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

VOLUME II

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THE ACTUARIAL SOCIETY OF AMERICA
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COMMITTEE OF THE NATIONAL CONVENTION OF INSURANCE COMMISSIONERS

After the text of Volume II had been completed and approved by the committee of the Actuarial Society and was ready for criticism and suggestions by the members of the other two committees, it was found that four members of the committee of the National Convention had resigned from State service, one vacancy having been filled by a recent appointment. In order to get the opinion of that committee, therefore, it would have been necessary to appoint three new members none of whom had any knowledge of the work connected with Volume I. Furthermore, the investigations contained in Volume II did not come within the scope of the work for which the committee of the Convention of Insurance Commissioners had been appointed, as the mortality table based upon the experience in the United States had been completed and published in Volume I. The Commissioners' committee, therefore, decided that it was inexpedient to take any part in the preparation of Volume II.

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VOLUME II

MORTALITY ACCORDING TO PLAN OF INSURANCE

An investigation of the relative mortality under the principal plans of insurance was undertaken. These are ordinary life, 20 payment life, 20 year endowment, and 10 year term—renewable and non-renewable. It was deemed advisable to include (1) with the ordinary life, the endowment insurances maturing at age 80 or over; (2) with the 20 payment life, the 19 payment life and also the 19 and 20 payment endowment insurances maturing at age 80 or over; (3) with the 20 year endowment insurances, the 19 year endowment insurances, both maturing at ages under 80.

The investigation was confined to data on American men, a study of mortality among women according to plan of insurance having already been made in connection with the Medico-Actuarial Mortality Investigation, (Vol. II, pages 36-43). Canadian actuaries were consulted regarding an investigation of the mortality by plan of insurance for Canadian men, but it was deemed unnecessary to incur the additional expense in view of wartime conditions.

In determining the expected deaths the select and ultimate rates of mortality for American Men (AM) were used. The select rates allow for the effect of selection during the first five insurance years, the ultimate rates applying to the experience of the sixth and subsequent insurance years. These mortality rates are given on pages 182-183.

The Exposed to Risk, Actual Deaths and Expected Deaths for the first five insurance years are based on ages at entry 15 to 65, inclusive, and for the sixth and subsequent insurance years on all ages attained.

Synopses of the results follow:

ORDINARY LIFE PLAN

AMERICAN MEN

Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
	First Five Insurance Years		
15–24	$544,000	$465,900	116.8%
25–34	2,678,400	2,458,900	108.9
35–44	5,634,600	4,684,000	120.3
45–54	7,026,800	6,642,400	105.8
55 and over	4,621,600	4,811,000	96.1
Totals	$20,505,400	$19,062,200	107.6%

Ordinary Life Plan—*Continued*

American Men

Sixth and Subsequent Insurance Years			
Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
20–29	$244,000	$189,900	128.5%
30–39	3,137,000	2,690,400	116.6
40–49	13,864,600	13,054,000	106.4
50–59	44,273,700	41,763,100	106.0
60–69	91,721,700	89,260,300	102.8
70–79	95,127,300	95,839,700	99.3
80 and over	40,378,000	40,749,500	99.1
Totals	$288,766,300	$283,546,900	101.8%

All Ages at Entry Combined			
Insurance Year	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$3,731,600	$3,454,600	108.0%
2	4,076,900	3,547,900	114.9
3	4,192,200	3,790,400	110.6
4	4,104,500	3,977,000	103.2
5	4,400,200	4,292,300	102.5
6 and subsequent	288,766,300	283,546,900	101.8
Totals	$309,271,700	$302,609,100	102.2%

Compared with the average for all plans of insurance combined the mortality under ordinary life policies is approximately 8 per cent. higher for the first five insurance years and 2 per cent. higher for the sixth and subsequent insurance years. Excluding the youngest age group where the statistics are not numerous, the highest relative mortality appears at entry ages 35 to 44 for the first five insurance years combined, and at attained ages 30 to 39 for the sixth and subsequent insurance years. It may be said that at the older ages at entry and the older attained ages the mortality is practically the same as for all plans of insurance combined, but this is merely the result of the fact that at these ages the data on ordinary life insurances comprised the great bulk of the total data.

19 and 20 Payment Life Plans

American Men

First Five Insurance Years			
Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
15–24	$3,095,900	$3,041,100	101.8%
25–34	6,058,700	6,784,000	89.3
35–44	5,026,200	5,651,200	88.9
45–54	2,576,300	2,714,200	94.9
55 and over	553,000	626,500	88.3
Totals	$17,310,100	$18,817,000	92.0%

Sixth and Subsequent Insurance Years			
Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
20–29	$1,119,400	$1,226,700	91.3%
30–39	8,911,300	9,404,800	94.8
40–49	20,329,300	21,746,200	93.5
50–59	24,911,700	25,482,000	97.8
60–69	14,468,000	15,040,000	96.2
70–79	3,731,400	4,389,600	85.0
80 and over	609,400	791,200	77.0
Totals	$74,081,000	$78,080,500	94.9%

All Ages at Entry Combined			
Insurance Year	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$3,457,000	$3,616,600	95.6%
2	3,331,600	3 706,900	89.9
3	3,428,700	3,788,900	90.5
4	3,676,600	3,793,300	96.9
5	3,416,200	3,911,300	87.3
6 and subsequent	74,081,000	78,080,500	94.9
Totals	$91,391,100	$96,897,500	94.3%

The ratio of actual to expected deaths for the first five insurance years combined is 92 per cent., and for the sixth and subsequent insurance years combined it is 95 per cent. An inspection of the results by ages at entry and by attained ages indicates that the relative mortality was rather better in the early than in the later insurance years.

