
2	115,500	244,200	237,000	21,100	2,483,700	.00850
3	104,500	212,600	67,800	23,400	2,096,900	.01116
4	43,000	154,900	44,000	9,000	1,897,600	.00474
5	67,000	139,200	51,300	36,000	1,732,700	.02078
6	60,000	165,500	39,000	18,000	1,573,200	.01144
7	80,500	125,100	39,500	15,000	1,410,700	.01063
8	67,000	119,200	18,500	25,000	1,311,600	.01906
9	77,500	138,500	15,000	24,500	1,215,900	.02015
10	61,000	101,200	54,700	10,500	1,115,400	.00941
11	65,000	57,000	13,000	8,000	1,010,000	.00792
12	52,000	78,300	16,000	18,000	997,000	.01805
13	84,500	83,400	18,500	12,200	936,700	.01302
14	66,400	30,800	2,000	28,500	907,100	.03142
15	105,500	28,100	75,900	47,900	912,200	.05251
16	65,000	83,000	3,000	10,000	865,800	.01155
17	33,500	58,600	22,000	21,000	834,800	.02516
18	41,500	72,300	13,000	21,000	766,700	.02739
19	35,000	20,000	....	19,000	701,900	.02707
20	30,500	21,000	110,000	26,500	697,900	.03797
21	17,000	25,500	6,000	24,000	570,900	.04204
22	5,000	22,000	4,000	35,400	532,400	.06649
23	12,000	40,000	3,000	19,500	476,000	.04097
24	33,500	29,500	1,000	25,000	425,500	.05875
25	23,000	22,500	2,000	35,000	403,500	.08674
26	14,500	26,000	6,000	24,000	367,000	.06540
27	5,500	19,000	2,000	34,500	325,500	.10599
28	12,000	19,500	1,000	8,000	275,500	.02904
29	11,000	37,000	....	30,500	259,000	.11776
30	5,000	38,500	....	25,000	202,500	.12346
31	4,000	19,000	4,000	13,000	144,000	.09028
32	7,000	2,000	2,000	4,500	112,000	.04018
33	1,000	15,500	....	14,500	110,500	.13122
34	1,000	2,000	1,000	7,000	81,500	.08589
35	....	3,000	1,000	4,000	72,500	.05517

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 47

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,557,800
Issues from 1900 to 1914, Inclusive $2,292,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	1,000	. . .	9,000	64,500	.13953
37	. . .	2,000	. . .	24,000	54,600	.44037
38	. . .	3,000	. . .	9,000	28,500	.31579
39	. . .	4,500	. . .	3,000	16,500	.18182
40	. . .	. . .	. . .	2,000	9,000	.22222
41	. . .	1,000	. . .	2,000	7,000	.28571
42	. . .	. . .	. . .	1,000	4,000	.25000
43	. . .	. . .	. . .	. . .	3,000	
44	. . .	1,000	. . .	2,000	3,000	.66667
Totals	1,557,800	2,658,800	1,369,000	812,500	31,298,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 48

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $1,228,300
Issues from 1900 to 1914, Inclusive $2,815,600

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	95,800	279,500	523,600	11,000	2,815,600	.00391
2	92,300	201,400	117,900	6,000	2,097,300	.00286
3	46,600	217,900	105,300	12,000	1,864,300	.00644
4	49,000	172,500	45,400	12,000	1,575,700	.00762
5	47,800	146,500	54,900	3,000	1,394,800	.00215
6	77,500	126,800	24,400	5,000	1,238,200	.00404
7	36,000	80,700	26,700	3,500	1,159,500	.00302
8	51,000	93,800	22,300	11,500	1,084,600	.01060
9	47,000	77,900	17,000	40,000	1,008,000	.03968
10	52,000	74,400	27,000	21,500	920,100	.02337
11	57,500	114,700	4,000	82,000	849,200	.09656
12	49,000	48,800	9,000	15,800	706,000	.02238
13	52,500	31,500	5,000	16,500	681,400	.02421
14	61,500	60,000	8,000	19,500	680,900	.02864
15	73,000	11,200	87,600	11,500	654,900	.01756
16	41,000	36,400	8,000	9,000	617,600	.01457
17	49,000	47,800	1,000	19,000	605,200	.03139
18	38,000	28,900	2,500	35,000	586,400	.05969
19	33,500	28,500	3,000	14,000	558,000	.02509
20	46,000	12,000	75,500	16,000	546,000	.02930
21	19,000	23,000	8,000	21,000	488,500	.04299
22	30,000	14,000	4,000	18,000	455,500	.03952
23	9,000	11,000	. . .	32,500	449,500	.07230
24	13,000	21,000	2,500	25,500	415,000	.06145
25	14,000	21,000	7,000	40,000	379,000	.10554
26	3,000	34,000	. . .	12,000	325,000	.03692
27	9,500	24,000	6,000	16,000	282,000	.05674
28	13,000	12,000	. . .	6,000	245,500	.02444
29	9,000	23,500	3,000	18,000	240,500	.07484
30	6,800	36,000	. . .	16,000	205,000	.07805
31	1,000	16,000	1,000	19,800	159,800	.12390
32	2,000	5,000	6,000	7,000	124,000	.05645
33	1,000	25,000	. . .	10,500	108,000	.09722
34	. . .	9,500	. . .	6,000	73,500	.08163
35	. . .	2,000	. . .	27,000	58,000	.46551

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 48

Issues Prior to 1900 in Force on Anniversary in 1900. . . . .$1,228,300
Issues from 1900 to 1914, Inclusive. $2,815,600

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	2,000	1,000	. . . .	1,000	29,000	.03448
37	. . . .	1,000	. . . .	10,000	29,000	.34483
38	. . . .	1,000	. . . .	8,000	18,000	.44444
39	. . . .	1,000	. . . .	3,000	9,000	.33333
40	. . . .	. . . .	. . . .	1,000	5,000	.20000
41	. . . .	. . . .	. . . .	1,000	4,000	.25000
42	. . . .	. . . .	. . . .	3,000	3,000	1.00000
Totals	1,228,300	2,172,200	1,205,600	666,100	25,749,500	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 49

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,147,000
Issues from 1900 to 1914, Inclusive $2,160,700

Insurance Year	Entered	Existing	Withdrawn	Died	Exposed to Risk	Rate of Mortality
1	161,300	250,000	305,900	14,000	2,160,700	.00648
2	124,600	238,100	86,500	15,000	1,752,100	.00856
3	53,500	141,200	29,500	4,000	1,537,100	.00260
4	32,000	106,400	57,400	32,000	1,405,900	.02276
5	38,100	96,500	50,500	20,000	1,242,100	.01610
6	37,900	98,500	38,800	21,500	1,113,200	.01931
7	48,000	96,600	41,400	22,400	992,300	.02257
8	32,000	62,200	21,500	9,700	879,900	.01102
9	35,500	73,000	10,600	4,000	818,500	.00489
10	54,400	124,900	28,500	5,500	766,400	.00718
11	32,000	77,000	11,500	13,000	661,900	.01964
12	47,000	19,000	1,000	7,000	592,400	.01182
13	24,500	36,000	9,500	10,000	612,400	.01633
14	64,500	40,000	10,000	10,400	581,400	.01789
15	44,000	5,000	64,600	6,000	585,500	.01025
16	17,000	73,900	14,000	22,000	553,900	.03972
17	64,500	25,200	....	26,500	461,000	.05748
18	24,500	17,000	....	31,000	473,800	.06543
19	32,500	13,000	10,000	30,000	450,300	.06662
20	41,800	12,000	46,400	15,500	429,800	.03606
21	22,000	14,000	2,000	21,000	397,700	.05280
22	31,000	27,000	10,100	28,500	382,700	.07447
23	13,000	11,000	....	19,000	348,100	.05458
24	7,000	22,500	2,000	8,000	331,100	.02416
25	15,000	24,900	1,000	10,000	305,600	.03272
26	8,000	16,000	2,000	34,500	284,700	.12118
27	5,500	14,000	4,000	5,000	240,200	.02082
28	3,000	15,500	....	1,000	222,700	.00449
29	9,000	37,500	....	11,000	209,200	.05258
30	6,000	9,500	1,200	14,000	169,700	.08250
31	11,000	3,000	1,000	29,500	151,000	.19536
32	2,500	8,000	....	19,000	128,500	.14786
33	5,000	12,000	....	14,500	104,000	.13942
34	....	12,000	1,000	23,000	82,500	.27879
35	....	1,000	1,000	8,000	46,500	.17204

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 49

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $1,147,600
ISSUES FROM 1900 TO 1914, INCLUSIVE $2,160,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	1,000	. . .	2,000	36,500	.05479
37	. . .	. . .	. . .	10,500	33,500	.31343
38	. . .	. . .	1,000	10,500	23,000	.45652
39	. . .	. . .	. . .	5,500	11,500	.47826
40	. . .	. . .	. . .	4,000	6,000	.66667
41	. . .	. . .	. . .	1,000	2,000	.50000
42	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	**1,147,600**	**1,834,400**	**873,900**	**600,000**	**21,588,300**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 50

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $1,202,100
ISSUES FROM 1900 TO 1914, INCLUSIVE $2,190,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	82,800	181,400	304,200	10,800	2,190,700	.00493
2	47,500	167,500	197,700	11,600	1,777,100	.00653
3	101,100	156,900	84,200	10,000	1,447,800	.00691
4	35,500	110,900	37,200	23,000	1,297,800	.01772
5	75,900	97,500	59,500	16,000	1,162,200	.01377
6	47,500	110,000	49,000	9,000	1,065,100	.00845
7	33,000	74,000	16,500	11,500	944,600	.01217
8	67,400	87,100	13,500	3,000	875,600	.00343
9	57,000	82,300	22,400	6,000	839,400	.00715
10	55,500	53,700	29,000	14,800	795,700	.01860
11	80,000	98,500	21,000	8,100	753,700	.01075
12	81,300	45,000	24,000	13,000	706,100	.01841
13	46,500	21,500	35,000	34,100	705,400	.04834
14	66,600	38,200	19,200	18,000	661,300	.02722
15	32,000	34,900	84,500	11,000	652,500	.01686
16	26,000	22,500	2,000	37,000	554,100	.06677
17	45,500	16,500	4,500	11,000	518,600	.02121
18	31,500	44,100	5,000	18,000	532,100	.03383
19	14,000	10,500	11,000	25,500	496,500	.05136
20	21,000	34,700	75,400	12,100	463,500	.02611
21	18,500	23,000	. . .	25,000	362,300	.06900
22	85,000	12,000	. . .	19,000	327,300	.05796
23	4,000	19,000	. . .	20,500	331,800	.06178
24	11,000	9,000	. . .	43,000	296,300	.14512
25	20,000	27,000	. . .	3,500	255,300	.01371
26	17,000	25,000	. . .	20,300	244,800	.08292
27	13,000	39,500	3,000	8,000	216,500	.03695
28	1,000	18,500	1,000	14,000	179,000	.07821
29	10,000	1,000	. . .	13,000	146,500	.08874
30	10,000	11,000	. . .	10,000	142,500	.07018
31	7,000	4,000	. . .	7,000	131,500	.05323
32	2,000	13,000	. . .	21,000	127,500	.16471
33	1,000	6,000	. . .	10,000	95,500	.10471
34	. . .	1,000	. . .	5,000	80,500	.06211
35	. . .	2,000	. . .	16,500	74,500	.22148

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 50

Issues Prior to 1900 in Force on Anniversary in 1900. . . . .$1,202,100
Issues from 1900 to 1914, Inclusive. $2,180,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	3,000	. . .	12,500	56,000	.22321
37	. . .	6,000	. . .	2,000	40,500	.04938
38	. . .	. . .	. . .	6,000	32,500	.18462
39	. . .	3,500	. . .	12,000	26,500	.45283
40	. . .	2,000	. . .	1,000	11,000	.09091
41	. . .	. . .	. . .	. . .	8,000	
42	. . .	. . .	. . .	4,000	8,000	.50000
43	. . .	. . .	. . .	. . .	4,000	
44	. . .	. . .	. . .	. . .	4,000	
45	. . .	. . .	. . .	4,000	4,000	1.00000
Totals	1,202,100	1,713,200	1,098,800	580,800	21,646,600	

21

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 51

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $896,000
Issues from 1900 to 1914, Inclusive $1,650,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	105,500	137,500	249,700	9,000	1,650,700	.00545
2	87,500	207,600	94,100	3,000	1,360,000	.00221
3	18,000	60,500	54,000	70,200	1,142,800	.06143
4	17,000	96,900	31,000	4,000	976,100	.00410
5	37,500	109,400	42,000	10,300	861,200	.01196
6	29,500	93,700	14,100	3,000	737,000	.00407
7	44,900	60,500	11,500	17,000	655,700	.02593
8	23,500	29,800	22,800	7,000	611,600	.01145
9	13,000	55,500	23,000	4,500	575,500	.00782
10	51,500	31,500	10,200	2,000	505,500	.00396
11	32,000	38,000	8,000	11,000	513,300	.02143
12	31,100	51,200	2,200	9,000	488,300	.01843
13	25,000	26,500	2,000	15,500	457,000	.03392
14	60,000	65,900	13,000	8,000	438,000	.01826
15	39,500	13,200	45,000	26,500	411,100	.06446
16	33,000	22,800	5,000	21,600	365,900	.05903
17	37,000	27,000	3,000	17,000	349,500	.04864
18	15,000	5,000	1,000	16,500	339,500	.04860
19	25,500	6,000	2,000	24,000	332,000	.07229
20	14,000	15,000	22,400	18,000	325,500	.05530
21	20,000	4,500	9,000	24,000	284,100	.08448
22	58,000	16,500	11,000	13,000	266,600	.04876
23	6,000	9,500	1,000	26,000	284,100	.09152
24	11,000	2,000	...	17,500	253,600	.06901
25	3,000	11,000	...	17,000	245,100	.06936
26	32,000	19,000	...	5,600	220,100	.02544
27	3,000	7,000	...	15,000	227,500	.06593
28	11,000	11,000	...	22,000	208,500	.10552
29	4,000	6,000	1,000	29,000	186,500	.15550
30	6,000	9,000	...	3,000	154,500	.01942
31	...	3,000	5,000	10,000	148,500	.06734
32	2,000	5,000	...	4,000	130,500	.03065
33	...	10,000	...	14,000	123,500	.11336
34	...	1,000	...	23,500	99,500	.23618
35	...	10,000	...	9,000	75,000	.12000

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 51

Issues Prior to 1900 in Force on Anniversary in 1900 ....$896,000
Issues from 1900 to 1914, Inclusive.......... . ...$1,080,700

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	....	1,000	....	3,000	56,000	.05357
37	....	40,000	....	1,000	52,000	.01923
38	....	1,000	....	6,000	11,000	.54545
39	....	....	....	1,000	4,000	.25000
40	....	1,000	....	....	3,000	
41	....	....	....	....	2,000	
42	....	....	....	....	2,000	
43	....	....	....	2,000	2,000	1.00000
Totals	896,000	1,321,000	683,000	542,700	16,135,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 52

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $761,100
Issues from 1900 to 1914, Inclusive. $1,372,100

Insurance Year	Entered	Existing	Withdrawn	Died	Exposed to Risk	Rate of Mortality
1	34,200	185,400	223,900	22,000	1,372,100	.01603
2	55,500	127,600	90,800	10,500	975,000	.01077
3	19,000	101,500	41,500	7,000	801,600	.00873
4	46,400	70,200	35,100	2,000	670,600	.00298
5	62,600	49,200	36,000	23,000	609,700	.03772
6	33,000	59,800	6,100	14,200	564,100	.02517
7	59,000	56,400	8,000	13,300	517,000	.02573
8	23,000	30,000	8,500	4,900	498,300	.00983
9	41,000	25,500	15,200	5,000	477,900	.01046
10	22,700	37,700	8,500	10,000	473,200	.02113
11	43,000	41,600	10,800	9,900	439,700	.02252
12	46,700	27,000	12,000	18,000	420,400	.04282
13	9,000	12,000	1,000	19,000	410,100	.04633
14	24,000	5,000	16,000	9,000	387,100	.02325
15	25,000	9,200	22,000	20,000	381,100	.05248
16	23,500	15,000	7,000	20,000	354,900	.05635
17	20,000	17,000	5,000	9,000	336,400	.02675
18	21,000	6,000	5,000	8,000	325,400	.02459
19	29,000	19,400	1,000	18,000	327,400	.05498
20	45,000	39,600	20,000	9,000	318,000	.02830
21	9,000	13,000	4,000	18,500	294,400	.06284
22	17,000	14,000	5,000	13,000	267,900	.04853
23	6,000	11,500	. . .	37,000	252,900	.14630
24	2,000	24,000	1,000	8,000	210,400	.03802
25	2,000	10,700	1,000	12,000	179,400	.06689
26	5,000	14,000	1,500	10,500	157,700	.06658
27	1,000	7,200	. . .	22,000	136,700	.16094
28	8,000	. . .	. . .	22,000	108,500	.20276
29	17,500	8,000	. . .	6,000	94,500	.06349
30	. . .	1,000	. . .	5,500	98,000	.05612
31	10,000	. . .	. . .	9,000	91,500	.09836
32	1,000	. . .	. . .	29,000	92,500	.31351
33	. . .	. . .	1,000	18,000	64,500	.27907
34	. . .	. . .	. . .	10,000	45,500	.21978
35	. . .	. . .	4,000	1,000	35,500	.02817

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 52

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $761,100
ISSUES FROM 1900 TO 1914, INCLUSIVE.. $1,272,100

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DEAD	EXPOSED TO RISK	RATE OF MORTALITY
36	. . .	. . .	. . .	3,500	30,500	.11475
37	. . .	. . .	. . .	10,000	27,000	.37037
38	. . .	1,000	. . .	. . .	17,000	
39	. . .	. . .	. . .	15,000	16,000	.93750
40	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	761,100	1,039,500	590,900	502,800	12,881,400	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 53

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $648,000
ISSUES FROM 1900 TO 1914, INCLUSIVE $1,355,800