If the percentages derived from the ordinary life experience are applied to the exposures under the limited payment life experience, it will be found that the relative mortality is about 12½ per cent. better on the limited payment than on the ordinary life plan, the difference between the two being greater in the earlier than in the later insurance years.

19 and 20 Year Endowment Insurances
American Men

FIRST FIVE INSURANCE YEARS

Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
15–24	$834,200	$907,500	91.9%
25–34	1,524,600	1,530,800	99.6
35–44	1,614,800	1,628,800	99.1
45–54	1,145,200	1,081,300	105.9
55 and over	160,500	164,100	97.8
Totals	$5,279,300	$5,312,500	99.4%

SIXTH AND SUBSEQUENT INSURANCE YEARS

Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
20–29	$537,500	$523,200	102.7%
30–39	2,876,400	3,007,400	95.6
40–49	7,191,700	7,375,200	97.5
50–59	9,450,500	10,359,400	91.2
60–69	5,003,000	5,166,200	96.8
70–79	390,900	447,200	87.4
Totals	$25,449,000	$26,878,600	94.7%

ALL AGES AT ENTRY COMBINED

Insurance Year	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$693,200	$783,800	88.4%
2	1,038,800	969,300	107.2
3	1,075,200	1,097,700	98.0
4	1,223,600	1,181,800	103.5
5	1,248,500	1,279,900	97.5
6 and subsequent	25,449,000	26,878,600	94.7
Totals	$30,728,300	$32,191,100	95.5%

The ratio of actual to expected deaths appears to be slightly higher for the 19 and 20 year endowment insurances than for the policies on the 19 and 20 payment life plans. If the percentages derived from the latter are applied to the exposures on the former, thus taking account of the distribution by age at entry and by insurance year, the relative mortality under the endowment insurance is 7½ per cent. higher than under the limited-payment in the first five insurance years and practically the same for the sixth and subsequent insurance years.

The following deductions may be made from the three tables: First, that the mortality on the limited payment and endowment policies has been lower than on policies issued on the ordinary life plan; second, that the mortality on 19 and 20 year endowment insurances has not been quite so good as on the 19 and 20 payment life policies, but the amount of data is not large enough to eliminate fluctuations; third, that the differences are less than was generally anticipated, and much less than in the British Offices Life Tables, 1893.

The lower mortality on 19 and 20 payment life policies than on 19 and 20 year endowment insurances is a new feature in American experience; the British experience also shows a slightly lower mortality on limited-payment life than on endowment insurances. One reason advanced for this result in the case of the American companies is that there has been a tendency to limit slightly impaired or border-line risks to endowment insurances.

It may be of interest to record that, combining the four classes of women whose mortality was studied under the Medico-Actuarial Mortality Investigation, the ratio of actual to expected deaths was 121 per cent. on the ordinary life plan, 100 per cent. on the limited-payment life plan, and 89 per cent. on the endowment insurance plan.

10 Year Non-Renewable or 10 Year Renewable Term Policies Running as Term Insurance for a Period Not Exceeding 10 Years

Since the data in this section include only the exposures under the original 10 year term, the effects of any adverse selection which may have affected results after renewal for a further period were excluded. The results appear in the next table.

10 Year Term
Experience During Original Period
American Men

First Five Insurance Years			
Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
15–24	$52,500	$68,400	76.8%
25–34	701,100	650,700	107.7
35–44	1,108,000	1,198,600	92.4
45–54	901,500	810,400	111.2
55 and over	110,100	150,700	73.1
Totals	$2,873,200	$2,878,800	99.8%

10 YEAR TERM—*Continued*

EXPERIENCE DURING ORIGINAL PERIOD

AMERICAN MEN

SIXTH AND SUBSEQUENT INSURANCE YEARS

ATTAINED AGE	ACTUAL DEATHS	EXPECTED DEATHS	RATIO OF ACTUAL TO EXPECTED DEATHS
20–29	$23,000	$13,900	165.5%
30–39	285,100	249,000	114.5
40–49	745,700	706,200	105.6
50–59	614,600	612,800	100.3
60 and over	210,300	188,000	111.9
Totals	$1,878,700	$1,769,900	106.1%

ALL AGES AT ENTRY COMBINED

INSURANCE YEAR	ACTUAL DEATHS	EXPECTED DEATHS	RATIO OF ACTUAL TO EXPECTED DEATHS
1	$660,000	$704,900	93.6%
2	543,600	650,400	83.6
3	539,500	565,800	95.4
4	487,500	499,000	97.7
5	642,600	458,700	140.1
6 and subsequent	1,878,700	1,769,900	106.1
Totals	$4,751,900	$4,648,700	102.2%

For all ages and durations combined, the relative mortality was the same as under ordinary life policies, but was lower in the early and higher in the later policy years.