Insurance Year	Entered	Exiting	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	44,600	121,400	254,200	4,000	1,355,800	.00295
2	39,800	104,900	62,000	6,000	1,020,800	.00588
3	39,000	54,300	58,800	3,000	887,700	.00338
4	66,700	106,900	23,000	5,000	810,600	.00617
5	44,500	67,000	18,600	7,000	742,400	.00943
6	38,000	52,400	109,000	1,000	694,300	.00144
7	48,700	39,400	43,800	3,000	569,900	.00526
8	32,500	26,000	35,800	8,000	532,400	.01503
9	30,000	23,000	19,000	9,000	495,100	.01818
10	25,500	28,000	36,600	7,000	474,100	.01476
11	13,000	27,000	1,000	8,000	428,000	.01869
12	26,000	13,000	. . . .	12,000	405,000	.02963
13	30,000	30,600	1,400	16,000	406,000	.03941
14	31,000	38,000	5,000	23,000	388,000	.05928
15	26,500	6,000	31,500	11,500	353,000	.03258
16	15,000	10,500	. . . .	12,000	330,500	.03631
17	32,500	27,000	. . . .	26,000	323,000	.08050
18	11,000	12,000	2,000	12,500	302,500	.04132
19	3,000	21,300	. . . .	9,000	287,000	.03136
20	20,500	13,500	14,000	9,000	259,700	.03466
21	4,000	17,000	. . . .	35,200	243,700	.14444
22	1,000	10,000	5,000	28,500	195,500	.14578
23	2,000	28,000	3,000	8,000	153,000	.05229
24	6,000	11,000	2,000	4,000	116,000	.03448
25	1,200	3,500	1,000	25,500	105,000	.24286
26	7,000	1,000	. . . .	7,000	76,200	.09186
27	1,000	5,000	. . . .	12,000	75,200	.15957
28	2,000	5,000	. . . .	10,000	59,200	.16892
29	2,000	4,000	. . . .	5,000	46,200	.10823
30	4,000	4,000	. . . .	. . . .	39,200	
31	. . . .	. . . .	1,000	5,200	39,200	.13265
32	. . . .	9,500	. . . .	1,000	33,000	.03030
33	. . . .	2,000	. . . .	. . . .	22,500	
34	. . . .	. . . .	1,000	2,000	20,500	.09756
35	. . . .	4,000	. . . .	7,500	17,500	.42857

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 53

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $[illegible],000
ISSUES FROM 1900 TO 1914, INCLUSIVE $1,955,800

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DEAD	EXPOSED TO RISK	RATE OF MORTALITY
36		. . .	. . .	2,000	6,000	.33333
37	. . .	. . .	. . .	2,000	4,000	.50000
38	. . .	. . .	. . .	. . .	2,000	
39	. . .	. . .	. . .	. . .	2,000	
40	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	648,000	926,200	728,700	348,900	12,323,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 54

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $598,700
Issues from 1900 to 1914, Inclusive. $1,103,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	51,600	121,200	116,000	2,000	1,103,200	.00181
2	47,800	57,000	30,000	63,500	915,600	.06935
3	21,000	59,000	31,100	7,000	812,900	.00861
4	31,700	50,000	14,400	7,000	736,800	.00950
5	57,900	70,900	17,000	10,700	697,100	.01535
6	11,500	69,100	11,000	1,500	656,400	.00229
7	17,100	35,700	1,200	10,700	586,300	.01825
8	37,100	17,000	6,700	1,000	555,800	.00180
9	9,300	55,000	7,500	14,000	568,200	.02464
10	33,000	154,700	23,400	3,000	501,000	.00599
11	40,000	24,500	4,000	18,400	352,900	.05214
12	16,500	24,000	1,000	10,000	346,000	.02890
13	35,000	5,000	5,000	10,000	327,500	.03053
14	33,500	6,000	6,000	18,200	342,500	.05314
15	26,000	3,000	41,500	6,100	345,800	.01764
16	12,000	22,700	5,000	10,400	321,200	.03238
17	10,500	25,500	. . . .	11,500	295,100	.03897
18	9,000	10,000	. . . .	2,000	268,600	.00745
19	18,000	11,700	. . . .	8,000	265,600	.03012
20	7,000	19,500	23,500	40,500	263,900	.15347
21	16,000	2,000	. . . .	9,800	187,400	.05229
22	22,700	4,000	. . . .	16,000	191,600	.08351
23	1,000	17,500	. . . .	22,600	194,300	.11631
24	3,000	4,000	. . . .	11,500	155,200	.07410
25	2,500	15,000	5,000	4,000	142,700	.02803
26	7,000	10,000	2,000	22,000	121,200	.18152
27	2,500	10,000	. . . .	3,000	94,200	.03185
28	3,000	5,000	. . . .	7,000	83,700	.08363
29	5,000	. . . .	. . . .	18,000	74,700	.24096
30	5,500	7,000	5,000	15,200	61,700	.24635
31	. . . .	. . . .	. . . .	10,500	40,000	.26250
32	. . . .	. . . .	. . . .	5,000	29,500	.16949
33	. . . .	2,000	2,000	10,000	24,500	.40816
34	. . . .	. . . .	. . . .	. . . .	10,500	
35	. . . .	. . . .	. . . .	2,000	10,500	.19048

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 54

Issues Prior to 1900 in Force on Anniversary in 1900 .... $593,700
Issues from 1900 to 1914, Inclusive $1,103,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	...	...	...	6,000	8,500	.70588
37	...	...	...	1,000	2,500	.40000
38	...	...	...	...	1,500	
39	...	...	...	...	1,500	
40	...	1,500	...	...	1,500	
Totals	593,700	919,500	358,300	419,100	11,699,600	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 55

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $897,900
ISSUES FROM 1900 TO 1914, INCLUSIVE $892,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	84,900	144,400	99,000	8,000	892,200	.00897
2	90,000	82,500	46,000	28,000	725,700	.03858
3	40,600	45,000	44,700	13,000	659,200	.01972
4	52,500	57,500	9,000	7,000	597,100	.01172
5	12,000	68,000	33,500	3,000	576,100	.00521
6	61,000	47,500	17,500	16,000	483,600	.03309
7	52,500	20,000	11,000	11,200	463,600	.02416
8	24,000	35,300	5,500	9,500	473,900	.02005
9	20,000	24,500	17,000	10,000	447,600	.02234
10	38,500	15,000	27,600	5,000	416,100	.01202
11	44,500	24,400	1,000	6,000	407,000	.01474
12	16,100	21,500	5,000	18,800	420,100	.04475
13	13,000	20,000	4,500	14,500	390,900	.03709
14	29,500	5,000	2,000	9,000	364,900	.02466
15	7,800	6,000	33,000	31,500	378,400	.08325
16	12,000	8,200	5,000	18,500	315,700	.05860
17	32,500	34,000	2,000	33,000	296,000	.11149
18	10,500	29,100	3,000	24,100	259,500	.09287
19	11,000	27,000	2,000	....	213,800	
20	1,000	3,000	9,800	7,000	195,800	.03575
21	7,000	24,000	....	16,000	177,000	.09040
22	9,500	20,000	5,000	16,000	144,000	.11111
23	1,500	4,000	....	9,000	112,500	.08000
24	12,000	2,000	....	3,500	101,000	.03465
25	....	11,000	....	13,500	107,500	.12558
26	1,000	....	5,000	14,000	83,000	.16867
27	8,000	6,000	....	8,500	65,000	.13077
28	....	1,000	1,000	7,000	58,500	.11966
29	....	....	....	6,000	49,500	.12121
30	....	....	....	2,000	43,500	.04598
31	5,000	2,000	....	10,000	41,500	.24096
32	....	10,000	....	5,000	34,500	.14493
33	....	1,000	....	5,000	19,500	.25641
34	....	....	....	....	13,500	
35	....	1,000	....	....	13,500	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 55

Issues Prior to 1900 in Force on Anniversary in 1900 .... $697,900
Issues from 1900 to 1914, Inclusive $800,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	1,000	. . .	. . .	12,500	
37	. . .	. . .	. . .	. . .	11,500	
38	. . .	. . .	. . .	11,500	11,500	1.00000
Totals	697,900	800,900	389,100	400,100	10,076,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 56

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $497,900
ISSUES FROM 1900 TO 1914, INCLUSIVE $604,300

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	96,500	72,600	53,400	15,000	604,300	.02482
2	73,700	35,000	52,500	2,000	559,800	.00357
3	11,500	56,500	27,200	. . .	544,000	
4	10,000	17,000	30,000	. . .	471,800	
5	16,600	24,100	17,000	6,000	434,800	.01380
6	21,500	24,500	13,000	2,000	404,300	.00495
7	26,500	63,500	6,500	7,000	386,300	.01812
8	22,000	7,400	13,000	36,500	335,800	.10870
9	29,000	7,400	2,000	15,000	300,900	.04985
10	10,000	17,200	14,000	1,000	305,500	.00327
11	18,000	16,000	7,000	8,000	283,300	.02824
12	9,000	12,000	. . .	7,000	270,300	.02590
13	19,000	6,000	3,000	13,000	260,300	.04994
14	27,500	15,000	2,000	18,000	257,300	.06996
15	25,500	5,000	20,500	6,000	249,800	.02402
16	7,000	17,000	6,000	1,000	243,800	.00410
17	3,000	60,700	1,000	8,000	226,800	.03527
18	1,000	6,500	6,000	9,600	160,100	.05996
19	34,000	1,000	. . .	5,000	139,000	.03597
20	5,000	12,000	1,000	40,500	167,000	.24251
21	4,500	6,000	. . .	9,000	118,500	.07595
22	2,000	9,000	. . .	4,000	108,000	.03704
23	. . .	13,000	2,000	15,000	97,000	.15463
24	8,000	5,000	. . .	12,000	67,000	.17910
25	3,000	. . .	. . .	8,000	58,000	.13793
26	6,000	11,000	. . .	6,000	53,000	.11321
27	2,000	5,000	. . .	4,000	42,000	.09524
28	5,000	2,000	. . .	6,000	35,000	.17143
29	. . .	. . .	. . .	1,000	32,000	.03125
30	1,000	. . .	. . .	19,000	31,000	.61290
31	. . .	. . .	. . .	4,000	13,000	.30769
32	. . .	. . .	. . .	5,000	9,000	.55556
33	. . .	1,000	. . .	. . .	4,000	
34	. . .	. . .	. . .	. . .	3,000	
35	. . .	. . .	. . .	2,000	3,000	.66667

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 56

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900........................$497,800
ISSUES FROM 1900 TO 1914, INCLUSIVE..$604,500

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DEAD	EXPOSED TO RISK	RATE OF MORTALITY
36	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	497,800	528,400	277,100	296,600	7,279,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 57

Issues Prior to 1900 in Force on Anniversary in 1900. . . . . $428,400
Issues from 1900 to 1914, Inclusive. $575,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	26,700	86,200	46,700	2,000	575,000	.00348
2	30,200	58,000	26,500	10,000	466,800	.02142
3	42,000	39,500	9,000	8,000	402,500	.01988
4	18,500	42,000	8,000	10,000	388,000	.02577
5	35,000	17,000	5,000	. . .	346,500	
6	16,000	27,000	7,400	13,300	359,500	.03700
7	18,000	22,000	12,000	2,000	327,800	.00610
8	38,000	18,700	. . .	2,000	309,800	.00646
9	8,500	3,000	. . .	2,000	327,100	.00611
10	37,000	9,500	8,100	3,000	330,600	.00907
11	18,500	12,000	. . .	8,000	347,000	.23305
12	11,000	57,000	5,500	8,000	345,500	.02315
13	8,500	7,000	3,000	9,000	286,000	.03147
14	30,000	8,000	. . .	16,500	275,500	.05989
15	12,000	11,500	39,000	36,000	281,000	.12811
16	3,000	13,700	2,000	6,000	206,500	.02906
17	27,500	13,400	1,000	15,000	187,800	.07987
18	5,500	3,000	. . .	2,500	185,900	.01345
19	15,000	3,400	. . .	16,500	185,900	.08876
20	10,500	1,000	8,000	34,000	181,000	.18785
21	. . .	1,000	. . .	8,500	148,500	.05724
22	5,000	16,000	2,000	12,000	139,000	.08633
23	. . .	11,000	1,000	21,000	114,000	.18421
24	2,000	1,500	. . .	4,000	81,000	.04938
25	4,000	26,000	. . .	. . .	77,500	
26	2,000	. . .	. . .	9,500	55,500	.17117
27	1,000	7,000	. . .	1,000	48,000	.02083
28	3,000	. . .	1,000	7,000	41,000	.17073
29	. . .	1,000	. . .	17,000	36,000	.47222
30	. . .	2,000	3,000	3,000	18,000	.16667
31	. . .	. . .	. . .	4,000	10,000	.40000
32	. . .	. . .	. . .	2,000	6,000	.33333
33	. . .	. . .	. . .	. . .	4,000	
34	. . .	. . .	. . .	1,000	4,000	.25000
35	. . .	. . .	. . .	. . .	3,000	

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 57

Issues Prior to 1900 in Force on Anniversary in 1900 .... $428,400
Issues from 1900 to 1914, Inclusive $575,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
36	. . .	. . .	. . .	2000	3,000	.66667
37	. . .	. . .	. . .	. . .	1,000	
38	. . .	. . .	. . .	. . .	1,000	
39	. . .	. . .	. . .	. . .	1,000	
40	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	428,400	518,400	188,200	296,800	7,108,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 58

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $462,600
Issues from 1900 to 1914, Inclusive $435,600

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	23,200	35,000	42,000	16,500	435,600	.03788
2	48,000	14,000	31,400	5,000	365,300	.01369
3	13,500	11,800	12,300	33,000	362,900	.09093
4	115,500	25,000	27,800	4,000	319,300	.01253
5	18,500	16,000	1,000	6,000	378,000	.01587
6	19,000	25,500	7,000	1,000	373,500	.00268
7	39,000	15,200	1,000	12,500	359,000	.03482
8	8,200	13,000	13,000	18,000	369,300	.04874
9	30,200	31,500	6,000	100,000	333,500	.29985
10	6,000	16,000	12,000	15,000	226,200	.06631
11	14,000	9,400	8,500	7,000	189,200	.03700
12	22,500	2,000	2,000	10,000	178,300	.05609
13	37,000	6,500	. . .	12,000	186,800	.06424
14	12,500	. . .	1,000	17,500	205,300	.08524
15	16,500	4,500	7,000	8,000	199,300	.04014
16	4,000	7,400	. . .	28,700	196,300	.14620
17	6,500	14,000	. . .	13,000	164,200	.07917
18	4,000	6,500	2,500	18,000	143,700	.12526
19	3,000	4,000	6,000	16,000	120,700	.13256
20	. . .	2,500	. . .	10,000	97,700	.10235
21	3,500	1,000	. . .	17,000	85,200	.19953
22	5,000	2,000	2,500	10,500	70,700	.14851
23	6,000	2,000	. . .	9,200	60,700	.15157
24	. . .	. . .	5,000	5,500	55,500	.09910
25	2,000	. . .	. . .	2,000	45,000	.04444
26	. . .	. . .	1,000	9,000	45,000	.20000
27	3,000	2,000	. . .	1,500	35,000	.04286
28	. . .	10,000	. . .	4,000	34,500	.11594
29	2,000	. . .	. . .	7,000	20,500	.34146
30	. . .	. . .	. . .	4,000	15,500	.25806
31	. . .	. . .	. . .	6,000	11,500	.52174
32	. . .	. . .	. . .	3,000	5,500	.54545
33	. . .	. . .	2,500	. . .	2,500	
Totals	462,600	276,800	191,500	429,900	5,691,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 59

Issues Prior to 1900 in Force on Anniversary in 1900 .... $382,100
Issues from 1900 to 1914, Inclusive $470,200

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	41,000	172,200	36,000	2,000	470,200	.00425
2	42,600	25,800	21,000	1,000	301,000	.00332
3	33,700	16,000	6,000	2,000	285,800	.00700
4	7,000	42,000	14,400	3,000	295,500	.01015
5	62,200	25,900	4,000	5,500	243,100	.02262
6	59,400	15,000	14,500	16,400	269,900	.06076
7	10,700	5,000	8,400	16,000	283,400	.05646
8	12,000	20,000	7,000	5,000	264,700	.01889
9	11,500	1,000	1,000	10,000	244,700	.04087
10	11,000	9,000	4,000	40,000	247,200	.16181
11	16,000	9,000	3,000	4,500	205,200	.02193
12	9,000	3,000	3,100	3,000	204,700	.01466
13	12,000	10,000	1,000	38,200	204,600	.18671
14	8,000	....	20,000	11,000	167,400	.06571
15	20,000	4,000	15,000	2,000	144,400	.01385
16	12,000	10,000	....	8,000	143,400	.05579
17	4,000	4,000	....	3,000	137,400	.02183
18	7,000	4,000	....	36,000	134,400	.26786
19	2,000	....	....	15,000	101,400	.14793
20	2,000	9,200	3,700	6,000	88,400	.06787
21	2,000	10,000	....	2,000	71,500	.02797
22	....	5,000	....	3,000	61,500	.04878
23	2,000	1,000	....	....	53,500	
24	....	9,500	....	13,000	54,500	.23853
25	....	6,000	....	5,000	32,000	.15625
26	....	....	....	3,000	21,000	.14286
27	2,000	4,000	1,000	2,000	18,000	.11111
28	....	5,000	....	3,000	13,000	.23077
29	....	....	....	....	5,000	
30	....	....	....	3,000	5,000	.60000
31	....	....	....	....	2,000	
32	....	....	....	....	2,000	
33	....	....	....	....	2,000	
34	....	....	....	1,000	2,000	.50000
35	....	....	....	1,000	1,000	1.00000
Totals	382,100	425,600	163,100	263,600	4,780,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 60

Issues Prior to 1900 in Force on Anniversary in 1900 . . . . $281,400
Issues from 1900 to 1914, Inclusive $552,900

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	32,600	21,000	61,400	5,000	352,000	.01420
2	41,300	25,500	26,000	. . . .	297,200	
3	14,100	11,400	12,000	13,000	287,000	.04530
4	17,000	10,000	8,000	1,000	264,700	.00378
5	15,000	4,000	4,000	6,700	262,700	.02550
6	19,500	8,000	. . . .	2,000	263,000	.00760
7	11,000	25,500	1,000	2,000	272,500	.00734
8	9,000	9,700	4,000	6,500	255,000	.02549
9	13,400	8,000	2,000	11,000	243,800	.04512
10	4,000	5,000	18,000	2,000	236,200	.00847
11	31,000	21,500	. . . .	6,000	215,200	.02788
12	18,000	19,000	9,100	12,000	218,700	.05487
13	9,000	11,000	1,000	12,000	196,600	.06104
14	13,000	25,000	. . . .	24,100	181,600	.13271
15	7,000	3,000	14,500	13,000	145,500	.08935
16	14,500	3,000	. . . .	15,000	122,000	.12295
17	1,000	3,000	. . . .	16,000	118,500	.13502
18	1,000	2,100	1,000	5,000	100,500	.04975
19	2,000	. . . .	. . . .	10,900	93,400	.11670
20	2,000	6,000	2,000	18,000	84,500	.21302
21	2,000	4,000	1,000	1,000	60,500	.01653
22	. . . .	1,000	. . . .	9,000	56,500	.15929
23	2,000	1,000	. . . .	3,000	46,500	.06452
24	. . . .	. . . .	1,000	3,000	44,500	.06742
25	. . . .	. . . .	1,000	8,000	40,500	.19753
26	2,000	12,000		9,000	31,500	.28571
27		. . . .	. . . .	. . . .	12,500	
28	. . . .	3,000	. . . .	1,000	12,500	.08000
29	. . . .	. . . .	. . . .	2,000	8,500	.23529
30	. . . .	. . . .	. . . .	2,000	6,500	.30769
31	. . . .	3,500	. . . .	. . . .	4,500	
32	. . . .	1,000	. . . .	. . . .	1,000	
Totals	281,400	247,200	167,000	219,200	4,536,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 61

Issues Prior to 1900 in Force on Anniversary in 1900 .... $125,000
Issues from 1900 to 1914, Inclusive. $260,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	25,000	43,000	6,500	14,500	260,500	.05566
2	14,500	6,700	3,000	. . .	221,500	
3	6,000	13,200	1,000	1,000	226,300	.00442
4	1,000	8,000	1,000	6,000	217,100	.02764
5	4,500	6,000	69,900	. . .	203,100	
6	6,000	27,000	5,000	. . .	131,700	
7	1,000	4,000	2,500	2,000	105,700	.01892
8	19,000	3,700	. . .	7,000	98,200	.07128
9	. . .	8,000	3,000	1,000	106,500	.00939
10	10,500	. . .	2,000	23,000	94,500	.24339
11	1,000	5,000	. . .	3,000	80,000	.03750
12	1,000	5,000	. . .	2,000	73,000	.02740
13	15,000	. . .	. . .	5,500	67,000	.08209
14	7,500	. . .	5,000	9,000	76,500	.11765
15	1,000	6,500	5,000	1,000	70,000	.01429
16	2,000	9,000	. . .	5,000	58,500	.08547
17	. . .	2,000	. . .	1,000	46,500	.02151
18	. . .	5,000	. . .	1,000	43,500	.02299
19	. . .	. . .	. . .	5,000	37,500	.13333
20	. . .	3,500	. . .	. . .	32,500	
21	9,000	5,000	. . .	1,000	29,000	.03448
22	. . .	. . .	. . .	19,000	32,000	.59375
23	. . .	1,000	. . .	2,000	13,000	.15385
24	. . .	. . .	. . .	3,000	10,000	.30000
25	. . .	2,500	. . .	3,500	7,000	.50000
26	. . .	. . .	. . .	. . .	1,000	
27	1,000	. . .	. . .	. . .	1,000	
28	. . .	. . .	. . .	. . .	2,000	
29	. . .	. . .	. . .	. . .	2,000	
30	. . .	. . .	. . .	. . .	2,000	
31	. . .	1,000	. . .	. . .	2,000	
32	. . .	. . .	. . .	. . .	1,000	
33	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	125,000	165,100	103,900	116,500	2,353,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 62

Issues Prior to 1900 in Force on Anniversary in 1900 .... $191,800
Issues from 1900 to 1914, Inclusive $161,600

Issuance Year	Entered	Expiring	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	2,000	11,000	9,000	. . . .	161,600	
2	17,500	1,000	. . . .	13,500	143,600	.09401
3	7,000	2,000	8,000	5,000	146,600	.03411
4	15,000	3,700	5,000	. . . .	138,600	
5	7,500	28,900	1,000	1,000	144,900	.00690
6	1,000	3,000	2,000	. . . .	121,500	
7	27,000	13,000	11,000	. . . .	117,500	
8	11,000	7,000	1,000	18,000	120,500	.14938
9	2,000	. . . .	5,000	. . . .	105,500	
10	. . . .	6,000	17,500	6,000	102,500	.05854
11	1,000	6,000	. . . .	7,000	73,000	.09589
12	. . . .	7,000	1,000	1,000	61,000	.01639
13	8,200	6,000	. . . .	2,000	52,000	.03846
14	5,000	3,000	. . . .	12,000	52,200	.22989
15	11,000	. . . .	5,500	. . . .	42,200	
16	. . . .	. . . .	. . . .	. . . .	47,700	
17	. . . .	3,000	. . . .	8,000	47,700	.16771
18	. . . .	. . . .	. . . .	. . . .	36,700	
19	4,000	. . . .	. . . .	5,000	36,700	.13624
20	. . . .	2,500	. . . .	6,000	35,700	.16807
21	. . . .	. . . .	. . . .	2,000	27,200	.07353
22	. . . .	2,000	. . . .	6,000	25,200	.23810
23	. . . .	9,000	5,000	. . . .	17,200	
24	. . . .	. . . .	. . . .	. . . .	3,200	
25	2,000	. . . .	. . . .	1,200	3,200	.37500
26	. . . .	. . . .	. . . .	4,000	4,000	1.00000
Totals	121,200	114,100	71,000	97,700	1,867,700	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 63

Issues Prior to 1900 in Force on Anniversary in 1900 .... $140,300
Issues from 1900 to 1914, Inclusive $124,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	8,000	21,000	16,400	...	124,400	
2	20,300	14,900	2,000	...	95,000	
3	8,000	1,000	1,500	2,000	98,400	.02033
4	...	3,000	5,000	1,000	101,900	.00981
5	21,000	5,000	...	1,000	92,900	.01076
6	13,500	8,000	...	3,300	107,900	.03058
7	7,000	...	...	...	110,100	
8	3,000	...	1,300	6,300	117,100	.05380
9	5,500	19,000	1,000	...	112,500	
10	3,500	...	6,000	4,500	98,000	.04592
11	7,500	4,000	1,000	7,500	91,000	.08242
12	9,000	2,000	5,000	8,000	86,000	.09302
13	17,500	5,500	...	8,000	80,000	.10000
14	12,500	...	...	1,000	84,000	.01190
15	4,000	...	8,000	3,000	95,500	.03141
16	...	2,000	3,000	12,000	88,500	.13559
17	...	2,000	...	23,500	71,500	.32867
18	...	3,000	1,000	5,500	46,000	.11957
19	...	...	...	3,500	36,500	.09589
20	...	15,000	...	10,000	33,000	.30303
21	...	1,000	...	1,000	8,000	.12500
22	...	...	...	...	6,000	
23	...	1,000	...	...	6,000	
24	...	...	...	...	5,000	
25	...	...	...	...	5,000	
26	...	...	...	3,000	5,000	.60000
27	...	1,000	...	...	2,000	
28	...	...	...	...	1,000	
29	...	1,000	...	...	1,000	
Totals	140,300	109,400	51,200	104,100	1,809,200	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 64

Issues Prior to 1900 in Force on Anniversary in 1900 .... $78,300
Issues from 1900 to 1914, Inclusive $125,800

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	3,800	7,400	15,400	1,000	125,800	.00795
2	17,000	7,000	. . .	2,000	105,800	.01890
3	2,900	18,000	2,000	. . .	113,600	
4	4,600	2,000	1,000	. . .	96,700	
5	1,000	2,500	. . .	2,000	98,300	.02035
6	17,000	. . .	. . .	4,000	94,800	.04219
7	3,000	. . .	. . .	4,000	107,800	.03711
8	3,000	8,500	1,000	3,500	106,800	.03277
9	1,000	3,000	1,000	5,000	96,800	.05165
10	1,000	3,000	1,000	6,000	88,800	.06757
11	17,800	. . .	. . .	2,800	79,800	.03509
12	3,000	1,500	. . .	8,000	94,000	.08511
13	3,000	. . .	. . .	. . .	87,500	
14	1,000	28,000	. . .	14,500	90,500	.16022
15	. . .	. . .	1,000	. . .	49,000	
16	. . .	. . .	. . .	5,000	48,000	.10417
17	. . .	5,000	. . .	8,000	43,000	.18605
18	. . .	. . .	1,000	4,000	30,000	.13333
19	. . .	. . .	. . .	15,000	25,000	.60000
20	. . .	. . .	. . .	. . .	10,000	
21	. . .	. . .	. . .	. . .	10,000	
22	. . .	. . .	1,000	6,000	10,000	.60000
23	. . .	. . .	. . .	. . .	3,000	
24	. . .	1,000	. . .	1,000	3,000	.33333
25	. . .	. . .	. . .	. . .	1,000	
26	. . .	. . .	. . .	. . .	1,000	
27	. . .	. . .	. . .	. . .	1,000	
28	. . .	. . .	. . .	. . .	1,000	
29	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	**78,300**	**86,900**	**24,400**	**92,800**	**1,623,200**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 65

Issues Prior to 1900 in Force on Anniversary in 1900 .... $49,200
Issues from 1900 to 1914, Inclusive $65,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	8,000	6,000	11,500	. . .	65,600	
2	2,000	5,000	1,000	1,000	56,100	.01783
3	2,200	. . .	. . .	5,000	51,100	.09785
4	1,000	. . .	. . .	2,900	48,300	.06004
5	2,000	4,000	7,000	. . .	46,400	
6	. . .	2,000	. . .	. . .	37,400	
7	4,000	3,000	. . .	. . .	35,400	
8	. . .	4,000	. . .	2,000	36,400	.05494
9	3,000	4,700	. . .	1,000	30,400	.03289
10	12,000	2,000	. . .	1,500	27,700	.05415
11	10,000	. . .	. . .	5,000	36,200	.13812
12	3,000	. . .	1,000	7,000	41,200	.16990
13	. . .	1,000	4,000	6,000	36,200	.16575
14	. . .	. . .	. . .	. . .	25,200	
15	. . .	. . .	. . .	11,200	25,200	.44444
16	2,000	. . .	. . .	1,000	14,000	.07143
17	. . .	. . .	. . .	8,000	15,000	.53333
18	. . .	. . .	. . .	. . .	7,000	
19	. . .	. . .	. . .	. . .	7,000	
20	. . .	. . .	. . .	2,000	7,000	.28571
21	. . .	. . .	. . .	. . .	5,000	
22	. . .	. . .	. . .	5,000	5,000	1.00000
Totals	49,200	31,700	24,500	58,600	658,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 66

Issues Prior to 1900 in Force on Anniversary in 1900 .... $24,800
Issues from 1900 to 1914, Inclusive $51,300

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	10,100	7,000	7,000	...	51,300	
2	...	5,000	1,000	...	47,400	
3	3,200	1,100	...	3,500	41,400	.08454
4	...	...	7,200	...	40,000	
5	...	...	...	...	32,800	
6	...	6,000	1,500	1,000	32,800	.03049
7	...	...	...	...	24,300	
8	...	...	...	...	24,300	
9	...	...	...	5,200	24,300	.21399
10	5,000	2,000	5,000	...	19,100	
11	...	1,000	...	1,000	17,100	.05848
12	...	...	...	...	15,100	
13	...	...	...	3,000	15,100	.19868
14	1,500	...	...	...	12,100	
15	5,000	...	...	5,000	13,600	.36765
16	...	7,100	...	...	13,600	
17	...	...	...	...	6,500	
18	...	...	...	...	6,500	
19	...	...	...	1,500	6,500	.23077
20	...	...	...	...	5,000	
21	...	...	...	5,000	5,000	1.00000
Totals	24,800	29,200	21,700	25,200	453,800	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 67

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 . . . . $14,500
ISSUES FROM 1900 TO 1914, INCLUSIVE $16,000

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DEAD	EXPOSED TO RISK	RATE OF MORTALITY
1	3,500	. . .	. . .	. . .	16,000	
2	1,000	. . .	. . .	1,000	19,500	.05128
3	1,000	. . .	2,000	. . .	19,500	
4	. . .	1,000	. . .	. . .	18,500	
5	. . .	. . .	. . .	. . .	17,500	
6	1,000	. . .	. . .	. . .	17,500	
7	3,000	. . .	. . .	1,000	18,500	.05405
8	3,000	. . .	. . .	. . .	20,500	
9	. . .	2,000	. . .	1,000	23,500	.04255
10	1,000	4,000	. . .	. . .	20,500	
11	1,000	. . .	. . .	3,000	17,500	.17143
12	. . .	. . .	. . .	3,000	15,500	.19355
13	. . .	. . .	. . .	. . .	12,500	
14	. . .	2,000	. . .	1,000	12,500	.08000
15	. . .	. . .	1,000	1,500	9,500	.15789
16	. . .	2,000	. . .	. . .	7,000	
17	. . .	1,000	. . .	. . .	5,000	
18	. . .	. . .	. . .	. . .	4,000	
19	. . .	. . .	. . .	. . .	4,000	
20	. . .	. . .	. . .	1,000	4,000	.25000
21	. . .	. . .	. . .	2,000	3,000	.66667
22	. . .	1,000	. . .	. . .	1,000	
Totals	14,500	13,000	3,000	14,500	287,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 68

Issues Prior to 1900 in Force on Anniversary in 1900 .... $71,100
Issues from 1900 to 1914, Inclusive $21,400

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	11,100	2,000	1,000	. . .	21,400	
2	36,000	. . .	3,700	. . .	29,500	
3	21,000	. . .	. . .	8,400	61,800	.13592
4	. . .	3,000	. . .	. . .	74,400	
5	. . .	1,000	. . .	. . .	71,400	
6	. . .	. . .	. . .	1,000	70,400	.01420
7	. . .	. . .	. . .	. . .	69,400	
8	. . .	. . .	. . .	36,000	69,400	.51873
9	. . .	. . .	. . .	20,000	33,400	.59880
10	1,000	. . .	. . .	. . .	13,400	
11	. . .	. . .	. . .	. . .	14,400	
12	. . .	. . .	. . .	. . .	14,400	
13	2,000	5,000	. . .	. . .	14,400	
14	. . .	. . .	. . .	1,000	11,400	.08772
15	. . .	. . .	. . .	. . .	10,400	
16	. . .	7,400	. . .	. . .	10,400	
17	. . .	. . .	. . .	1,000	3,000	.33333
18	. . .	. . .	. . .	. . .	2,000	
19	. . .	. . .	. . .	. . .	2,000	
20	. . .	. . .	. . .	. . .	2,000	
21	. . .	. . .	. . .	. . .	2,000	
22	. . .	. . .	. . .	. . .	2,000	
23	. . .	. . .	. . .	. . .	2,000	
24	. . .	. . .	. . .	. . .	2,000	
25	. . .	. . .	. . .	. . .	2,000	
26	. . .	. . .	. . .	. . .	2,000	
27	. . .	. . .	. . .	2,000	2,000	1.00000
Totals	71,100	18,400	4,700	69,400	612,900	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 69

Issues Prior to 1900 in Force on Anniversary in 1900 .... $12,000
Issues from 1900 to 1914, Inclusive $9,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortalty
1	. . .	. . .	. . .	1,000	9,000	.11111
2	. . .	. . .	1,000	. . .	8,000	
3	. . .	. . .	. . .	. . .	7,000	
4	. . .	. . .	. . .	. . .	7,000	
5	6,000	. . .	. . .	. . .	7,000	
6	6,000	5,000	. . .	. . .	13,000	
7	. . .	. . .	. . .	5,000	14,000	.35714
8	. . .	. . .	. . .	1,000	9,000	.11111
9	. . .	. . .	. . .	. . .	8,000	
10	. . .	. . .	. . .	5,000	8,000	.62500
11	. . .	. . .	. . .	1,000	3,000	.33333
12	. . .	. . .	. . .	. . .	2,000	
13	. . .	1,000	. . .	. . .	2,000	
14	. . .	. . .	. . .	. . .	1,000	
15	. . .	. . .	. . .	. . .	1,000	
16	. . .	. . .	. . .	. . .	1,000	
17	. . .	. . .	. . .	. . .	1,000	
18	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	12,000	6,000	1,000	14,000	102,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED

CANADIAN MEN
AGE AT ENTRY, 70

Issues Prior to 1900 in Force on Anniversary in 1900. . . . .$17,000
Issues from 1900 to 1914, Inclusive. $14,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	. . .	1,500	5,000	. . .	14,500	
2	. . .	. . .	. . .	. . .	8,000	
3	2,000	2,000	. . .	. . .	8,000	
4	. . .	2,000	. . .	. . .	8,000	
5	. . .	. . .	. . .	. . .	6,000	
6	15,000	. . .	. . .	. . .	6,000	
7	. . .	. . .	. . .	. . .	21,000	
8	. . .	. . .	. . .	1,000	21,000	.04762
9	. . .	. . .	. . .	. . .	20,000	
10	. . .	. . .	. . .	. . .	20,000	
11	. . .	. . .	. . .	. . .	20,000	
12	. . .	. . .	. . .	. . .	20,000	
13	. . .	. . .	. . .	5,000	20,000	.25000
14	. . .	. . .	. . .	. . .	15,000	
15	. . .	. . .	5,000	. . .	15,000	
16	. . .	. . .	. . .	. . .	10,000	
17	. . .	. . .	. . .	. . .	10,000	
18	. . .	. . .	. . .	10,000	10,000	1.00000
Totals	**17,000**	**5,500**	**10,000**	**16,000**	**252,500**	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 71

Issues Prior to 1900 in Force on Anniversary in 1900 .... $1,000
Issues from 1900 to 1914, Inclusive $4,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	. . .	. . .	. . .	. . .	4,000	
2	1,000	. . .	. . .	. . .	4,000	
3	. . .	. . .	. . .	. . .	5,000	
4	. . .	. . .	. . .	. . .	5,000	
5	. . .	. . .	. . .	. . .	5,000	
6	. . .	. . .	. . .	. . .	5,000	
7	. . .	4,000	. . .	. . .	5,000	
8	. . .	. . .	. . .	. . .	1,000	
9	. . .	. . .	. . .	. . .	1,000	
10	. . .	. . .	. . .	. . .	1,000	
11	. . .	. . .	. . .	. . .	1,000	
12	. . .	. . .	. . .	. . .	1,000	
13	. . .	. . .	. . .	. . .	1,000	
14	. . .	. . .	. . .	. . .	1,000	
15	. . .	. . .	. . .	. . .	1,000	
16	. . .	. . .	. . .	1,000	1,000	1.00000
Totals	1,000	4,000		1,000	42,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 73

Issues Prior to 1900 in Force on Anniversary in 1900 .... $0,000
Issues from 1900 to 1914, Inclusive $2,000

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1		2,000			2,000	
Totals		2,000			2,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

BASED ON AMOUNTS INSURED

CANADIAN MEN

AGE AT ENTRY, 74

Issues Prior to 1900 in Force on Anniversary in 1900.........................$0,000
Issues from 1900 to 1914, Inclusive...$2,500

Insurance Year	Entered	Existing	Withdrawn	Dead	Exposed to Risk	Rate of Mortality
1	. . .	. . .	. . .	. . .	2,500	
2	. . .	. . .	1,000	. . .	2,500	
3	. . .	. . .	. . .	. . .	1,500	
4	. . .	. . .	. . .	. . .	1,500	
5	. . .	. . .	. . .	. . .	1,500	
6	. . .	. . .	1,500	. . .	1,500	
Totals			2,500		11,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
BASED ON AMOUNTS INSURED
CANADIAN MEN
AGE AT ENTRY, 76