It seems apparent that the mortality under term insurance issued by the companies in recent years has been satisfactory. This is very probably due to the stricter selection which has been exercised by many companies in the acceptance of risks for term insurance. Many companies issue term insurance only if the risks are considered better than the average. It should therefore be remembered that the fact that the mortality was as favorable as under ordinary life policies must not be taken to indicate that if a free selection by the insured were permitted the results would be as satisfactory.

10 Year Non-Renewable or 10 Year Renewable Term Policies Converted or Changed Without a New Medical Examination Before the End of the Original Term Period

An investigation was made to determine the relative mortality among policies converted or changed from 10 year non-renewable or 10 year renewable term to any other plan before the end of the original term period, without a new medical examination. The total amount of data in this investigation was not large, but considerable labor was involved, because it was deemed advisable to determine the mortality according to the number of calendar years elapsed between the year of issue and the year in which the change or conversion was made. The mortality was investigated by insurance years running from date of change or conversion. In obtaining the expected deaths by the select AM table, however, the mortality rate according to duration from original issue date was taken, as there had been no fresh medical selection at date of change. The following table gives a synopsis of the results:

10 Year Term Changed or Converted During Original Period

AMERICAN MEN

Insurance Years After Change	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Changed During 1st or 2d Calendar Year			
First five	$60,900	$124,600	48.9%
Sixth and subsequent	85,000	100,600	84.5
Total	$145,900	$225,200	64.8%
Changed During 3d or 4th Calendar Year			
First five	$103,100	$107,600	95.8%
Sixth and subsequent	78,000	92,800	84.1
Total	$181,100	$200,400	90.4%
Changed During 5th Calendar Year			
First five	$72,000	$81,900	87.9%
Sixth and subsequent	83,100	66,000	125.9
Total	$155,100	$147,900	104.9%
Changed During 6th to 9th Calendar Years Inclusive			
First five	$147,500	$148,900	99.1%
Sixth and subsequent	163,000	170,300	95.7
Total	$310,500	$319,200	97.3%

AMERICAN MEN

Changed During All Years Combined

Insurance Years After Change	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
First five	$383,500	$463,000	82.8%
Sixth and subsequent	409,100	429,700	95.2
Total	$792,600	$892,700	88.8%
Attained Age 39 and Under			
First five	$72,500	$90,400	80.2%
Sixth and subsequent	8,000	20,600	38.8
Total	$80,500	$111,000	72.5%
Attained Age 40 to 49 Inclusive			
First five	$209,600	$159,000	131.8%
Sixth and subsequent	42,500	95,700	44.4
Total	$252,100	$254,700	99.0%
Attained Age 50 and Over			
First five	$101,400	$213,600	47.5%
Sixth and subsequent	358,600	313,400	114.4
Total	$460,000	$527,000	87.3%

A high mortality was not to be expected in this class, as the policies were all changed to higher premium plans, and, except for those changed in the later years of the 10 year non-renewable term, the mortality should be normal. Under non-renewable term policies which must be converted not later than one, two or three years prior to the end of the original term in order to effect the change without medical examination, a mortality after conversion higher than the normal may be anticipated, but the statistics were not numerous enough to decide the point.

The synopsis shows a mortality ratio of 83 per cent. for the first five insurance years after change or conversion and 95 per cent. for the sixth and subsequent insurance years. The mortality among policies changed during the fifth to the ninth calendar year of the original 10 year term was about 100 per cent. The analysis by attained ages is not conclusive, because, while the mortality is relatively low at the younger attained ages, the data are small. The mortality is high for attained ages 40 to 49 inclusive during the first five insurance years after change, but abnormally low during the same years for attained ages 50 and over, while the condition is reversed for the sixth and subsequent years after change--results doubtless due to paucity of data.

10-Year Renewable Term Policies Renewed or Converted at End of Period

An investigation was made of 10 year term policies which were renewed or changed without medical examination at the end of the original period to determine what selection was made against the company by the insured. The experience accordingly begins from date of renewal or change of the policy at the end of the original 10 year term period. The expected deaths were calculated by the ultimate rates of mortality. A synopsis of the results follows:

10 Year Renewable Term Policies Changed or Renewed Without a New Medical Examination at the End of the Original Period

American Men

First Five Insurance Years After Renewal or Change

Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Under age 50	\$355,300	\$379,600	93.6%
50 59	511,800	448,100	114.2
60 and over	253,300	195,600	129.5
Totals	\$1,120,400	\$1,023,300	109.5%

Sixth to Tenth Insurance Years After Renewal or Change

Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Under age 50	\$100,000	\$128,100	78.1%
50 59	348,900	349,300	99.9
60 and over	245,500	217,400	112.9
Totals	\$694,400	\$694,800	99.9%

Eleventh and Subsequent Insurance Years After Renewal or Change

Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Under age 60	\$52,500	\$62,700	83.7%
60 and over	169,300	97,800	173.1
Totals	\$221,800	\$160,500	138.2%

All Insurance Years After Renewal or Change

Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Under age 60	\$1,368,500	\$1,367,800	100.1%
60 and over	668,100	510,800	130.8
Totals	\$2,036,600	\$1,878,600	108.4%

The mortality after renewal or change seems to have been satisfactory at attained ages under 50. The mortality for the first five insurance years is 14 per cent. above the normal for attained ages 50 to 59 and 29 per cent. at ages 60 and over. For all ages under 60 combined the mortality is 100 per cent. of the ultimate rates, and for ages 60 and over, 131 per cent. Such results are in accordance with expectation, because the older the insured the higher is the premium and the less the incentive to renew the term policy or change it to a higher priced plan if the insured is in good health.

2

MORTALITY ACCORDING TO HABITAT IN THE UNITED STATES

The members of each of the committees were asked to suggest a division of the United States into several groups of states. As a result ten groups of the states were agreed upon. There was practically no difference of opinion with regard to these groups with the exception of the proper group into which to place the State of Missouri. An investigation was accordingly made of the experience in that state for the sixth and subsequent insurance years, which indicated, so far as the mortality was concerned, that it belonged to the group of states to the northeast of it. It will be seen from the following list that the grouping of the states took account of their geographical situations and economic conditions. The groups were as follows:

1. Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont.
2. New Jersey, New York, Pennsylvania.
3. Delaware, District of Columbia, Kentucky, Maryland, North Carolina, Tennessee, Virginia, West Virginia.
4. Illinois, Indiana, Michigan, Missouri, Ohio, Wisconsin.
5. Florida, Georgia, South Carolina.
6. Alabama, Arkansas, Louisiana, Mississippi.
7. Iowa, Kansas, Minnesota, Nebraska, North Dakota, South Dakota.
8. Oklahoma, Texas.
9. Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming.
10. Alaska, California, Oregon, Washington.

In the following exhibit appears a synopsis of the actual and expected deaths for each of the first five insurance years and also for the sixth and subsequent insurance years combined.

MORTALITY ACCORDING TO HABITAT AT DATE OF APPLICATION FOR INSURANCE
AMERICAN MEN
EXPECTED DEATHS CALCULATED BY AM TABLE

(1) CONNECTICUT, MAINE, MASSACHUSETTS, NEW HAMPSHIRE, RHODE ISLAND, VERMONT

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$145,683,300	$446,800	$581,400	76.8%
2	136,593,800	713,600	765,000	93.3
3	137,740,800	739,300	861,700	85.8
4	140,210,200	963,100	968,500	99.4
5	139,633,000	919,300	1,077,500	85.3
6 and subsequent	2,480,378,800	55,704,700	58,006,600	96.0
Totals	$3,180,239,900	$59,486,800	$62,260,700	95.5%

Mortality According to Habitat at Date of Application for Insurance
(Continued)

American Men

Expected Deaths Calculated by AM Table

(2) New Jersey, New York, Pennsylvania

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$439,355,500	$1,502,600	$1,767,700	85.0%
2	379,863,100	2,220,100	2,147,500	103.4
3	373,710,400	2,439,400	2,392,400	102.0
4	362,475,700	2,604,500	2,555,000	101.9
5	350,062,700	2,609,900	2,760,200	94.6
6 and subsequent	5,532,671,500	139,372,700	134,876,700	103.3
Totals	$7,438,138,900	$150,749,200	$146,499,500	102.9%

(3) Delaware, District of Columbia, Kentucky, Maryland, North Carolina, Tennessee, Virginia, West Virginia

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$255,090,100	$1,104,200	$996,200	110.8%
2	176,373,200	1,165,400	969,900	120.2
3	161,670,000	1,026,400	1,006,200	102.0
4	149,936,000	1,248,800	1,021,600	122.2
5	138,863,000	1,212,200	1,062,100	114.1
6 and subsequent	1,728,234,000	37,376,300	36,759,100	101.7
Totals	$2,610,166,300	$43,133,300	$41,815,100	103.2%

(4) Illinois, Indiana, Michigan, Missouri, Ohio, Wisconsin

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$602,062,200	$2,095,500	$2,295,200	91.3%
2	439,230,800	2,054,600	2,362,600	87.0
3	406,349,400	2,294,200	2,448,600	93.7
4	377,909,300	2,163,700	2,482,600	87.2
5	355,935,700	2,315,400	2,610,200	88.7
6 and subsequent	4,736,385,300	97,094,400	101,833,700	95.3
Totals	$6,917,872,700	$108,017,800	$114,032,900	94.7%

(5) Florida, Georgia, South Carolina

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$108,460,600	$697,100	$426,700	163.4%
2	71,128,100	476,500	400,300	119.0
3	62,509,700	646,900	396,600	163.1
4	57,454,200	457,200	397,700	115.0
5	52,200,800	481,700	408,400	117.9
6 and subsequent	539,102,700	10,944,100	9,043,900	121.0
Totals	$890,856,100	$13,703,600	$11,073,600	123.8%

Mortality According to Habitat at Date of Application for Insurance
(Continued)