ISSUES PRIOR TO 1900 IN FORCE ON ANNIVERSARY IN 1900 .... $0,000
ISSUES FROM 1900 TO 1914, INCLUSIVE $3,000

INSURANCE YEAR	ENTERED	EXISTING	WITHDRAWN	DEAD	EXPOSED TO RISK	RATE OF MORTALITY
1	. . .	. . .	. . .	. . .	3,000	
2	. . .	. . .	. . .	. . .	3,000	
3	. . .	. . .	. . .	. . .	3,000	
4	. . .	. . .	. . .	. . .	3,000	
5	. . .	. . .	. . .	. . .	3,000	
6	. . .	3,000	. . .	. . .	3,000	
Totals		3,000			18,000	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN MEN

COMPARISON OF ACTUAL DEATHS WITH THE EXPECTED DEATHS CALCULATED BY THE CANADIAN ULTIMATE RATES OF MORTALITY

1ST INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$1,232,200	$2,000	$4,200	50	$2,190,700	$10,800	$21,600
16	2,971,100	8,000	10,600	51	1,650,700	9,000	17,600
17	5,562,100	12,000	20,600	52	1,372,100	22,000	15,800
18	8,281,800	16,500	31,700	53	1,355,800	4,000	16,900
19	10,228,400	24,500	40,600	54	1,103,200	2,000	14,900
20	12,087,500	29,000	49,800	55	892,200	8,000	13,100
21	14,003,800	39,500	59,200	56	604,300	15,000	9,700
22	14,928,900	44,000	64,500	57	575,000	2,000	10,000
23	14,856,600	41,500	64,900	58	435,600	16,500	8,300
24	15,222,900	38,300	67,000	59	470,200	2,000	9,700
25	15,433,400	43,000	67,900	60	352,000	5,000	7,900
26	15,282,500	30,000	67,100	61	260,500	14,500	6,400
27	14,858,700	34,500	64,800	62	161,600	. . .	4,400
28	15,079,200	29,500	65,100	63	124,400	. . .	3,100
29	14,627,900	40,800	62,900	64	125,800	1,000	4,000
30	14,606,800	32,000	62,500	65	65,600	. . .	2,300
31	13,211,600	29,100	56,100	66	51,300	. . .	2,000
32	12,476,300	45,700	53,100	67	16,000	. . .	700
33	11,862,900	39,000	50,900	68	21,400	. . .	1,000
34	10,759,500	19,000	46,800	69	9,000	1,000	500
35	10,707,200	31,500	47,600	70	14,500	. . .	800
36	9,659,000	29,000	44,100	71	4,000	. . .	200
37	9,055,100	23,000	42,800	72	. . .	. . .	. . .
38	8,017,200	14,500	39,300	73	2,000	. . .	100
39	7,719,000	34,500	39,400	74	2,500	. . .	200
40	7,155,700	13,000	38,100	75	. . .	. . .	. . .
41	5,995,000	14,000	33,500	76	3,000	. . .	300
42	5,948,500	7,100	34,900				
43	5,120,900	17,000	31,700	Totals	$339,713,000	$1,040,300	$1,691,600
44	4,892,000	21,000	32,100				
45	4,207,000	6,000	29,400				
46	3,540,100	32,000	26,400				
47	3,282,500	62,000	26,100				
48	2,815,600	11,000	24,000				
49	2,160,700	14,000	19,800				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

CANADIAN MEN

COMPARISON OF ACTUAL DEATHS WITH THE EXPECTED DEATHS CALCULATED BY THE CANADIAN ULTIMATE RATES OF MORTALITY

2D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$968,500	$3,000	$3,400	50	$1,777,100	$11,600	$18,900
16	2,277,300	11,000	8,400	51	1,360,000	3,000	15,700
17	4,090,300	11,000	15,700	52	975,000	10,500	12,200
18	5,845,400	29,500	23,200	53	1,020,800	6,000	13,800
19	7,086,100	29,500	29,200	54	915,600	63,500	13,500
20	8,340,500	45,300	35,300	55	725,700	28,000	11,600
21	9,508,000	57,000	41,100	56	559,800	2,000	9,700
22	10,219,000	21,000	44,700	57	466,800	10,000	8,900
23	10,099,800	38,500	44,400	58	365,300	5,000	7,600
24	10,571,500	32,400	46,500	59	301,000	1,000	6,800
25	10,684,500	35,000	46,900	60	297,200	. . .	7,300
26	10,607,800	42,000	46,300	61	221,500	. . .	6,000
27	10,767,100	32,000	46,500	62	143,600	13,500	4,200
28	10,927,900	31,500	47,000	63	95,000	. . .	3,100
29	10,730,000	29,500	45,900	64	105,800	2,000	3,700
30	10,535,300	34,000	44,800	65	56,100	1,000	2,200
31	9,749,400	21,300	41,500	66	47,400	. . .	2,000
32	9,396,300	24,100	40,300	67	19,500	1,000	900
33	8,986,500	16,000	39,100	68	29,500	. . .	1,500
34	8,074,300	18,900	35,900	69	8,000	. . .	400
35	8,085,000	30,000	36,900	70	8,000	. . .	500
36	7,426,200	18,500	35,100	71	4,000	. . .	300
37	6,848,400	43,000	33,600	72	. . .	. . .	. . .
38	5,958,900	18,000	30,400	73	. . .	. . .	. . .
39	5,895,600	16,000	31,400	74	2,500	. . .	200
40	5,454,000	17,500	30,400	75	. . .	. . .	. . .
41	4,709,300	5,000	27,600	76	3,000	. . .	300
42	4,533,500	23,000	28,100				
43	3,879,300	6,000	25,500	Totals	$247,966,500	$1,014,700	$1,287,200
44	3,861,700	20,000	27,000				
45	3,308,600	26,000	24,600				
46	2,699,200	29,000	21,500				
47	2,483,700	21,100	21,200				
48	2,097,300	6,000	19,200				
49	1,752,100	15,000	17,300				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the Canadian Ultimate Rates of Mortality

3D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$798,600	. . .	$3,000	50	$1,447,800	$10,000	$16,700
16	1,950,000	$14,000	7,500	51	1,142,800	70,200	14,300
17	3,382,900	12,000	13,400	52	801,600	7,000	10,900
18	4,873,800	24,000	20,100	53	887,700	3,000	13,100
19	5,872,000	28,000	24,800	54	812,900	7,000	13,000
20	6,881,800	19,000	29,700	55	659,200	13,000	11,500
21	7,830,700	25,000	34,200	56	544,000	. . .	10,300
22	8,385,000	21,000	36,900	57	402,500	8,000	8,300
23	8,232,500	27,000	36,200	58	362,900	33,000	8,200
24	8,636,500	30,000	37,900	59	285,800	2,000	7,000
25	8,747,000	21,400	38,100	60	287,000	13,000	7,700
26	8,712,400	34,600	37,600	61	226,300	1,000	6,700
27	8,757,400	32,000	37,700	62	146,600	5,000	4,700
28	9,016,700	20,000	38,600	63	98,400	2,000	3,500
29	8,879,700	145,200	37,700	64	113,800	. . .	4,400
30	8,709,600	33,300	37,100	65	51,100	5,000	2,200
31	8,054,100	15,800	34,600	66	41,400	3,500	1,900
32	7,924,800	19,500	34,500	67	19,500	. . .	1,000
33	7,524,100	31,000	33,500	68	61,800	8,400	3,400
34	6,702,000	20,000	30,600	69	7,000	. . .	400
35	6,808,900	24,300	32,200	70	8,000	. . .	500
36	6,305,300	29,500	30,900	71	5,000	. . .	400
37	5,775,200	13,700	29,500	72	. . .	. . .	. . .
38	5,117,000	16,700	27,300	73	. . .	. . .	. . .
39	4,952,600	24,000	27,600	74	1,500	. . .	100
40	4,508,900	29,700	26,500	75	. . .	. . .	. . .
41	4,050,600	32,000	25,100	76	3,000	. . .	300
42	3,905,300	23,700	25,700				
43	3,378,300	24,000	23,600	Totals	$207,164,500	$1,124,000	$1,124,500
44	3,382,400	18,000	25,200				
45	2,815,100	54,200	22,400				
46	2,377,400	30,400	20,300				
47	2,096,900	23,400	19,200				
48	1,864,300	12,000	18,400				
49	1,537,100	4,000	16,400				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN MEN

COMPARISON OF ACTUAL DEATHS WITH THE EXPECTED DEATHS CALCULATED BY THE CANADIAN ULTIMATE RATES OF MORTALITY

4TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$667,100	$4,000	$2,600	50	$1,297,800	$23,000	$16,200
16	1,642,600	11,000	6,500	51	976,100	4,000	13,200
17	2,819,400	9,500	11,600	52	670,600	2,000	9,900
18	4,150,700	16,000	17,600	53	810,600	5,000	13,000
19	4,883,600	22,500	21,100	54	736,800	7,000	12,800
20	5,872,700	23,000	25,700	55	597,100	7,000	11,300
21	6,622,200	39,000	29,100	56	471,800	. . .	9,800
22	7,218,900	43,000	31,800	57	388,000	10,000	8,800
23	7,030,000	23,000	30,900	58	319,300	4,000	7,900
24	7,366,200	23,500	32,100	59	295,500	3,000	8,000
25	7,536,600	32,000	32,600	60	264,700	1,000	7,800
26	7,392,000	25,000	31,800	61	217,100	6,000	7,000
27	7,302,400	30,000	31,300	62	138,600	. . .	4,900
28	7,659,600	31,600	32,600	63	101,900	1,000	3,900
29	7,340,500	38,100	31,300	64	96,700	. . .	4,100
30	7,268,400	45,100	31,200	65	48,300	2,900	2,200
31	6,926,700	11,000	30,100	66	40,000	. . .	2,000
32	6,719,300	42,400	29,900	67	18,500	. . .	1,000
33	6,256,800	19,000	28,600	68	74,400	. . .	4,500
34	5,784,400	38,000	27,400	69	7,000	. . .	500
35	5,800,900	17,900	28,400	70	8,000	. . .	600
36	5,395,900	18,500	27,600	71	5,000	. . .	400
37	4,962,600	28,200	26,500	72	. . .	. . .	. . .
38	4,547,700	5,000	25,400	73	. . .	. . .	. . .
39	4,341,900	36,500	25,500	74	1,500	. . .	200
40	3,989,700	15,500	24,700	75	. . .	. . .	. . .
41	3,644,200	22,500	23,900	76	3,000	. . .	400
42	3,382,900	29,000	23,600				
43	2,914,200	25,100	21,700	Totals	$177,414,300	$878,800	$1,009,000
44	2,831,600	14,000	22,500				
45	2,487,100	2,000	21,200				
46	2,188,000	9,000	20,100				
47	1,897,600	9,000	18,700				
48	1,575,700	12,000	16,800				
49	1,405,900	32,000	16,200				

AMERICAN - CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the Canadian Ultimate Rates of Mortality

5TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$566,600	$3,000	$2,200	50	$1,162,200	$16,000	$15,700
16	1,410,600	8,500	5,800	51	861,200	10,300	12,700
17	2,421,900	18,000	10,200	52	609,700	23,000	9,700
18	3,540,000	18,000	15,300	53	742,400	7,000	12,900
19	4,178,200	13,000	18,300	54	697,100	10,700	13,200
20	5,043,200	22,000	22,200	55	576,100	3,000	11,900
21	5,809,400	26,000	25,600	56	434,800	6,000	9,800
22	6,219,200	22,500	27,300	57	346,500	. . .	8,500
23	6,223,500	37,500	27,100	58	378,000	6,000	10,200
24	6,349,100	25,500	27,400	59	243,100	5,500	7,200
25	6,552,800	20,000	28,200	60	262,700	6,700	8,500
26	6,362,600	18,000	27,200	61	203,100	. . .	7,100
27	6,229,200	24,700	26,500	62	144,900	1,000	5,600
28	6,539,800	36,800	27,900	63	92,900	1,000	3,900
29	6,305,700	26,000	27,100	64	98,300	2,000	4,500
30	6,243,500	18,500	27,200	65	46,400	. . .	2,300
31	6,020,800	33,000	26,800	66	32,800	. . .	1,800
32	5,760,600	24,000	26,300	67	17,500	. . .	1,100
33	5,535,000	22,500	26,200	68	71,400	. . .	4,700
34	5,075,500	21,000	24,900	69	7,000	. . .	800
35	5,110,600	16,500	26,100	70	6,000	. . .	500
36	4,732,400	24,500	25,200	71	5,000	. . .	400
37	4,415,800	19,500	24,600	72	. . .	. . .	. . .
38	4,048,900	20,000	23,800	73	. . .	. . .	. . .
39	3,728,100	28,200	23,100	74	1,500	. . .	200
40	3,512,600	35,500	23,100	75	. . .	. . .	. . .
41	3,229,700	12,000	22,500	76	3,000	. . .	400
42	2,997,800	9,000	22,300				
43	2,642,800	14,000	21,000	Totals	$154,772,000	$816,800	$924,700
44	2,422,500	9,000	20,700				
45	2,142,100	8,300	19,600				
46	1,988,300	24,600	19,600				
47	1,732,700	36,000	18,500				
48	1,394,800	3,000	16,100				
49	1,242,100	20,000	15,500				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
CANADIAN MEN

COMPARISON OF ACTUAL DEATHS WITH THE EXPECTED DEATHS CALCULATED BY THE CANADIAN ULTIMATE RATES OF MORTALITY

6TH INSURANCE YEAR

AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
15	$482,600	. . . .	$2,000	50	$1,065,100	$9,000	$15,700
16	1,226,200	$7,000	5,200	51	737,000	3,000	11,800
17	2,102,900	23,500	9,100	52	564,100	14,200	9,800
18	3,046,900	7,000	13,300	53	694,300	1,000	13,200
19	3,702,200	15,000	16,300	54	656,400	1,500	13,600
20	4,522,000	16,000	19,900	55	483,600	16,000	10,900
21	5,120,100	25,000	22,500	56	404,800	2,000	10,000
22	5,531,200	34,000	24,100	57	359,500	13,300	9,700
23	5,500,600	47,000	23,800	58	373,500	1,000	11,000
24	5,537,300	30,300	23,800	59	269,900	16,400	8,700
25	5,779,300	21,000	24,700	60	263,000	2,000	9,300
26	5,606,500	31,000	23,800	61	131,700	. . . .	5,100
27	5,590,000	27,000	23,800	62	121,600	. . . .	5,100
28	5,630,800	29,000	24,200	63	107,900	3,300	5,000
29	5,578,100	14,500	24,300	64	94,800	4,000	4,800
30	5,474,500	15,000	24,400	65	37,400	. . . .	2,100
31	5,206,100	17,000	23,800	66	32,800	1,000	2,000
32	5,175,200	15,200	24,500	67	17,500	. . . .	1,200
33	4,920,300	21,500	24,100	68	70,400	1,000	5,100
34	4,455,400	30,500	22,800	69	13,000	. . . .	1,000
35	4,507,000	27,000	24,000	70	6,000	. . . .	500
36	4,206,500	18,500	23,500	71	5,000	. . . .	500
37	3,998,300	23,000	23,500	72	. . . .	. . . .	. . . .
38	3,639,200	26,200	22,600	73	. . . .	. . . .	. . . .
39	3,412,500	14,700	22,400	74	1,500	. . . .	200
40	3,218,700	26,000	22,500	75	. . . .	. . . .	. . . .
41	2,943,400	17,700	21,900	76	3,000	. . . .	400
42	2,730,500	45,300	21,700				
43	2,322,500	29,500	19,800	Totals	$137,359,100	$833,600	$864,200
44	2,162,800	25,700	19,800				
45	1,874,000	11,000	18,500				
46	1,708,700	9,300	18,200				
47	1,573,200	18,000	18,100				
48	1,238,200	5,000	15,500				
49	1,113,200	21,500	15,100				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN MEN

COMPARISON OF ACTUAL DEATHS WITH THE EXPECTED DEATHS CALCULATED BY THE CANADIAN ULTIMATE RATES OF MORTALITY

7TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$406,100	$2,000	$1,700	50	$944,600	$11,500	$15,100
16	1,032,200	7,000	4,500	51	655,700	17,000	11,400
17	1,827,700	7,000	8,000	52	517,000	13,300	9,800
18	2,710,300	10,000	11,900	53	569,900	3,000	11,800
19	3,329,500	12,500	14,600	54	586,300	10,700	13,200
20	4,071,800	12,000	17,900	55	463,600	11,200	11,400
21	4,631,600	16,500	20,200	56	386,300	7,000	10,400
22	4,976,400	10,000	21,500	57	327,800	2,000	9,600
23	4,877,700	24,500	21,000	58	359,000	12,500	11,500
24	4,975,300	28,500	21,300	59	283,400	16,000	10,000
25	5,222,800	12,700	22,200	60	272,500	2,000	10,500
26	5,008,400	15,000	21,300	61	105,700	2,000	4,400
27	5,034,100	17,500	21,600	62	117,500	- - -	5,400
28	5,057,800	15,000	22,000	63	110,100	- - -	5,500
29	5,038,200	8,900	22,400	64	107,800	4,000	5,900
30	4,914,500	20,000	22,500	65	35,400	- - -	2,100
31	4,668,100	17,000	22,100	66	24,300	- - -	1,600
32	4,626,500	10,500	22,700	67	18,500	1,000	1,300
33	4,409,200	24,000	22,500	68	69,400	- - -	5,500
34	3,935,100	29,500	21,000	69	14,000	5,000	1,200
35	3,987,600	11,000	22,300	70	21,000	- - -	2,000
36	3,841,000	17,000	22,500	71	5,000	- - -	500
37	3,606,900	38,000	22,400				
38	3,354,000	25,600	22,000	Totals	$123,340,900	$691,700	$818,500
39	3,122,100	19,000	21,800				
40	2,884,500	15,500	21,500				
41	2,556,700	7,300	20,400				
42	2,440,400	31,000	20,800				
43	2,041,100	13,500	18,700				
44	1,950,400	15,000	19,300				
45	1,699,500	13,000	18,100				
46	1,546,100	26,600	17,800				
47	1,410,700	15,000	17,600				
48	1,159,500	3,500	15,700				
49	992,300	22,400	14,600				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

CANADIAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the Canadian Ultimate Rates of Mortality

8TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$350,100	$2,000	$1,500	50	$875,600	$3,000	$15,200
16	873,200	2,000	3,800	51	611,600	7,000	11,600
17	1,615,400	6,000	7,100	52	498,300	4,900	10,300
18	2,355,400	13,000	10,400	53	532,400	8,000	12,000
19	2,929,800	10,800	12,900	54	555,800	1,000	13,700
20	3,706,600	20,500	16,200	55	473,900	9,500	12,800
21	4,214,000	13,000	18,200	56	335,800	36,500	9,900
22	4,498,000	31,500	19,300	57	309,800	2,000	10,000
23	4,508,300	21,500	19,300	58	369,300	18,000	13,000
24	4,573,700	24,000	19,400	59	264,700	5,000	10,200
25	4,769,500	15,000	20,300	60	255,000	6,500	10,700
26	4,592,900	19,000	19,700	61	98,200	7,000	4,500
27	4,571,200	26,000	19,900	62	120,500	18,000	6,100
28	4,576,800	17,000	20,400	63	117,100	6,300	6,400
29	4,638,500	33,000	21,200	64	106,800	3,500	6,400
30	4,455,400	24,000	21,100	65	36,400	2,000	2,400
31	4,205,900	14,500	20,600	66	24,300	....	1,700
32	4,269,700	18,500	21,800	67	20,500	....	1,600
33	4,031,200	31,000	21,500	68	69,400	36,000	6,000
34	3,656,900	6,000	20,400	69	9,000	1,000	800
35	3,708,400	29,000	21,800	70	21,000	1,000	2,200
36	3,585,500	21,200	21,900	71	1,000	....	100
37	3,403,100	20,000	22,400				
38	3,132,200	18,700	21,900	Totals	$113,080,100	$796,500	$796,600
39	2,826,000	19,900	21,100				
40	2,757,900	27,500	22,000				
41	2,402,300	24,500	20,500				
42	2,246,300	17,500	20,600				
43	1,900,300	12,500	18,800				
44	1,780,100	8,000	19,000				
45	1,586,000	11,000	18,300				
46	1,427,000	16,000	17,800				
47	1,311,600	25,000	17,800				
48	1,084,600	11,500	16,000				
49	879,900	9,700	14,100				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the Canadian Ultimate Rates of Mortality

9TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$309,600	. . .	$1,400	50	$839,400	$6,000	$15,900
16	780,500	$1,000	3,400	51	575,500	4,500	11,900
17	1,108,700	9,000	6,200	52	477,900	5,000	10,800
18	2,087,900	8,000	9,200	53	495,100	9,000	12,200
19	2,587,700	12,000	11,300	54	568,200	14,000	15,300
20	3,335,300	7,500	14,400	55	447,600	10,000	13,200
21	3,847,700	8,000	16,500	56	300,900	15,000	9,700
22	4,138,000	17,000	17,700	57	327,100	2,000	11,500
23	4,123,200	9,000	17,500	58	333,500	100,000	12,800
24	4,173,600	18,000	17,800	59	244,700	10,000	10,300
25	4,433,900	17,500	19,000	60	243,800	11,000	11,200
26	4,262,900	12,000	18,500	61	106,500	1,000	5,400
27	4,234,800	18,500	18,800	62	105,500	. . .	5,800
28	4,319,300	21,400	19,700	63	112,500	. . .	6,800
29	4,179,800	19,000	19,800	64	96,800	5,000	6,400
30	4,182,500	20,500	20,500	65	30,400	1,000	2,200
31	3,946,800	15,000	20,200	66	24,300	5,200	1,900
32	3,988,600	25,000	21,300	67	23,500	1,000	2,000
33	3,807,300	31,900	21,200	68	33,400	20,000	3,100
34	3,507,900	37,500	20,600	69	8,000	. . .	800
35	3,485,600	12,500	21,600	70	20,000	. . .	2,200
36	3,373,700	14,500	22,200	71	1,000	. . .	100
37	3,192,200	19,500	22,300				
38	2,965,000	12,000	22,100	Totals	$105,184,700	$807,000	$784,700
39	2,670,800	9,000	21,300				
40	2,556,700	49,500	21,800				
41	2,260,100	20,000	20,700				
42	2,145,300	9,500	21,200				
43	1,783,600	14,000	19,000				
44	1,748,800	7,000	20,200				
45	1,537,400	18,000	19,200				
46	1,351,500	25,500	18,300				
47	1,215,900	24,500	17,900				
48	1,008,000	40,000	16,100				
49	818,500	4,000	14,300				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN MEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the Canadian Ultimate Rates of Mortality

10th INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$267,400	$1,000	$1,200	50	$795,700	$14,800	$16,500
16	656,500	1,000	2,900	51	505,500	2,000	11,400
17	1,231,300	1,000	5,400	52	473,200	10,000	11,700
18	1,838,900	13,000	8,000	53	474,100	7,000	12,800
19	2,350,500	11,000	10,200	54	501,000	3,000	14,700
20	3,010,300	13,000	12,900	55	416,100	5,000	13,400
21	3,559,300	17,000	15,200	56	305,500	1,000	10,700
22	3,834,300	21,000	16,300	57	330,600	3,000	12,700
23	3,765,500	18,500	16,000	58	226,200	15,000	9,500
24	3,853,600	12,000	16,500	59	247,200	40,000	11,400
25	4,124,700	20,000	17,900	60	236,200	2,000	11,900
26	4,017,500	17,000	17,900	61	94,500	21,000	5,200
27	3,929,400	17,500	18,000	62	102,500	6,000	6,200
28	4,006,500	12,500	19,000	63	98,000	4,500	6,500
29	3,919,800	25,500	19,200	64	88,800	6,000	6,400
30	3,996,300	9,000	20,400	65	27,700	1,500	2,200
31	3,635,100	34,000	19,400	66	19,100	. . .	1,600
32	3,696,200	18,500	20,600	67	20,500	. . .	1,900
33	3,513,000	34,000	20,600	68	13,400	. . .	1,400
34	3,321,100	16,000	20,600	69	8,000	5,000	900
35	3,287,500	20,700	21,600	70	20,000	. . .	2,400
36	3,156,400	10,000	22,000	71	1,000	. . .	100
37	3,045,000	28,500	22,700				
38	2,782,900	71,900	22,200	Totals	$97,927,900	$777,400	$772,900
39	2,534,900	17,900	21,600				
40	2,471,400	18,000	22,700				
41	2,211,100	15,600	21,800				
42	2,013,700	24,000	21,500				
43	1,665,400	11,500	19,200				
44	1,636,200	4,000	20,400				
45	1,509,200	32,000	20,400				
46	1,280,300	24,500	18,800				
47	1,115,400	10,500	17,800				
48	920,100	21,500	16,000				
49	766,400	5,500	14,500				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

CANADIAN MEN

Comparison of Actual with Expected Deaths
First Five Insurance Years Excluded

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Deviation	Accumulated Deviations
20	$482,600		$2,000	$2,000	$2,000
21	1,632,300	9,000	6,900	−2,100	−100
22	3,485,200	32,500	15,100	−17,400	−17,500
23	6,057,400	16,000	26,500	10,500	−7,000
24	9,075,800	33,000	39,900	6,900	−100
25	12,501,500	52,500	55,000	2,500	2,400
26	16,203,800	57,800	71,100	13,300	15,700
27	19,973,600	108,500	87,100	−21,400	−5,700
28	23,358,400	93,500	100,900	7,400	1,700
29	26,410,900	134,300	113,600	−20,700	−19,000
30	29,689,000	135,500	127,100	−8,400	−27,400
31	32,493,800	126,700	138,100	11,400	−16,000
32	35,031,700	141,500	149,200	7,700	−8,300
33	37,542,700	138,500	161,100	22,600	14,300
34	39,914,100	159,500	173,600	14,100	28,400
35	41,993,900	171,400	186,900	15,500	43,900
36	43,761,200	222,900	200,000	−22,900	21,000
37	44,947,800	229,200	212,600	−16,600	4,400
38	45,760,800	205,200	224,200	19,000	23,400
39	46,512,100	211,500	237,700	26,200	49,600
40	47,032,700	270,000	250,700	−19,300	30,300
41	47,231,600	262,700	263,600	900	31,200
42	47,633,200	292,700	279,600	−13,100	18,100
43	47,268,000	282,400	293,100	10,700	28,800
44	47,268,800	329,500	310,600	−18,900	9,900
45	46,855,800	314,200	327,100	12,900	22,800
46	46,336,200	353,500	345,200	−8,300	14,500
47	45,505,200	400,200	362,200	−38,000	−23,500
48	44,342,900	394,900	378,700	−16,200	−39,700
49	43,237,900	356,700	396,500	39,800	100
50	42,331,900	442,100	417,800	−24,300	−24,200
51	41,107,100	409,900	438,200	28,300	4,100
52	40,096,400	405,000	462,300	57,300	61,400
53	38,434,400	458,800	480,000	21,200	82,600
54	37,079,900	521,500	502,100	−19,400	63,200

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

CANADIAN MEN

Comparison of Actual with Expected Deaths
First Five Insurance Years Excluded

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Deviation	Accumulated Deviations
55	$35,528,900	$579,400	$522,600	−$56,800	$6,400
56	33,465,300	586,700	535,100	−51,600	−45,200
57	31,419,200	491,700	547,000	55,300	10,100
58	29,894,400	506,800	567,100	60,300	70,400
59	28,086,300	521,200	581,100	59,900	130,300
60	26,094,200	596,200	589,200	−7,000	123,300
61	24,723,500	649,300	609,200	−40,100	83,200
62	23,471,700	596,400	631,900	35,500	118,700
63	22,026,500	692,100	648,000	−44,100	74,600
64	20,251,300	690,300	651,500	−38,800	35,800
65	18,855,300	723,600	663,300	−60,300	−24,500
66	17,411,900	859,300	669,800	−189,500	−214,000
67	15,750,600	722,400	662,800	−59,600	−273,600
68	14,383,800	544,300	662,100	117,800	−155,800
69	13,182,100	712,900	663,700	−49,200	−205,000
70	11,898,400	622,600	655,200	32,600	−172,400
71	10,882,900	688,200	655,600	−32,600	−205,000
72	9,633,000	620,800	634,500	13,700	−191,300
73	8,411,600	701,400	605,700	−95,700	−287,000
74	7,325,000	535,900	576,500	40,600	−246,400
75	6,449,500	572,800	554,700	−18,100	−264,500
76	5,554,000	494,400	521,800	27,400	−237,100
77	4,718,900	428,700	484,100	55,400	−181,700
78	3,898,200	421,500	436,600	15,100	−166,600
79	3,258,400	426,700	398,000	−28,700	−195,300
80	2,586,400	231,600	344,600	113,000	−82,300
81	2,210,700	246,800	320,900	74,100	−8,200
82	1,774,800	273,600	280,600	7,000	−1,200
83	1,405,900	213,900	242,000	28,100	26,900
84	1,113,800	188,700	208,400	19,700	46,600
85	831,900	194,300	169,100	−25,200	21,400
86	555,600	127,400	122,600	−4,800	16,600
87	378,400	100,700	90,600	−10,100	6,500
88	225,500	70,600	58,500	−12,100	−5,600
89	139,400	24,200	39,100	14,900	9,300

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN MEN

COMPARISON OF ACTUAL WITH EXPECTED DEATHS
FIRST FIVE INSURANCE YEARS EXCLUDED

ATTAINED AGE	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	DEVIATION	ACCUMULATED DEVIATIONS
90	$111,200	$41,000	$33,700	−$7,300	$2,000
91	60,200	11,200	19,700	8,600	10,500
92	45,000	25,500	15,900	−9,600	900
93	19,500	9,000	7,400	−1,600	−700
94	9,000	8,000	3,700	−4,300	−5,000
95	1,000	....	400	400	−4,600
96	1,000	1,000	500	−500	−5,100
Totals.	$1,616,634,800	$24,526,200	$24,521,100	$1,109,500	
				−1,114,600	
				−$5,100	

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

1st INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$118,600	. . . .	$400	50	$878,100	$4,000	$10,200
16	293,200	. . . .	1,000	51	735,300	3,000	9,200
17	484,900	$27,500	1,800	52	719,200	2,000	9,800
18	899,900	5,000	3,300	53	567,200	7,000	8,400
19	1,476,900	2,000	5,600	54	537,200	5,000	8,600
20	2,335,700	11,500	9,200	55	428,600	4,000	7,500
21	3,021,100	10,000	12,100	56	360,700	4,000	6,900
22	3,333,800	11,000	13,700	57	265,400	1,000	5,500
23	3,475,900	11,000	14,500	58	278,700	23,500	6,300
24	3,915,400	16,500	16,600	59	264,100	. . . .	6,500
25	3,901,400	30,500	16,800	60	175,200	5,000	4,700
26	3,835,300	12,000	16,700	61	71,500	. . . .	2,100
27	4,018,800	13,500	17,600	62	44,000	. . . .	1,400
28	3,923,500	13,000	17,300	63	53,000	3,500	1,800
29	3,729,200	13,500	16,500	64	26,500	. . . .	1,000
30	3,812,400	11,500	17,000	65	22,000	. . . .	900
31	3,357,200	12,000	15,000	66	4,000	1,000	200
32	3,405,300	11,000	15,400	67	3,500	. . . .	200
33	3,431,600	8,000	15,800	68	5,000	. . . .	300
34	3,365,500	14,000	15,800	69	3,000	3,000	200
35	3,193,500	20,500	15,300	70	2,000	. . . .	100
36	3,081,300	12,500	15,200	71	. . . .	. . . .	. . . .
37	2,901,700	8,400	14,900	73	1,000	. . . .	100
38	2,777,300	23,500	14,800				
39	2,308,500	13,000	12,800	Totals	$91,758,000	$476,800	$525,800
40	2,561,700	14,500	15,000				
41	2,051,600	4,000	12,600				
42	1,948,600	7,800	12,700				
43	1,778,900	6,000	12,300				
44	1,573,600	24,100	11,700				
45	1,472,300	12,000	11,700				
46	1,283,300	6,000	10,900				
47	1,233,500	1,000	11,300				
48	1,132,300	3,000	11,200				
49	879,200	21,000	9,400				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

2ND INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$87,500	. . .	$300	50	$720,400	$2,000	$9,000
16	208,900	. . .	800	51	616,100	11,000	8,400
17	317,800	. . .	1,200	52	573,100	5,000	8,500
18	550,400	$3,000	2,100	53	497,100	9,000	8,000
19	885,600	2,000	3,500	54	392,100	14,000	6,800
20	1,454,700	9,000	5,800	55	388,100	9,500	7,400
21	1,876,900	6,000	7,700	56	322,700	6,500	6,700
22	2,267,400	10,000	9,500	57	232,800	24,500	5,200
23	2,331,100	11,000	9,900	58	245,200	6,000	6,000
24	2,681,400	15,000	11,600	59	242,100	6,000	6,500
25	2,747,700	12,500	12,000	60	192,700	1,000	5,600
26	2,755,200	6,000	12,100	61	51,500	. . .	1,600
27	2,976,200	8,000	13,100	62	40,000	3,000	1,400
28	2,920,000	13,000	12,900	63	51,500	15,000	1,900
29	2,792,800	10,000	12,500	64	26,500	. . .	1,100
30	2,811,400	7,500	12,600	65	31,000	. . .	1,400
31	2,557,300	9,000	11,500	66	6,000	. . .	300
32	2,549,800	17,000	11,700	67	3,500	. . .	200
33	2,687,100	5,000	12,600	68	6,000	. . .	300
34	2,516,600	23,000	12,000	69	2,500	. . .	200
35	2,535,600	13,500	12,500	70	3,000	. . .	200
36	2,332,700	10,000	11,900	71	. . .	. . .	. . .
37	2,239,400	7,000	11,900	73	1,000	. . .	100
38	2,187,700	14,000	12,200				
39	1,776,200	12,000	10,400	Totals	$68,137,900	$413,000	$420,800
40	1,978,500	10,000	12,200				
41	1,627,300	12,000	10,600				
42	1,482,600	11,500	10,300				
43	1,400,500	7,000	10,400				
44	1,220,100	6,000	9,700				
45	1,145,700	10,000	9,800				
46	996,300	6,000	9,100				
47	960,700	2,500	9,500				
48	909,400	8,000	9,700				
49	724,500	4,000	8,400				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

3RD INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$72,500	$1,000	$300	50	$676,000	$1,000	$9,200
16	176,900	. . .	700	51	613,700	3,000	9,100
17	260,600	1,000	1,000	52	603,600	14,500	9,700
18	433,900	1,000	1,700	53	484,600	7,000	8,500
19	749,300	4,300	3,000	54	368,300	10,500	7,000
20	1,219,100	18,300	5,000	55	363,800	18,500	7,500
21	1,596,600	7,000	6,700	56	329,000	13,000	7,400
22	1,919,400	3,000	8,200	57	207,300	1,000	5,100
23	1,969,800	3,000	8,500	58	244,500	6,000	6,500
24	2,312,200	8,000	10,100	59	253,000	9,000	7,300
25	2,373,100	6,000	10,400	60	199,200	6,000	6,300
26	2,428,900	11,000	10,700	61	54,500	1,000	1,900
27	2,620,400	11,000	11,600	62	57,500	1,500	2,100
28	2,582,200	14,000	11,500	63	35,500	2,000	1,400
29	2,434,700	11,000	10,900	64	28,500	. . .	1,300
30	2,589,600	10,500	11,700	65	39,000	1,000	1,900
31	2,278,200	7,000	10,500	66	5,000	. . .	300
32	2,312,600	13,000	10,800	67	3,500	. . .	200
33	2,471,000	11,000	11,800	68	5,000	. . .	300
34	2,192,000	6,500	10,800	69	2,500	. . .	200
35	2,298,600	14,300	11,800	70	2,000	. . .	100
36	2,159,400	13,000	11,500	71	. . .	. . .	. . .
37	2,007,300	11,000	11,200	73	1,000	. . .	100
38	1,949,200	9,500	11,400				
39	1,636,200	6,000	10,100	Totals	$61,332,600	$376,600	$406,300
40	1,864,200	13,500	12,200				
41	1,480,000	11,000	10,300				
42	1,369,800	13,000	10,200				
43	1,345,100	4,000	10,700				
44	1,196,500	5,000	10,200				
45	1,067,000	12,200	9,800				
46	924,200	6,000	9,100				
47	904,000	3,000	9,700				
48	877,400	8,500	10,200				
49	683,700	4,000	8,600				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915
AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

4TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$71,500	. . .	$300	50	$778,500	$5,000	$11,500
16	148,900	$1,000	600	51	537,800	4,000	8,600
17	205,600	2,000	800	52	592,500	4,000	10,400
18	361,400	. . .	1,500	53	489,700	11,000	9,300
19	611,200	. . .	2,500	54	347,600	2,000	7,200
20	1,010,300	4,000	4,200	55	338,300	2,000	7,600
21	1,291,600	5,000	5,500	56	310,900	4,000	7,600
22	1,659,100	5,000	7,200	57	220,300	8,500	5,900
23	1,669,300	7,000	7,300	58	293,000	6,000	8,500
24	1,987,100	4,000	8,700	59	243,800	8,000	7,700
25	2,038,600	13,500	9,000	60	231,200	3,000	7,900
26	2,111,300	7,500	9,400	61	88,500	. . .	3,300
27	2,286,800	9,000	10,200	62	60,000	. . .	2,400
28	2,301,200	9,000	10,300	63	34,500	2,000	1,500
29	2,149,200	13,500	9,700	64	28,500	. . .	1,400
30	2,285,200	8,500	10,500	65	39,000	. . .	2,000
31	2,018,800	12,000	9,400	66	13,000	. . .	700
32	2,028,300	7,000	9,700	67	3,500	. . .	200
33	2,217,400	13,000	11,000	68	3,000	1,000	200
34	2,081,700	9,000	10,700	69	2,500	. . .	200
35	2,133,000	11,000	11,300	70	2,000	. . .	200
36	1,911,900	26,500	10,600	71	. . .	. . .	. . .
37	1,827,600	16,000	10,700	73	1,000	. . .	100
38	1,873,400	12,000	11,500				
39	1,468,100	6,000	9,600	Totals	$55,054,300	$346,000	$395,300
40	1,657,000	6,000	11,500				
41	1,401,600	11,500	10,400				
42	1,186,200	4,000	9,400				
43	1,213,800	7,500	10,300				
44	1,084,000	3,000	10,000				
45	994,800	4,500	9,800				
46	857,200	11,500	9,200				
47	821,300	23,000	9,500				
48	768,900	10,000	9,600				
49	661,900	3,000	9,000				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

5th INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$67,500	. . .	$300	50	$760,300	$13,500	$12,200
16	120,300	. . .	500	51	466,000	7,000	8,100
17	170,600	. . .	700	52	588,000	7,500	11,200
18	294,600	. . .	1,200	53	471,200	27,000	9,700
19	499,200	$4,000	2,100	54	328,100	12,000	7,400
20	822,700	. . .	3,500	55	318,400	9,000	8,500
21	1,062,400	5,000	4,600	56	348,900	4,000	9,300
22	1,408,900	5,000	6,100	57	226,800	4,000	6,600
23	1,437,000	8,500	6,300	58	286,800	2,000	9,100
24	1,740,400	5,000	7,700	59	232,800	1,000	8,000
25	1,785,400	5,000	7,900	60	225,900	2,000	8,400
26	1,860,200	7,000	8,300	61	91,500	1,000	3,700
27	2,002,600	10,000	9,000	62	66,000	3,000	2,900
28	2,027,200	18,000	9,100	63	35,500	4,000	1,700
29	1,952,800	5,500	9,000	64	25,000	. . .	1,300
30	2,124,900	5,000	9,900	65	39,000	5,000	2,200
31	1,860,800	13,400	8,900	66	13,000	1,000	800
32	1,841,300	12,500	9,100	67	5,500	. . .	400
33	2,038,600	18,000	10,400	68	2,000	. . .	100
34	1,941,700	12,000	10,300	69	1,000	. . .	100
35	1,956,100	8,000	10,900	70	2,000	. . .	200
36	1,795,000	7,000	10,500	71	. . .	. . .	. . .
37	1,733,600	10,500	10,700	73	1,000	. . .	100
38	1,688,500	9,000	11,000				
39	1,403,400	4,500	9,700	Totals	$50,224,900	$342,700	$390,500
40	1,439,300	6,000	10,700				
41	1,325,600	8,000	10,500				
42	1,089,000	6,000	9,300				
43	1,153,400	3,000	10,600				
44	1,070,800	12,000	10,600				
45	957,500	4,000	10,200				
46	831,000	5,000	9,600				
47	760,200	7,500	9,500				
48	743,400	9,000	10,100				
49	654,300	6,300	9,700				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

6TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$65,500	...	$300	50	$728,300	$8,900	$12,700
16	109,800	$2,500	400	51	444,000	13,500	8,400
17	141,300	...	600	52	549,000	4,000	11,400
18	251,100	1,000	1,000	53	503,700	12,600	11,300
19	387,200	5,000	1,600	54	334,100	5,500	8,200
20	701,200	...	3,000	55	389,900	8,000	10,400
21	883,900	4,000	3,800	56	339,400	3,000	9,900
22	1,257,900	2,500	5,500	57	218,800	7,000	6,900
23	1,254,500	5,000	5,500	58	290,800	20,500	10,000
24	1,521,000	6,000	6,700	59	244,300	13,000	9,100
25	1,568,600	7,000	7,000	60	251,400	5,000	10,200
26	1,639,700	8,000	7,300	61	94,500	...	4,200
27	1,752,100	17,000	7,900	62	63,000	7,000	3,000
28	1,807,800	10,000	8,300	63	31,500	...	1,600
29	1,743,200	8,000	8,200	64	25,000	1,000	1,400
30	1,936,800	10,000	9,300	65	34,000	2,000	2,100
31	1,689,800	7,300	8,300	66	12,000	...	800
32	1,693,100	7,000	8,700	67	4,500	...	300
33	1,868,100	5,000	9,900	68	2,000	...	200
34	1,779,600	2,000	9,900	69	1,000	...	100
35	1,769,800	15,000	10,300	70	1,000	...	100
36	1,644,300	11,000	10,100	71	...	...	...
37	1,619,500	15,000	10,600	73	1,000	...	100
38	1,532,900	28,000	10,600				
39	1,315,400	13,000	9,800	Totals	$45,855,400	$372,200	$389,100
40	1,332,200	8,900	10,600				
41	1,192,200	11,000	10,200				
42	1,059,400	5,000	9,700				
43	1,074,400	7,000	10,600				
44	941,900	8,000	10,100				
45	888,200	4,000	10,300				
46	805,700	13,000	10,100				
47	714,700	4,000	9,700				
48	687,400	8,000	10,200				
49	662,000	3,000	10,600				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

7TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$50,500	...	$200	50	$755,100	$12,500	$14,400
16	98,300	$3,000	400	51	434,000	9,000	9,000
17	118,800	...	500	52	500,500	10,500	11,300
18	215,600	1,000	900	53	480,900	5,000	11,800
19	318,200	2,000	1,400	54	325,100	12,000	8,700
20	621,200	6,000	2,700	55	389,900	11,500	11,300
21	763,600	2,000	3,400	56	350,900	9,000	11,100
22	1,122,900	6,000	5,000	57	209,600	8,000	7,200
23	1,073,700	11,000	4,800	58	275,300	18,000	10,300
24	1,321,500	9,000	5,900	59	216,200	9,500	8,800
25	1,418,000	5,000	6,400	60	242,900	2,000	10,700
26	1,474,900	9,000	6,700	61	104,500	4,500	5,000
27	1,556,800	12,500	7,100	62	58,000	3,000	3,000
28	1,641,900	10,000	7,700	63	39,500	1,000	2,200
29	1,593,500	3,500	7,600	64	27,000	...	1,700
30	1,789,000	13,200	8,800	65	32,000	...	2,100
31	1,544,600	5,000	7,900	66	12,000	...	900
32	1,512,400	12,000	8,000	67	4,500	...	400
33	1,720,600	9,000	9,600	68	1,000	...	100
34	1,668,600	14,000	9,700	69	1,000	...	100
35	1,672,200	17,000	10,300	70	1,000	...	100
36	1,541,000	8,500	10,100	71	...	...	...
37	1,495,200	12,500	10,400	73	1,000	...	100
38	1,467,500	4,000	10,900				
39	1,227,400	6,500	9,700	Totals	$42,206,700	$369,200	$389,400
40	1,225,800	10,000	10,400				
41	1,081,200	7,000	9,900				
42	1,005,400	3,500	9,900				
43	985,900	7,000	10,500				
44	898,600	8,000	10,400				
45	813,200	6,500	10,300				
46	750,400	10,000	10,200				
47	673,200	4,000	9,900				
48	643,700	6,000	10,400				
49	639,500	10,000	11,200				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN WOMEN

COMPARISON OF ACTUAL DEATHS WITH THE EXPECTED DEATHS CALCULATED BY THE AMERICAN MEN ULTIMATE RATES OF MORTALITY

8TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$43,500	. . .	$200	50	$736,600	$13,000	$15,200
16	84,300	. . .	400	51	429,000	16,500	9,700
17	110,300	. . .	500	52	534,500	17,500	13,100
18	193,100	. . .	800	53	472,600	6,000	12,600
19	278,700	$1,000	1,200	54	334,900	3,000	9,700
20	529,100	11,000	2,300	55	390,600	4,000	12,300
21	671,100	4,000	3,000	56	322,400	6,000	11,100
22	1,005,000	2,000	4,500	57	203,500	17,500	7,600
23	967,600	6,000	4,300	58	262,300	6,000	10,700
24	1,159,500	2,000	5,200	59	199,200	9,400	8,800
25	1,285,500	7,500	5,800	60	246,900	3,000	11,900
26	1,355,900	2,000	6,200	61	98,000	2,000	5,100
27	1,419,500	5,000	6,600	62	60,000	5,000	3,400
28	1,494,400	5,500	7,100	63	38,200	1,000	2,300
29	1,482,200	8,500	7,300	64	27,000	2,000	1,800
30	1,692,300	11,500	8,700	65	35,000	1,000	2,500
31	1,475,600	8,500	7,900	66	12,000	. . .	900
32	1,419,400	9,000	7,900	67	6,500	2,000	600
33	1,678,300	10,000	9,800	68	1,000	. . .	100
34	1,545,600	8,000	9,500	69	1,000	. . .	100
35	1,521,000	13,000	9,900	70	. . .	. . .	. . .
36	1,421,000	10,000	9,900	71	. . .	. . .	. . .
37	1,388,000	4,500	10,300	73	1,000	1,000	100
38	1,347,000	37,000	10,700				
39	1,166,900	10,000	9,900	**Totals**	$39,370,400	$386,200	$397,800
40	1,199,600	8,500	11,000				
41	1,063,200	10,000	10,500				
42	942,400	2,000	10,100				
43	924,900	6,300	10,700				
44	815,300	14,000	10,200				
45	821,200	9,000	11,200				
46	692,400	4,000	10,200				
47	677,200	5,000	10,900				
48	622,700	21,500	10,900				
49	664,500	14,000	12,600				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

9TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$41,500	....	$200	50	$701,800	$15,000	$15,800
16	73,300	....	300	51	421,000	16,500	10,300
17	102,300	$1,000	400	52	513,500	10,000	13,700
18	171,600	....	700	53	458,600	14,000	13,300
19	237,500	....	1,000	54	339,900	14,000	10,700
20	444,100	1,000	2,000	55	402,100	13,000	13,800
21	621,600	5,500	2,800	56	306,400	13,000	11,500
22	926,400	5,000	4,100	57	182,500	10,000	7,400
23	883,100	2,000	4,000	58	252,800	14,500	11,200
24	1,078,000	1,000	4,900	59	203,300	12,000	9,800
25	1,165,800	4,000	5,400	60	245,900	....	12,800
26	1,278,000	12,000	6,000	61	95,500	12,000	5,400
27	1,335,000	12,000	6,400	62	55,000	1,000	3,400
28	1,390,900	6,000	6,900	63	36,200	5,000	2,400
29	1,392,700	10,000	7,100	64	35,000	....	2,500
30	1,595,600	9,000	8,500	65	40,000	1,000	3,100
31	1,405,200	8,000	7,800	66	12,000	....	1,000
32	1,336,700	6,000	7,800	67	4,500	....	400
33	1,491,800	14,000	9,200	68	1,000	....	100
34	1,441,600	11,000	9,400	69	1,000	....	100
35	1,396,900	8,000	9,700	Totals	$37,283,600	$406,500	$408,200
36	1,365,400	14,000	10,100				
37	1,322,700	8,500	10,500				
38	1,268,700	12,000	10,800				
39	1,096,400	6,000	10,100				
40	1,153,600	9,000	11,400				
41	1,011,200	2,000	10,800				
42	903,400	7,000	10,500				
43	895,100	18,000	11,200				
44	773,100	6,000	10,500				
45	797,200	4,000	11,800				
46	641,900	14,000	10,300				
47	657,400	2,000	11,500				
48	612,200	8,000	11,600				
49	667,700	29,500	13,800				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

10TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$29,000	....	$100	50	$671,000	$28,500	$16,400
16	71,300	....	300	51	409,500	13,000	10,900
17	90,300	$1,000	400	52	472,500	11,000	13,700
18	146,600	....	600	53	424,100	15,000	13,400
19	206,500	1,000	900	54	327,900	21,000	11,300
20	389,100	1,000	1,700	55	373,100	31,500	13,900
21	545,700	8,000	2,400	56	287,700	10,000	11,700
22	829,100	6,000	3,700	57	179,000	13,000	7,900
23	805,000	5,000	3,600	58	232,800	13,000	11,200
24	963,300	5,000	4,400	59	193,100	12,000	10,100
25	1,082,000	9,000	5,700	60	251,400	30,000	14,200
26	1,168,500	7,000	5,600	61	85,100	3,000	5,200
27	1,217,000	1,000	6,000	62	56,000	6,000	3,700
28	1,283,400	....	6,600	63	48,200	1,000	3,500
29	1,273,000	10,500	6,800	64	35,000	1,000	2,700
30	1,468,100	6,000	8,200	65	31,000	....	2,600
31	1,316,000	10,000	7,700	66	16,000	4,000	1,500
32	1,243,800	5,000	7,700	67	4,500	....	400
33	1,368,600	9,500	9,000	68	1,000	....	100
34	1,352,100	2,000	9,400	69	1,000	1,000	100
35	1,355,900	5,400	10,100	Totals	$34,583,600	$451,900	$411,300
36	1,253,500	9,000	10,000				
37	1,252,200	18,000	10,700				
38	1,183,700	5,000	10,900				
39	1,038,100	6,000	10,300				
40	1,067,900	12,000	11,400				
41	975,700	5,000	11,300				
42	821,700	11,000	10,300				
43	855,600	8,000	11,700				
44	725,600	11,500	10,700				
45	719,200	14,000	11,600				
46	562,400	6,000	9,800				
47	634,400	9,500	12,100				
48	562,700	10,500	11,600				
49	626,700	20,000	14,100				

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

FIRST FIVE INSURANCE YEARS EXCLUDED

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$65,500		$300	60	$8,125,300	$195,700	$216,800
21	160,300	$2,500	600	61	7,814,400	171,700	226,900
22	283,100	3,000	1,200	62	7,554,400	188,000	238,600
23	495,700	1,000	2,100	63	7,259,600	264,000	249,500
24	815,400	6,000	3,500	64	6,961,000	243,000	260,200
25	1,410,100	3,000	6,100	65	6,718,100	224,800	273,200
26	2,127,000	12,000	9,300	66	6,619,400	255,[illegible]	292,400
27	3,082,500	15,500	13,500	67	6,258,900	265,700	300,600
28	3,940,900	18,500	17,400	68	5,788,000	[illegible]	301,900
29	4,984,400	25,500	22,100	69	5,431,000	245,000	307,600
30	5,956,500	40,000	26,600	70	5,051,900	312,400	310,500
31	6,919,300	38,000	31,000	71	4,492,900	238,700	299,700
32	7,976,200	47,500	36,000	72	4,190,500	359,700	303,100
33	8,835,400	50,000	40,600	73	3,557,000	272,200	278,800
34	9,698,700	60,000	45,400	74	3,207,500	307,800	272,400
35	10,674,100	60,000	51,000	75	2,784,400	274,300	256,000
36	11,274,900	55,000	55,700	76	2,462,200	245,600	245,000
37	11,911,000	52,000	61,000	77	2,092,300	201,500	225,200
38	12,648,500	62,500	67,300	78	1,869,900	148,400	217,500
39	13,182,000	63,500	73,300	79	1,595,800	159,500	200,600
40	13,704,400	89,000	80,000	80	1,380,800	191,900	187,400
41	13,951,700	81,000	85,900	81	1,140,900	188,400	167,100
42	14,130,600	108,700	92,400	82	913,000	161,000	144,100
43	14,188,100	117,500	98,500	83	705,100	126,400	119,900
44	14,103,400	84,400	104,600	84	531,700	98,100	97,400
45	13,941,800	118,900	110,700	85	427,100	46,400	84,200
46	13,714,300	127,500	116,800	86	374,500	49,400	79,300
47	13,359,900	82,500	122,600	87	313,200	97,000	71,200
48	13,205,600	92,000	130,600	88	215,700	28,500	52,600
49	12,678,200	100,500	135,700	89	170,200	38,000	44,500
50	12,369,400	99,300	143,200	90	124,200	35,500	34,800
51	11,831,800	120,500	148,400	91	86,200	32,600	25,800
52	11,335,700	169,500	154,400	92	41,600	17,600	13,400
53	10,740,200	103,500	158,700	93	25,000	17,000	8,500
54	10,151,600	128,600	163,200	94	6,000	2,000	2,200
55	9,673,400	134,900	169,000	95	3,000	1,000	1,200
56	9,307,400	137,500	177,000	96	2,000	2,000	800
57	8,992,300	171,000	186,100				
58	8,781,800	155,400	197,700	Totals	$461,311,800	$8,923,400	$9,756,500
59	8,414,000	161,500	206,100				

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

AMERICAN WOMEN

Comparison of Actual Deaths With the Expected Deaths Calculated by the American Men Ultimate Rates of Mortality