AMERICAN MEN

Expected Deaths Calculated by AM Table

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
(6)	Alabama, Arkansas, Louisiana, Mississippi			
1	$134,519,800	$761,200	$506,400	150.3%
2	84,179,500	618,900	450,700	137.3
3	72,686,500	624,300	435,400	143.4
4	64,398,100	433,800	422,800	102.6
5	57,490,400	478,100	425,000	112.5
6 and subsequent	521,465,800	10,265,200	8,386,100	122.4
Totals	$934,740,100	$13,181,500	$10,626,400	124.0%
(7)	Iowa, Kansas, Minnesota, Nebraska, North Dakota, South Dakota			
1	$242,048,500	$732,000	$850,600	86.1%
2	158,306,500	583,900	781,300	74.7
3	136,443,200	528,800	753,900	70.1
4	118,233,900	674,800	711,900	94.8
5	106,343,700	686,500	714,100	96.1
6 and subsequent	1,169,464,000	18,327,200	20,477,500	89.5
Totals	$1,930,839,800	$21,533,200	$24,289,300	88.7%
(8)	Oklahoma, Texas			
1	$147,489,700	$618,200	$547,500	112.9%
2	79,401,400	578,300	416,400	138.9
3	63,228,300	434,300	370,200	117.3
4	51,851,100	337,000	329,600	102.2
5	43,884,400	417,300	314,600	132.6
6 and subsequent	300,781,100	4,758,100	4,579,100	103.9
Totals	$686,636,000	$7,143,200	$6,557,400	108.9%

Mortality According to Habitat at Date of Application for Insurance
(Continued)

AMERICAN MEN

Expected Deaths Calculated by AM Table

(9) Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$61,183,000	$241,700	$221,500	109.1%
2	41,249,500	224,900	211,800	106.2
3	36,947,800	206,000	212,500	96.9
4	33,188,500	236,500	207,800	113.8
5	30,193,400	258,300	211,500	122.1
6 and subsequent	309,935,400	4,785,500	4,940,800	96.9
Totals	$512,697,600	$5,952,900	$6,005,900	99.1%

(10) Alaska, California, Oregon, Washington

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$98,214,200	$342,500	$366,700	93.4%
2	70,075,600	354,700	369,000	96.1
3	62,402,500	296,000	365,300	81.0
4	55,342,100	372,700	353,600	105.4
5	50,160,300	328,800	358,600	91.7
6 and subsequent	561,420,900	11,546,800	11,372,400	101.5
Totals	$897,615,600	$13,241,500	$13,185,600	100.4%

The states showing the lowest relative mortality are those in Group (7), while the states with the highest mortality are those in Groups (5) and (6). The mortality results are so similar in the two latter groups that the data could have been combined without disadvantage.

It appears that the Eastern, Middle and Pacific Coast States show a higher relative mortality in the sixth and subsequent insurance years than in the first five insurance years, while the reverse is true of the Rocky Mountain, South-eastern and Southern States. In general, the older settled states and those containing the large cities show a lower relative mortality in the earlier than in the later insurance years, while the reverse is true in the other states.

In the following table appears a synopsis of the habitat mortality by ages at entry for the first five insurance years combined, and by attained ages for the sixth and subsequent insurance years combined.

Mortality According to Habitat at Date of Application for Insurance

AMERICAN MEN

Expected Deaths Calculated by AM Table

FIRST FIVE INSURANCE YEARS COMBINED — SIXTH AND SUBSEQUENT INSURANCE YEARS

Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont							
15-24	$326,500	$340,500	95.9%	20-29	$204,500	$218,200	93.7%
25-34	844,000	959,500	88.0	30-39	1,663,000	1,926,300	86.3
35-44	1,001,200	1,252,200	80.0	40-49	5,211,100	5,870,700	88.8
45-54	1,117,400	1,128,800	99.0	50-59	10,853,400	11,510,300	94.3
55 and over	493,000	573,100	86.0	60-69	15,799,800	15,451,400	102.3
				70-79	14,457,700	15,089,500	95.8
				80 and over	7,515,200	7,940,200	94.6
Totals	$3,782,100	$4,254,100	88.9%	Totals	$55,704,700	$58,006,600	96.0%
New Jersey, New York, Pennsylvania							
15-24	$806,700	$851,200	94.8%	20-29	$468,300	$458,700	102.1%
25-34	2,293,600	2,602,000	88.1	30-39	4,167,000	4,112,000	101.3
35-44	3,662,700	3,382,600	108.3	40-49	13,221,600	12,668,000	104.4
45-54	3,134,000	3,094,500	101.3	50-59	26,475,700	25,035,800	105.8
55 and over	1,479,500	1,692,500	87.4	60-69	41,053,600	38,390,400	106.9
				70-79	37,324,100	37,517,700	99.5
				80 and over	16,662,400	16,694,100	99.8
Totals	$11,376,500	$11,622,800	97.9%	Totals	$139,372,700	$134,876,700	103.3%
Delaware, District of Columbia, Kentucky, Maryland, North Carolina, Tennessee, Virginia, West Virginia							
15-24	$569,900	$470,500	121.1%	20-29	$222,000	$188,700	117.6%
25-34	1,398,600	1,220,900	114.6	30-39	1,704,400	1,516,000	112.4
35-44	1,690,100	1,417,100	119.3	40-49	3,971,200	4,008,000	99.1
45-54	1,305,000	1,271,000	102.7	50-59	7,637,300	7,658,500	99.7
55 and over	793,400	676,500	117.3	60-69	11,212,600	11,235,200	99.8
				70-79	9,603,800	9,255,500	103.8
				80 and over	3,025,000	2,897,200	104.4
Totals	$5,757,000	$5,056,000	113.9%	Totals	$37,376,300	$36,759,100	101.7%

Illinois, Indiana, Michigan, Missouri, Ohio, Wisconsin							
15–24	$1,258,700	$1,339,900	93.9%	20–29	$523,600	$602,300	86.9%
25–34	2,625,200	3,070,200	85.5	30–39	3,852,200	4,369,700	88.2
35–44	3,063,900	3,393,200	90.3	40–49	10,847,800	11,334,900	95.7
45–54	2,635,300	2,907,700	90.6	50–59	19,136,700	19,644,000	97.4
55 and over	1,340,300	1,488,200	90.1	60–69	26,709,600	28,283,300	94.4
				70–79	25,371,700	26,794,900	94.7
				80 and over	10,652,800	10,804,600	98.6
Totals	$10,923,400	$12,199,200	89.5%	Totals	$97,094,400	$101,831,700	95.3%
Florida, Georgia, South Carolina							
15–24	$222,000	$188,900	117.5%	20–29	$86,000	$75,900	113.3%
25–34	660,000	488,600	135.1	30–39	767,900	557,300	137.8
35–44	761,800	545,600	139.6	40–49	1,660,100	1,386,600	119.7
45–54	747,600	489,900	152.6	50–59	2,959,100	2,342,900	126.3
55 and over	368,100	316,700	116.2	60–69	3,168,900	2,695,500	117.6
				70–79	1,901,100	1,570,400	121.1
				80 and over	401,000	415,300	96.6
Totals	$2,759,500	$2,029,700	136.0%	Totals	$10,944,100	$9,043,900	121.0%
Alabama, Arkansas, Louisiana, Mississippi							
15–24	$312,300	$247,800	126.0%	20–29	$92,500	$81,200	113.9%
25–34	721,100	586,900	122.9	30–39	735,500	549,200	133.9
35–44	907,500	619,700	146.4	40–49	1,724,700	1,365,000	126.4
45–54	702,400	509,400	137.9	50–59	2,811,800	2,221,500	126.6
55 and over	273,000	276,500	98.7	60–69	2,885,100	2,486,700	116.0
				70–79	1,709,100	1,362,600	125.4
				80 and over	306,500	319,900	95.8
Totals	$2,916,300	$2,240,300	130.2%	Totals	$10,265,200	$8,386,100	122.4%
Iowa, Kansas, Minnesota, Nebraska, North Dakota, South Dakota							
15–24	$518,800	$571,900	90.7%	20–29	$170,500	$192,600	88.5%
25–34	891,200	1,138,000	78.3	30–39	989,300	1,186,800	83.4
35–44	743,600	1,059,900	70.2	40–49	2,499,900	3,042,100	82.2
45–54	850,400	733,900	115.9	50–59	4,209,300	4,879,100	86.3
55 and over	202,000	308,100	65.6	60–69	4,995,600	5,565,800	89.8
				70–79	4,305,800	4,415,300	97.5
				80 and over	1,156,800	1,195,800	96.7
Totals	$3,206,000	$3,811,800	84.1%	Totals	$18,327,200	$20,477,500	89.5%

MORTALITY ACCORDING TO HABITAT AT DATE OF APPLICATION FOR INSURANCE—*Continued*

AMERICAN MEN

EXPECTED DEATHS CALCULATED BY AM TABLE

FIRST FIVE INSURANCE YEARS COMBINED — SIXTH AND SUBSEQUENT INSURANCE YEARS

Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Oklahoma, Texas							
15-24	$242,000	$210,700	114.9%	20-29	$45,000	$47,500	94.7%
25-34	747,800	557,600	134.1	30-39	339,900	327,900	103.7
35-44	624,100	578,600	107.9	40-49	670,000	794,600	84.3
45-54	547,200	450,300	121.5	50-59	1,333,600	1,300,900	102.5
55 and over	224,000	181,100	123.7	60-69	1,454,000	1,303,900	111.5
				70-79	787,000	693,100	113.5
				80 and over	128,600	111,200	115.6
Totals	$2,385,100	$1,978,300	120.6%	Totals	$4,758,100	$4,579,100	103.9%
Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming							
15-24	$123,100	$109,700	112.2%	20-29	$58,500	$36,400	160.7%
25-34	338,200	304,000	111.3	30-39	412,500	310,600	132.8
35-44	392,600	331,300	118.5	40-49	992,700	881,500	112.6
45-54	232,500	229,700	101.2	50-59	1,251,600	1,294,800	96.7
55 and over	81,000	90,400	89.6	60-69	1,273,700	1,403,300	90.8
				70-79	702,500	908,600	77.3
				80 and over	94,000	105,600	89.0
Totals	$1,167,400	$1,065,100	109.6%	Totals	$4,785,500	$4,940,800	96.9%
Alaska, California, Oregon, Washington							
15-24	$146,600	$151,800	96.6%	20-29	$53,000	$52,000	101.9%
25-34	443,100	496,600	89.2	30-39	577,600	495,900	116.5
35-44	536,100	582,400	92.1	40-49	1,352,200	1,530,300	88.4
45-54	378,000	433,200	87.3	50-59	2,582,000	2,329,900	110.8
55 and over	190,900	149,200	127.9	60-69	2,843,100	2,834,800	100.2
				70-79	3,093,800	3,072,900	100.7
				80 and over	1,045,100	1,056,600	98.9
Totals	$1,694,700	$1,813,200	93.5%	Totals	$11,546,800	$11,372,400	101.5%