FIRST TEN INSURANCE YEARS EXCLUDED

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
25	$24,000	. . .	$100	60	$6,014,700	$146,700	$160,500
26	81,300	. . .	400	61	5,819,100	129,200	168,900
27	147,800	. . .	600	62	5,830,100	139,000	184,100
28	241,800	$1,500	1,100	63	5,706,800	195,500	196,100
29	374,000	. . .	1,700	64	5,558,400	150,000	207,800
30	626,700	5,000	2,800	65	5,518,000	184,300	224,400
31	989,900	15,000	4,400	66	5,651,000	216,900	249,700
32	1,580,700	8,000	7,100	67	5,408,400	226,200	259,800
33	1,985,800	16,500	9,100	68	5,161,500	200,600	269,200
34	2,534,100	16,000	11,900	69	4,959,600	196,000	280,900
35	3,145,900	22,000	15,000	70	4,812,600	305,400	295,900
36	3,706,000	19,000	18,300	71	4,329,700	225,700	288,800
37	4,304,900	18,500	22,000	72	4,055,800	357,700	293,400
38	4,925,800	17,500	26,200	73	3,463,500	270,200	271,500
39	5,389,100	29,500	30,000	74	3,156,000	305,800	268,000
40	5,935,000	34,000	34,700	75	2,760,900	270,300	253,900
41	6,354,000	26,000	39,100	76	2,454,700	245,600	244,300
42	6,638,900	51,700	43,400	77	2,090,300	201,500	225,000
43	6,990,000	57,000	48,500	78	1,867,900	147,400	217,300
44	7,211,200	43,500	53,500	79	1,594,800	159,500	200,500
45	7,459,000	49,000	59,300	80	1,379,800	190,900	187,300
46	7,608,500	66,500	64,900	81	1,140,900	188,400	167,100
47	7,739,600	51,000	71,100	82	913,000	161,000	144,200
48	7,870,900	56,500	77,900	83	705,100	126,400	119,900
49	7,728,900	69,500	82,700	84	531,700	98,100	97,400
50	7,778,600	69,000	90,100	85	427,100	46,400	84,200
51	7,680,800	58,000	96,300	86	374,500	49,400	79,300
52	7,420,700	132,500	101,100	87	313,200	97,000	71,200
53	7,164,400	72,000	105,900	88	215,700	28,500	52,600
54	6,807,600	86,600	109,500	89	170,200	38,000	44,500
55	6,463,100	86,500	112,900	90	124,200	35,500	34,800
56	6,197,200	80,000	117,900	91	86,200	32,600	25,800
57	6,042,300	105,000	125,000	92	41,600	17,600	13,400
58	6,020,100	80,800	135,500	93	25,000	17,000	8,500
59	5,972,500	88,500	146,300	94	6,000	2,000	2,200
				95	3,000	1,000	1,200
				96	2,000	2,000	800
				Totals	$261,812,100	$6,937,400	$7,760,700

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN WOMEN

Amount Exposed to Risk and Amount Terminated by Death

Age at Entry	1st Ins. Year Exposed to Risk	1st Ins. Year Actual Deaths	Age at Entry	2nd Ins. Year Exposed to Risk	2nd Ins. Year Actual Deaths	Age at Entry	3rd Ins. Year Exposed to Risk	3rd Ins. Year Actual Deaths
15	$42,000	. . .	15	$37,000	. . .	15	$30,500	. . .
16	71,800	. . .	16	51,800	$1,000	16	40,500	. . .
17	115,500	. . .	17	90,500	2,000	17	76,500	. . .
18	193,700	. . .	18	127,700	1,000	18	100,700	. . .
19	234,600	$1,000	19	162,600	1,000	19	126,100	$1,000
20	375,900	3,000	20	249,600	. . .	20	207,600	1,000
21	443,200	. . .	21	304,500	1,000	21	225,500	1,000
22	481,300	1,000	22	348,000	. . .	22	273,000	1,000
23	442,700	1,000	23	323,200	3,000	23	257,200	. . .
24	441,800	. . .	24	317,200	3,000	24	246,700	. . .
25	421,500	4,000	25	311,000	1,000	25	273,000	. . .
26	424,600	. . .	26	336,600	2,000	26	300,600	2,000
27	362,800	. . .	27	301,800	2,000	27	261,100	3,000
28	396,700	2,000	28	325,200	5,000	28	281,200	1,000
29	357,000	. . .	29	284,000	1,000	29	249,000	. . .
30	336,500	. . .	30	271,000	2,000	30	228,500	3,000
31	272,300	1,000	31	223,600	. . .	31	196,700	1,000
32	321,800	1,000	32	262,300	2,000	32	223,300	1,000
33	218,500	. . .	33	147,000	. . .	33	140,900	. . .
34	266,300	1,000	34	239,300	1,000	34	202,700	. . .
35	205,400	1,000	35	174,400	1,000	35	153,400	. . .
36	184,700	. . .	36	182,200	1,000	36	183,200	. . .
37	182,200	1,000	37	163,600	. . .	37	161,600	. . .
38	175,200	. . .	38	138,500	. . .	38	118,500	1,000
39	147,700	. . .	39	122,700	2,200	39	107,400	. . .
40	180,700	. . .	40	142,000	. . .	40	120,600	1,000
41	116,500	. . .	41	107,500	. . .	41	112,500	2,000
42	97,000	. . .	42	75,000	. . .	42	71,900	. . .
43	108,500	1,000	43	76,000	1,000	43	57,000	. . .
44	70,000	. . .	44	60,000	. . .	44	64,000	. . .
45	77,200	10,000	45	52,600	. . .	45	54,000	. . .
46	92,300	. . .	46	79,500	. . .	46	74,500	. . .
47	44,000	. . .	47	35,000	. . .	47	32,000	. . .
48	42,000	. . .	48	34,000	1,000	48	30,000	1,000
49	33,000	. . .	49	40,500	. . .	49	39,000	. . .

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN WOMEN

Amount Exposed to Risk and Amount Terminated by Death

Age at Entry	1st Ins. Year		Age at Entry	2nd Ins. Year		Age at Entry	3rd Ins. Year	
	Exposed to Risk	Actual Deaths		Exposed to Risk	Actual Deaths		Exposed to Risk	Actual Deaths
50	$63,000	. . .	50	$54,000	. . .	50	$50,000	. . .
51	11,000	. . .	51	13,000	. . .	51	19,000	$6,000
52	44,000	. . .	52	28,000	. . .	52	26,000	. . .
53	28,500	. . .	53	26,000	. . .	53	31,000	. . .
54	29,000	. . .	54	19,500	. . .	54	25,500	. . .
55	6,000	. . .	55	5,000	. . .	55	6,000	. . .
56	30,300	. . .	56	27,300	. . .	56	18,000	. . .
57	20,300	. . .	57	11,500	. . .	57	5,500	. . .
58	24,000	. . .	58	20,000	. . .	58	18,000	. . .
59	6,000	. . .	59	11,000	. . .	59	11,000	. . .
60	4,000	. . .	60	5,000	. . .	60	6,000	. . .
61	27,000	. . .	61	19,000	$10,000	61	6,000	. . .
62	. . .	. . .	62	. . .	. . .	62	. . .	. . .
63	5,000	. . .	63	5,000	. . .	63	5,000	. . .
64	1,000	. . .	64	1,000	. . .	64	. . .	. . .
65	1,000	. . .	65	1,000	. . .	65	1,000	. . .
66	. . .	. . .	66	. . .	. . .	66	2,000	. . .
67	2,000	. . .	67	2,000	. . .	67	2,000	. . .
68	. . .	. . .	68	2,000	. . .	68	2,000	. . .
69	. . .	. . .	69	. . .	. . .	69	. . .	. . .
70	. . .	. . .	70	. . .	. . .	70	. . .	. . .
71	. . .	. . .	71	. . .	. . .	71	. . .	. . .
72	2,000	. . .	72	2,000	. . .	72	2,000	. . .
Totals	$8,281,000	$28,000		$6,449,700	$44,200		$5,556,900	$26,000

AMERICAN-CANADIAN MORTALITY EXPERIENCE
1900-1915

CANADIAN WOMEN

Amount Exposed to Risk and Amount Terminated by Death

Age at Entry	4th Insurance Year		5th Insurance Year	
	Exposed to Risk	Actual Deaths	Exposed to Risk	Actual Deaths
15	$26,500	. . .	$24,500	$4,000
16	37,500	. . .	33,500	. . .
17	64,500	. . .	63,500	. . .
18	83,700	. . .	76,700	. . .
19	111,100	. . .	98,300	. . .
20	165,300	. . .	149,300	. . .
21	177,800	. . .	144,800	. . .
22	204,000	. . .	169,500	. . .
23	209,700	$1,000	173,200	1,000
24	193,200	1,000	160,700	2,000
25	237,500	1,000	222,500	1,000
26	246,100	2,000	219,100	2,000
27	234,100	2,000	207,100	1,000
28	254,600	3,000	233,100	4,000
29	230,000	2,500	216,500	. . .
30	203,300	. . .	189,600	4,000
31	187,700	1,000	172,700	. . .
32	213,800	3,000	188,300	1,000
33	127,900	1,000	117,900	. . .
34	180,200	2,000	166,200	1,000
35	138,400	1,000	132,400	. . .
36	174,200	. . .	157,200	. . .
37	145,100	. . .	144,100	. . .
38	111,500	. . .	105,500	. . .
39	80,400	. . .	74,400	. . .
40	111,600	. . .	98,600	. . .
41	95,500	. . .	89,000	. . .
42	70,900	. . .	59,600	. . .
43	55,000	. . .	53,000	. . .
44	57,000	. . .	60,000	. . .
45	50,000	. . .	49,000	1,000
46	72,500	. . .	59,500	2,000
47	31,000	1,000	27,000	. . .
48	24,000	. . .	17,500	. . .
49	35,000	. . .	39,000	. . .

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN WOMEN

Amount Exposed to Risk and Amount Terminated by Death

Age at Entry	4th Insurance Year		5th Insurance Year	
	Exposed to Risk	Actual Deaths	Exposed to Risk	Actual Deaths
50	$52,000	. . .	$45,000	. . .
51	14,500	$1,000	11,500	. . .
52	25,000	. . .	16,000	. . .
53	29,000	. . .	22,000	. . .
54	25,500	. . .	20,000	. . .
55	11,000	. . .	12,000	. . .
56	12,000	. . .	13,000	. . .
57	6,500	. . .	7,500	. . .
58	18,000	1,500	16,500	. . .
59	11,000	. . .	11,000	$1,000
60	6,000	. . .	7,000	1,000
61	6,000	. . .	5,000	. . .
62	1,000	. . .	1,000	. . .
63	4,000	1,000	2,000	. . .
64	1,000	. . .	1,000	. . .
65	1,000	. . .	2,000	. . .
66	2,000	. . .	2,000	. . .
67	2,000	. . .	2,000	. . .
68	2,000	. . .	2,000	. . .
69	. . .	. . .	. . .	. . .
70	. . .	. . .	. . .	. . .
71	. . .	. . .	. . .	. . .
72	2,000	. . .	2,000	. . .
Totals	$4,872,100	$25,000	$4,393,300	$26,000

AMERICAN-CANADIAN MORTALITY EXPERIENCE

1900-1915

CANADIAN WOMEN

AMOUNT EXPOSED TO RISK AND AMOUNT TERMINATED BY DEATH

First Five Insurance Years Excluded

Attained Age	Exposed to Risk	Deaths	Attained Age	Exposed to Risk	Deaths	Attained Age	Exposed to Risk	Deaths
20	$13,500	....	45	$1,202,600	$11,500	70	$237,400	$15,500
21	34,500	....	46	1,168,700	8,500	71	212,900	11,000
22	86,000	....	47	1,092,800	9,000	72	194,400	24,500
23	144,700	$1,000	48	1,033,200	7,000	73	170,400	24,000
24	212,000	....	49	961,700	5,000	74	126,100	4,500
25	329,300	....	50	900,300	6,000	75	110,000	10,000
26	411,600	4,000	51	887,200	6,000	76	95,500	2,000
27	488,400	1,000	52	808,200	5,600	77	98,500	2,000
28	616,600	7,000	53	772,100	8,000	78	84,300	7,400
29	692,100	2,000	54	704,900	6,400	79	74,600	3,000
30	837,600	9,500	55	690,400	16,500	80	64,600	2,000
31	947,700	3,000	56	640,400	5,000	81	61,600	7,000
32	1,024,400	13,000	57	591,600	5,000	82	60,600	2,000
33	1,129,700	6,000	58	545,100	9,000	83	56,600	23,000
34	1,161,500	4,000	59	537,900	13,000	84	30,400	4,000
35	1,228,500	9,000	60	527,900	4,000	85	24,400	....
36	1,258,000	11,000	61	519,700	10,100	86	24,400	2,000
37	1,309,700	9,000	62	494,600	3,000	87	21,400	5,000
38	1,317,600	8,500	63	473,100	13,000	88	15,000	....
39	1,333,000	24,000	64	448,100	7,000	89	14,000	13,000
40	1,309,800	6,000	65	423,100	10,500	90	7,000	....
41	1,342,800	7,000	66	391,100	13,500	91	1,000	....
42	1,335,800	6,000	67	342,600	8,000	92	1,000	....
43	1,266,500	5,000	68	308,600	14,800	93	1,000	1,000
44	1,238,100	3,000	69	271,500	16,000			
						Totals	$39,591,100	$523,300

AMERICAN-CANADIAN MORTALITY INVESTIGATION
1900-1915

AMERICAN MEN

The Unit of Amount is $100

AGE AT ENTRY 40

(1) Insurance Year	(2) Issues of	(3) Existing	(4) Withdrawn	(5) Dead	(6) Cols. (3)+(4)+(5)	(7) Issues of	(8) Entered	(9) Col. (6) minus Col. (8)	(10) Summation of Col. (9) Exposed to Risk	(11) Col. (5) ÷ Col. (10) Rate of Mortality
1	1914	$5,902,3	$15,996,6	$258,3	$22,157,2	1899	$7,442,4	$14,714,8	$67,143,9	.00385
2	1913	5,049,4	3,908,4	210,2	9,168,0	1898	6,244,1	2,923,9	52,429,1	.00401
3	1912	4,647,1	2,219,8	253,5	7,120,4	1897	4,910,7	2,209,7	49,505,2	.00512
4	1911	3,429,8	2,031,5	274,0	5,735,3	1896	3,754,3	1,981,0	47,295,5	.00579
5	1910	3,199,5	1,669,4	223,2	5,092,1	1895	3,284,4	1,807,7	45,314,5	.00493
6	1909	3,045,8	1,412,6	329,7	4,788,1	1894	2,636,7	2,151,4	43,506,8	.00758
7	1908	1,938,5	1,248,2	371,2	3,557,9	1893	1,987,7	1,570,2	41,355,4	.00898
8	1907	1,379,2	902,6	317,6	2,599,4	1892	2,293,7	305,7	39,785,2	.00798
9	1906	1,858,6	976,2	318,3	3,153,1	1891	2,042,2	1,110,9	39,479,5	.00806
10	1905	1,768,6	2,490,8	407,2	4,666,6	1890	1,966,8	2,699,8	38,368,6	.01061
11	1904	1,413,4	604,1	440,7	2,458,2	1889	1,739,4	718,8	35,668,8	.01236
12	1903	1,278,7	537,2	486,4	2,302,3	1888	1,579,5	722,8	34,950,0	.01392
13	1902	1,223,4	469,6	530,8	2,223,8	1887	1,373,5	850,3	34,227,2	.01551
14	1901	1,234,0	444,1	448,3	2,126,4	1886	1,314,9	811,5	33,376,9	.01343
15	1900	953,5	1,270,7	475,0	2,699,2	1885	1,241,8	1,457,4	32,565,4	.01459
16	1899	3,954,5	495,5	604,9	5,054,9	1884	799,5	4,255,4	31,108,0	.01945
17	1898	3,829,6	398,0	463,6	4,691,2	1883	885,8	3,805,4	26,852,6	.01726
18	1897	2,949,6	342,7	545,5	3,837,8	1882	890,3	2,947,5	23,047,2	.02367
19	1896	2,212,4	340,6	416,9	2,969,9	1881	785,2	2,184,7	20,099,7	.02074
20	1895	1,281,4	6,063,9	450,0	7,795,3	1880	590,5	7,204,8	17,915,0	.02512
21	1894	898,8	226,0	300,6	1,425,4	1879	491,5	933,9	10,710,2	.02807
22	1893	602,7	176,0	299,9	1,078,6	1878	385,2	693,4	9,776,3	.03068
23	1892	756,5	125,0	296,3	1,177,8	1877	488,2	689,6	9,082,9	.03262
24	1891	689,4	146,5	365,0	1,200,9	1876	501,7	699,2	8,393,3	.04349
25	1890	730,9	125,0	326,8	1,182,7	1875	502,0	680,7	7,694,1	.04247
26	1889	447,5	115,1	320,0	882,6	1874	525,0	357,6	7,013,4	.04563
27	1888	532,5	64,0	334,2	930,7	1873	551,8	378,9	6,655,8	.05021
28	1887	505,2	36,5	346,0	887,7	1872	482,2	405,5	6,276,9	.05512
29	1886	390,9	49,0	320,8	760,7	1871	533,5	227,2	5,871,4	.05464
30	1885	372,0	57,5	366,0	795,5	1870	427,4	368,1	5,644,2	.06485
31	1884	269,5	67,5	412,5	749,5	1869	511,0	238,5	5,276,1	.07818
32	1883	221,6	20,3	292,5	534,4	1868	625,6	91,2	5,037,6	.05806
33	1882	255,5	41,0	303,1	599,6	1867	485,4	114,2	5,128,8	.05910
34	1881	252,5	21,5	421,1	695,1	1866	507,3	187,8	5,014,6	.08397
35	1880	233,5	49,5	468,2	751,2	1865	232,5	518,7	4,826,8	.09700
36	1879	177,5	40,5	334,5	552,5	1864	250,5	302,0	4,308,1	.07764
37	1878	155,0	35,5	354,3	544,8	1863	205,5	339,3	4,006,1	.08844
38	1877	138,0	41,8	400,2	580,0	1862	80,2	499,8	3,666,8	.10914
39	1876	142,1	20,0	311,6	473,7	1861	96,9	376,8	3,167,0	.09839
40	1875	110,5	80,5	292,9	483,9	1860	102,5	381,4	2,790,2	.10497
41	1874	142,9	22,5	282,0	447,4	1859	66,7	380,7	2,408,8	.11707
42	1873	117,5	33,0	213,8	364,3	1858	35,5	328,8	2,028,1	.10542
43	1872	90,0	36,0	305,6	431,6	1857	21,5	410,1	1,699,3	.17984
44	1871	93,5	13,0	224,3	330,8	1856	9,8	321,0	1,289,2	.17398
45	1870	79,6	14,7	184,3	278,6	1855	5,0	273,6	968,2	.19035
46	1869	48,0	30,0	116,6	194,6	1854	2,5	192,1	694,6	.16787
47	1868	75,4	1,6	101,0	178,0	1853	1,0	177,0	502,5	.20100
48	1867	42,2	6,5	88,4	137,1	1852	12,0	125,1	325,5	.27158
49	1866	39,5	. . .	36,5	76,0	1851	6,0	70,0	200,4	.18214
50	1865	10,8	9,3	42,2	62,3	1850	3,0	59,3	130,4	.32362
51	1864	6,0	. . .	29,0	35,0	1849	3,5	31,5	71,1	.40788
52	1863	6,0	1,0	12,6	19,6	1848	2,0	17,6	39,6	.31818
53	1862	1,0	. . .	4,0	5,0	1847	5,0	. . .	22,0	.18182
54	1861	. . .	. . .	5,0	5,0	1846	. . .	5,0	22,0	.22727
55	1860	. . .	3,5	. . .	3,5	1845	. . .	3,5	17,0	. . .
56	1859	. . .	. . .	7,0	7,0	1844	. . .	7,0	13,5	.51852
57	1858	. . .	1,5	. . .	1,5	1843	. . .	1,5	6,5	. . .
58	1857	. . .	5,0	. . .	5,0	1842	. . .	5,0	5,0	. . .
59	1856	. . .	. . .	. . .	. . .	1841	. . .	. . .	. . .	. . .
60	1855	. . .	. . .	. . .	. . .	1840	. . .	. . .	. . .	. . .
	Totals	$61,183,8	$45,538,8	$16,344,1	$123,066,7		$55,922,8	$67,143,9	$884,778,8	

Sheet No. 2

AMERICAN-CANADIAN MORTALITY INVESTIGATION 1900-1915

AMERICAN MEN

Issues Prior to 1900 in Force on Anniversary in 1900

The Unit of Amount is $100 — AGE AT ENTRY 40

(1) Insurance Year	(2) Existing	(3) Withdrawn	(4) Dead	(5) Entered: Insert Issues of	(6)
1	$3,954,5	$2,704,6	$783,3	1899	$7,442,4
2	3,829,6	1,720,0	685,5	1898	6,244,1
3	2,949,6	1,414,8	546,3	1897	4,910,7
4	2,212,4	1,063,6	478,3	1896	3,754,3
5	1,331,4	1,362,1	640,9	1895	3,284,4
6	898,8	1,256,9	481,0	1894	2,526,7
7	602,7	923,0	462,0	1893	1,987,7
8	756,5	1,062,0	475,2	1892	2,293,7
9	689,4	971,9	380,9	1891	2,042,2
10	730,9	852,6	383,3	1890	1,909,8
11	447,5	829,1	462,8	1889	1,771,4
12	532,5	653,2	393,8	1888	1,570,5
13	505,2	568,7	299,6	1887	1,478,5
14	390,9	661,0	263,0	1886	1,414,9
15	372,0	425,0	444,8	1885	1,241,8
16	269,5	320,0	210,0	1884	799,5
17	221,6	301,7	362,5	1883	885,8
18	255,5	347,0	287,8	1882	890,3
19	252,5	261,0	271,7	1881	785,2
20	233,5	85,0	272,0	1880	590,5
21	177,5	61,0	253,0	1879	491,5
22	155,0	35,6	194,6	1878	385,2
23	138,0	49,0	301,2	1877	488,2
24	142,1	37,5	322,1	1876	501,7
25	110,5	22,0	369,5	1875	502,0
26	142,9	25,0	357,1	1874	525,0
27	117,5	48,0	386,3	1873	551,8
28	90,0	34,5	357,7	1872	482,2
29	93,5	27,5	412,5	1871	533,5
30	79,6	41,7	306,1	1870	427,4
31	48,0	47,3	415,7	1869	511,0
32	75,4	53,5	496,7	1868	625,6
33	42,2	53,8	389,4	1867	485,4
34	39,5	84,0	383,8	1866	507,3
35	10,8	20,0	201,7	1865	232,5
36	6,0	16,5	228,0	1864	250,5
37	6,0	8,0	191,5	1863	205,5
38	1,0	10,0	69,2	1862	80,2
39	. . .	6,3	90,6	1861	96,9
40	. . .	2,0	100,5	1860	102,5
41	. . .	12,6	54,1	1859	66,7
42	. . .	3,0	32,5	1858	35,5
43	. . .	. . .	21,5	1857	21,5
44	. . .	. . .	9,8	1856	9,8
45	. . .	. . .	5,0	1855	5,0
46	. . .	1,5	1,0	1854	2,5
47	. . .	. . .	1,0	1853	1,0
48	. . .	. . .	12,0	1852	12,0
49	. . .	. . .	6,0	1851	6,0
50	. . .	. . .	3,0	1850	3,0
51	. . .	3,5	. . .	1849	3,5
52	. . .	. . .	2,0	1848	2,0
53	. . .	5,0	. . .	1847	5,0
54	. . .	. . .	. . .	1846	. . .
55	. . .	. . .	. . .	1845	. . .
56	. . .	. . .	. . .	1844	. . .
57	. . .	. . .	. . .	1843	. . .
58	. . .	. . .	. . .	1842	. . .
59	. . .	. . .	. . .	1841	. . .
60	. . .	. . .	. . .	1840	. . .
Totals					$55,922,8

APPENDIX

[Letter to Companies]

THE ACTUARIAL SOCIETY OF AMERICA

Founded 1889

346 Broadway, New York,
May 1st, 1916.

Re—New Mortality Investigation

Dear Sir:

Enclosed is a set of the Rules and Instructions in connection with the new mortality investigation. It is suggested that these Rules and Instructions be carefully studied before the work of compiling the data is begun. Please let the chairman know how many sets you require, also the desired number of policy sheets, and, if your company intends to perforate its cards, the desired number of cards of each color.

It has been decided that all the companies which had $50,000,000 or less insurance in force at December 31st, 1915, shall contribute all the data which come within the scope of the Rules and Instructions; while the companies which had more than $50,000,000 insurance in force shall base their contribution on that amount. The latter companies are therefore requested to supply data on such proportion of their issues during 1900 to 1914 inclusive as $50,000,000 bears to the total insurance in force at December 31st, 1915, in the United States and Canada, excluding Intermediate, Industrial and underaverage policies. In calculating the percentage (x), any fraction is to be counted as 1 and the unit figure increased accordingly. For example, 14.2 would be taken as 15. In order to secure statistics evenly distributed throughout each year, and at the same time obtain the proper proportion of the business, each company should supply information relating to the first (x) numbers of each hundred policies issued. Thus, if the percentage to be contributed is 15, the company would examine and report on policies the numbers of which end with 01 to 15 inclusive, i. e., 001 to 015, 101 to 115, 201 to 215, 301 to 315, etc., provided they come within the scope of the investigation. Again, if 6% of a company's business were called for, the policy numbers showing 01 to 06 as the last two digits should be considered. This rule applies also to policies issued prior to 1900 on the deferred dividend plan. On annual dividend and non-participating policies issued prior to 1900, the companies are requested to contribute their ENTIRE data according to the Rules and Instructions, provided the policies were continued in force after their anniversary in 1900.

In determining whether the data should be supplied on policy sheets or on perforated cards by the individual companies, it may be well to state that unless a company has had experience with perforating machines, such work can be done more cheaply by the Committee.

The number given to your company is ______, and this should be used on the policy sheets and cards.

Please note that the data are expected to be in the hands of the committee by the 31st of October of this year.

The Rules and Instructions and method of apportioning the data have been approved by the Committee of the Insurance Commissioners' Convention and by the Committee of the American Institute of Actuaries.

Yours very truly,

JOHN K. GORE,
ROBERT HENDERSON,
HENRY MOIR,
E. E. RHODES,
A. A. WELCH,
ARTHUR HUNTER, *Chairman*.

RULES AND INSTRUCTIONS

Scope of Investigation

The investigation will cover the experience from the policy anniversary in 1900 for policies issued prior to 1900 and continued in force after such anniversary, and from date of policy for policies issued in the years 1900 to 1914, inclusive. In all cases the period of observation will close on the anniversary in 1915, or at the prior termination of the policy. Thus a policy issued in the year 1900 would be carried to its anniversary in 1915, if then existing; a policy issued in 1899, however, would not be considered during its first year after issue, but would come under observation from the anniversary in 1900.

The investigation will cover only policies issued on standard or normal risks at the regular rate of premium. (For details see statement of "Policies to be omitted.")

Amount of Data to be Contributed by Each Company

As it is desired that the smaller companies should contribute an adequate proportion of the data, a plan has been arranged whereby in general the larger the company the smaller will be the percentage of its data to be contributed. Each company has been apprised of the rule for ascertaining the percentage of data which it will be expected to contribute to the investigation.

How Data May be Furnished

Each company may present its data in either of the following forms:

(a) On policy sheets.
(b) On perforated cards.

The committee will supply the policy sheets and cards at cost in quantities as requested.

Policy Sheets The policy sheets provide for the entire record of each case, one policy to each line on the sheet. Each sheet must be headed with the calendar year of issue. A sheet must not contain policies dated in different years. Policies dated back to a preceding year should be entered on the sheet pertaining to that year. All policies dated back more than three months are to be excluded. When more than one policy has been issued on a single application, each policy is to be treated separately.

Perforated Cards The companies which furnish their data on policy sheets will be charged with the actual cost of the perforated cards and of preparing them. The committee is willing to undertake the perforation of the cards. When the data are furnished on cards it is essential that the cards be on the forms prepared by the committee. Companies which perforate their own cards are strongly advised to first enter the data on the policy sheet or other medium, preparing the perforated cards therefrom, as experience has shown that the liability to error is thereby greatly reduced.

To avoid error different colored cards will be used for policies issued (a) prior to 1900, (b) 1900 to 1914 inclusive.

Amount of Insurance

The investigation will be based upon initial amounts insured, disregarding any return premium element or increasing insurance. Instalment and Income policies are to be taken at the commuted value of the instalments-certain, and the same rule shall apply to other policies of like character. The companies are requested to give the initials and date of birth of the insured where insurance of $50,000 or more was effected on one application, in order that the committee may handle properly policies for large amounts on individual risks.

The amount of insurance is to be taken to the nearest one hundred dollars.

When policies are either increased or decreased in amount they are to be considered as terminated as of the date of change, except that policies changed before the end of the first year shall be considered as having been issued for the increased or decreased amount.

Plan of Insurance

The mortality will be investigated in four main groups of insurance, groups 5 and 6 being subdivisions of 4.

The data on forms of policy other than those noted below are not to be supplied.

In entering the plan of insurance either on sheets or on perforated cards, the following code is to be used:

Code No.	Plan of Insurance
1	Ordinary Life, or Endowment insurance, maturing at age 80 or over.
2	19 and 20-Payment Life policies, or 19 and 20-Premium Endowment insurance maturing at age 80 or over.
3	19 and 20-Year Endowment insurance maturing at ages under 80, with premiums payable during the whole term.
4	10-Year Non-Renewable Term or 10-Year Renewable Term, running as term insurance, during the first 10-year period; i. e., exposure within the original 10-year term alone is to be included in this group.
5	Policies converted or changed from 10-Year Non-Renewable or 10-Year Renewable Term to any other plan without a new medical examination before the end of the original term period. The exposure is to run from the date of the change, irrespective of the registry date of the changed policy.
6	Policies renewed or converted from 10-Year Renewable Term to any other plan without a new medical examination at the end of the original term period. Exposure is to run from the date of change.

Some of the policies in group 4 will also be included in group 5 or 6. In such cases separate entries should be made in the policy sheets, or separate cards prepared for the exposures under groups 5 and 6. Cases appearing in groups 5 and 6 should be entered on policy sheets which have the year of the change as the year of issue; on the perforated cards the year of issue should be the year of change to group 5 or 6. In group 5 the year of issue of the original policy should be given in the policy sheets in the columns headed "Space for company's own use."

When a policy appearing under code No. 1, 2 or 3 is changed to another plan, it is to be considered, for convenience, as terminated at the date of change, except that policies changed before the end of the first year are to be considered as having been issued on the plan to which they were changed.

Sex

As separate investigations may be made of the mortality among men and women, the former are to be designated by "M" and the latter by "F" in the policy sheets and on the cards.

Residence at Date of Issue

As investigations will probably be made of the relative mortality in different sections of the United States and Canada, the state or province is to be recorded. All companies are expected to use the code appearing in the attached schedule, whether policy sheets or perforated cards are used.

The residence at date of application is to be taken, and no changes are to be recorded. Residence in Canada should be reported according to the present geographical limits of the Provinces.

Age at Entry

The entry age is to be taken at nearest birthday. Companies which have made use of the next birthday should be especially careful as to this rule. Care should also be taken that the true age be recorded at the younger ages at entry.

Duration of Insurance

The duration is to be obtained by taking the difference between the calendar year of issue, whether prior to 1900 or not, and the calendar year of termination, ignoring the days of grace. This, however, does not apply to termination by death if the death occurred after the anniversary of the policy in the same calendar year, in which case the duration by the foregoing rule is to be increased by one year. For example, for a policy dated July 1, 1902, with date of death June 5, 1912, the duration would be ten years; but if death occurred August 15, 1912, the duration would be eleven years. If death occurred January 20, 1913, the duration would also be eleven years.

For convenience, policies issued with interim term of less than a year are to be considered as issued at the expiry of such term, and care should be taken to exclude deaths during the interim term.

Policies issued with preliminary term valuation and uniform premiums are to be included from date of issue exactly as if they had been granted under a level premium valuation.

Policies converted into extended insurance are to be recorded as continuing in force until terminated unless they are reduced in amount, in which case they should be treated as lapsed at date of conversion.

Policies converted into reduced paid-up insurance are to be treated as terminated as of the date of conversion, and their subsequent history ignored, unless restored, in which case the general rule, given in the next paragraph, will apply.

When policies have lapsed and have been restored within six months, the lapse is to be ignored and the policy treated as if there had been no break in the continuity of the risk. In other cases the policy is to be treated as lapsed and the restoration is to be ignored, except in cases running on term extension for the original amount at date of revival, which are to be restored as of the due date of the premium, i. e., both lapse and restoration are to be disregarded.

In accordance with the instructions under "Plan of Insurance," 10-Year Term policies completing ten years' duration are to be treated as terminated on the tenth anniversary and code No. 4 (expired) used. Any subsequent duration of the original or a substitute policy will be included with policies listed under No. 6 of the Plan of Insurance Code.

Policies issued with deferred dividend periods of 10 years or more and which continue in force to the end of the deferred dividend period are to be treated as terminated at that date.

Policies in force at their anniversaries in 1915 are not to be continued under observation after such anniversaries, and the duration of the policy is to be omitted and "X" is to be used. Great care must be taken not to include any deaths which occur after the anniversary in 1915.

Policies to be Omitted

The following are to be omitted from the investigation:

A Policies not taken.

B Policies terminated otherwise than by death in the same calendar year as dated. Policies issued prior to 1900 and terminated prior to 1901, unless termination was by death during the year 1900 and after policy anniversary in that year.

C Policies for less than $1,000.

D Policies issued on the Industrial or Intermediate plan.

E Policies issued in any country outside of the United States or Canada.

F Policies issued by way of reinsuring part of the individual risk of another company.

G Policies reinsured in bulk, i. e., insurance on a number of policyholders taken over from another company at the same time, except where the change is merely one of corporate form.

H Policies issued on underaverage or substandard lives. These include policies issued at an extra premium, placed in a special dividend class, or charged with a lien. Policies issued at standard rates on another plan than that applied for are to be included. Policies on women on which an extra premium was charged, or which were placed in a special dividend class, on account of sex only, are to be included in the investigation. Exclusion in cases of extra premium for foreign residence applies only when the extra premium runs from the date of issue of the policy. If, one year or more after issue, the policy becomes subject to extra premium, no account is to be taken of the fact, and the case is to be included in the investigation.

I Policies incontestable from the date of issue.

J Policies issued on the group insurance plan, or on any other plan which did not call for a regular medical examination.

K Joint Life policies.

L Policies issued originally on the fraternal assessment or flexible premium plan, unless reissued on medical reexamination, in which cases they are to be treated as new insurances as of the reissued date.

M Policies dated back more than three months.

N Policies issued on plans not specified under "Plan of Insurance."

O Policies issued prior to 1900 and in force on their anniversaries in 1900 either as Term Extension or Reduced Paid-up.

Deaths

The cause of death is to be recorded by the code used in the Medico-Actuarial Mortality Investigation. That code, a copy of which is attached*, is based upon the "International Classification of Causes of Sickness and Death," as revised by the International Commission at the session in Paris in 1909.

Special care must be observed in handling the death losses so as to make sure that all deaths are included as such, and that cases terminated by death are not otherwise recorded.

Additional Data for Company's Own Use

A company may record additional information on the sheets or cards if such is desired for its own purposes, provided the space required for the committee's data is not used.

Avoidance of Error

It is suggested that the transfer of the records from the register to the policy sheets or cards be carefully checked, and that such checking be done by a clerk other than the one who prepared the sheets or cards. When there is any doubt regarding the proper entry it should be referred to the actuary of the company; and if he is in doubt the matter should be sent for adjudication to this committee.

Date When Data Should be in Hands of Committee

The committee hopes that the data will be in its hands by the 31st of October, 1916. Companies which arrange to supply policy sheets should send them to the commitee in batches as soon as completed in order that the perforated cards may be prepared without delay.

Communications should be sent to the Committee on Mortality Tables, care of Actuarial Society of America, 346 Broadway, New York.

Code No.

Code for Mode of Termination

0 Lapsed.
1 Term Extension expired.
2 Reduced Paid-up or Reduced Term Extension.
3 Purchased.
4 Expired.
5 Matured.
6 Completion of deferred dividend period.
7 Change in plan or in amount not included in No. 2.
8
9 Dead.

Policies terminated on account of foreclosure of loan are to be treated as purchased.

When the policy is in force at the anniversary in 1915 the letter "X" should be entered

*The "Causes of Death" code is the same as was used in the Medico-Actuarial Mortality Investigation. It may be found in the Transactions of the Actuarial Society of America, Vol. XI, p. 480, and is, therefore, not reprinted here.

in the policy sheet under the heading of "Duration." In the case of the perforated card, the space marked "X" should be punched in the Duration field.

Residence at Date of Issue

The following code is the same as that used for Habitat in the Medico-Actuarial Mortality Investigation, except that certain States are not subdivided. The numbers omitted refer to these States. For example, "0" was "Alabama, Gulf Counties," and "1" "Alabama, other Counties." If more convenient, the contributing companies need not recode the data required for the present investigation, but may use the code for Habitat of the Medico-Actuarial Mortality Investigation.

Code No.	
0	Alabama
2	Alaska
3	Arizona
4	Arkansas
6	California
7	Colorado
8	Connecticut
9	Delaware
10	District of Columbia
11	Florida
13	Georgia
15	Idaho
16	Illinois
17	Indiana
18	Iowa
19	Kansas
20	Kentucky
21	Louisiana
23	Maine
24	Maryland
25	Massachusetts

Code No.	
26	Michigan
27	Minnesota
28	Mississippi
31	Missouri
32	Montana
33	Nebraska
34	Nevada
35	New Hampshire
36	New Jersey
37	New Mexico
38	New York
39	North Carolina
40	North Dakota
41	Ohio
42	Oklahoma
43	Oregon
44	Pennsylvania
45	Rhode Island
46	South Carolina
47	South Dakota
48	Tennessee

Code No.	
49	Texas
51	Utah
52	Vermont
53	Virginia
54	Washington
55	West Virginia
56	Wisconsin
57	Wyoming
80	Maritime Provinces, i.e., Nova Scotia, New Brunswick, and Prince Edward Island
81	Province of Quebec
82	Province of Ontario
83	Provinces of Manitoba, Saskatchewan and Alberta
84	British Columbia
85	Klondike and Yukon Districts