Care should be taken to examine the amount of data before drawing any deductions. On account of the paucity of material in certain of the sections when subdivided, as shown in the foregoing table, the ratios of actual to expected deaths may exhibit considerable accidental fluctuations. Due consideration should be given to the relative proportion of business in the early compared with the later insurance years. In Group 2, for example, the expected deaths for the sixth and subsequent insurance years are about twelve times those for the first five insurance years combined, whereas in Group 8 the expected deaths for the sixth and subsequent insurance years are only two and a half times as large as the expected deaths for the first five insurance years.

MORTALITY ACCORDING TO HABITAT IN CANADA

An investigation was made of the mortality among Canadian men according to their residence at date of application for insurance. At the suggestion of the Canadian actuaries, the following divisions were made:

Ontario.
Quebec.
Nova Scotia, New Brunswick and Prince Edward Island.
Manitoba, Alberta and Saskatchewan; Yukon Territory.
British Columbia.

The original intention to investigate the mortality in the Yukon Territory separately was not found feasible as the amount of data was very limited; the total death claims in the first five insurance years were $11,000, and for the sixth and subsequent insurance years, $2,500. The data for that territory were therefore combined with those for the provinces of Manitoba, Saskatchewan and Alberta. In the following table is given a synopsis by insurance years of the mortality in the several groups. The expected deaths were based on the C^M table. The mortality rates by this table appear on pages 184-185.

MORTALITY ACCORDING TO HABITAT AT DATE OF APPLICATION FOR INSURANCE

CANADIAN MEN

EXPECTED DEATHS CALCULATED BY C^M TABLE

ONTARIO

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$120,879,100	$355,100	$371,700	95.5%
2	92,336,900	358,600	390,400	91.9
3	79,707,100	372,600	375,700	99.2
4	70,359,500	351,900	367,400	95.8
5	62,600,500	292,400	359,900	81.2
6 and subsequent	804,986,700	12,704,700	13,419,100	94.7
Totals	$1,230,869,800	$14,435,300	$15,284,200	94.4%

Mortality According to Habitat at Date of Application for Insurance

(Continued)

CANADIAN MEN

Expected Deaths Calculated by C[M] Table

Quebec

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$55,748,000	$187,600	$174,700	107.4%
2	42,240,800	244,700	182,500	134.1
3	37,025,700	267,200	178,500	149.7
4	32,531,000	187,600	174,300	107.6
5	28,831,300	240,800	173,700	138.6
6 and subsequent	318,571,100	6,088,900	5,215,100	116.8
Totals	$514,947,900	$7,216,800	$6,098,800	118.3%

Nova Scotia, New Brunswick and Prince Edward Island

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$34,872,000	$97,800	$109,500	89.3%
2	27,519,500	105,700	118,900	88.9
3	23,849,000	109,000	115,300	94.5
4	21,095,800	104,600	113,200	92.4
5	19,014,800	81,700	111,900	73.0
6 and subsequent	210,633,200	3,358,100	3,191,400	105.2
Totals	$336,984,300	$3,856,900	$3,760,200	102.6%

Manitoba, Saskatchewan and Alberta; Yukon Territory

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$102,319,500	$320,300	$302,800	105.8%
2	67,742,000	226,700	274,300	82.6
3	51,745,400	172,600	231,400	74.6
4	40,986,200	175,200	201,900	86.8
5	33,606,900	140,400	181,900	77.2
6 and subsequent	205,663,600	1,635,500	1,871,300	87.4
Totals	$502,063,600	$2,670,700	$3,063,600	87.2%

British Columbia

Insurance Year	Exposed to Risk	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$25,770,700	$78,500	$81,100	96.8%
2	18,005,400	78,000	76,800	101.6
3	14,690,100	190,700	69,000	276.4
4	12,284,400	59,500	64,300	92.5
5	10,574,300	61,500	59,500	103.4
6 and subsequent	76,780,200	739,000	824,200	89.7
Totals	$158,105,100	$1,207,200	$1.174,900	102.7%

The mortality in Manitoba, Alberta and Saskatchewan is lower than in any of the other sections. In British Columbia the high mortality of 133 per cent. in the first five insurance years is largely due to a death loss for $100,000; for the sixth and subsequent insurance years the mortality in that province was very slightly higher than for the group of the three western provinces. The mortality in the Maritime Provinces is less than the average in the whole of Canada for the first five insurance years, but higher thereafter.

The significant result of the investigation is the high mortality in the Province of Quebec, which appears in all insurance years. It is 25 per cent. higher than the mortality in Ontario. A higher mortality was expected in the Province of Quebec because the mortality among the French-Canadian population is known to be higher than among other Canadians. As will be shown, the mortality among women in Quebec is also higher than among other Canadian women.

In the following table appears a synopsis of the mortality by ages at entry for the first five insurance years combined, and by attained ages for the sixth and subsequent insurance years combined.

Mortality According to Habitat at Date of Application for Insurance

Canadian Men

Expected Deaths Calculated by C^M Table

First five insurance years combined				Sixth and subsequent insurance years			
Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
Ontario							
15–24	$439,000	$453,200	96.9%	20–29	$250,800	$238,400	105.2%
25–34	523,600	571,100	91.7	30–39	767,500	843,400	91.0
35–44	321,600	442,100	72.7	40–49	1,485,800	1,546,500	96.1
45–54	319,500	269,200	118.7	50–59	2,314,400	2,595,900	89.2
55 and over	126,900	129,500	98.0	60–69	3,466,300	3,624,000	95.6
				70–79	3,261,200	3,340,200	97.6
				80 and over	1,158,700	1,230,700	94.1
Totals	$1,730,600	$1,865,100	92.8%	Totals	$12,704,700	$13,419,100	94.7%
Quebec							
15–24	$253,500	$189,200	134.0%	20–29	$113,000	$94,300	119.8%
25–34	249,800	263,500	94.8	30–39	393,000	327,800	119.9
35–44	294,700	213,800	137.8	40–49	745,800	603,000	123.7
45–54	233,700	147,800	158.1	50–59	1,341,600	1,079,300	124.3
55 and over	96,200	69,400	138.6	60–69	1,829,300	1,450,800	126.1
				70–79	1,283,500	1,209,800	106.1
				80 and over	382,700	450,100	85.0
Totals	$1,127,900	$883,700	127.6%	Totals	$6,088,900	$5,215,100	116.8%
Nova Scotia, New Brunswick and Prince Edward Island							
15–24	$175,800	$152,000	115.7%	20–29	$80,800	$85,700	94.3%
25–34	130,000	152,700	85.1	30–39	220,700	238,800	92.4
35–44	96,500	125,000	77.2	40–49	406,400	390,200	104.2
45–54	70,000	82,600	84.7	50–59	640,000	624,500	102.5
55 and over	26,500	56,500	46.9	60–69	1,070,700	893,300	119.9
				70–79	740,900	721,900	102.6
				80 and over	198,600	237,000	83.8
Totals	$498,800	$568,800	87.7%	Totals	$3,358,100	$3,191,400	105.2%

MORTALITY ACCORDING TO HABITAT AT DATE OF APPLICATION FOR INSURANCE—*Continued*

CANADIAN MEN

EXPECTED DEATHS CALCULATED BY C^M TABLE

FIRST FIVE INSURANCE YEARS COMBINED — SIXTH AND SUBSEQUENT INSURANCE YEARS

Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths	Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
			MANITOBA, SASKATCHEWAN, ALBERTA; YUKON TERRITORY				
15–24	$221,700	$235,700	94.1%	20–29	$66,500	$80,200	82.9%
25–34	430,800	477,300	90.3	30–39	271,200	297,400	91.2
35–44	216,300	296,700	72.9	40–49	404,000	467,100	86.5
45–54	145,400	149,200	97.5	50–59	468,300	563,000	83.2
55 and over	21,000	33,400	62.9	60–69	305,000	340,000	89.7
				70–79	111,500	110,500	100.9
				80 and over	9,000	13,100	68.7
Totals	$1,035,200	$1,192,300	86.8%	Totals	$1,635,500	$1,871,300	87.4%
			BRITISH COLUMBIA				
15–24	$52,500	$49,600	105.8%	20–29	$26,000	$19,500	133.3%
25–34	222,200	127,600	174.1	30–39	89,500	103,100	86.8
35–44	108,500	104,500	103.8	40–49	214,800	200,500	107.1
45–54	81,000	51,100	158.5	50–59	158,800	190,600	83.3
55 and over	4,000	17,900	22.3	60–69	115,500	143,400	80.5
				70–79	115,900	140,300	82.6
				80 and over	18,500	26,800	69.0
Totals	$468,200	$350,700	133.5%	Totals	$739,000	$824,200	89.7%

The outstanding features of the foregoing synopsis are that the mortality in the Province of Quebec is consistently high in the various insurance years and at the different ages, while in the Provinces of Manitoba, Saskatchewan and Alberta it is favorable at all ages, the same being true in the case of British Columbia, with some exceptions due perhaps to the paucity of data. The mortality in the first mentioned province is 30 per cent. higher than in the four western provinces combined.

If the expected deaths had been calculated by the AM Table instead of the C^M the ratio of actual to expected deaths would have been approximately as follows:

RATIO OF ACTUAL TO EXPECTED DEATHS BY AM TABLE

	1st 5 Insurance Years	6th and Subsequent Insurance Years	All Insurance Years
Ontario	86%	86%	86%
Quebec	118	106	108
Maritime Provinces	81	95	93
Manitoba, Saskatchewan, Alberta, Yukon Territory	80	78	78
British Columbia	123	80	93
Totals	92%	91%	91%

MORTALITY AMONG WOMEN IN THE PROVINCE OF QUEBEC

At the request of the Canadian actuaries an investigation was made of the mortality among women insured in the Province of Quebec by either Canadian or American companies. Owing to the unsatisfactory experience of some companies the insurance of women in that province had been restricted. A synopsis of the results of this investigation follows:

WOMEN INSURED IN THE PROVINCE OF QUEBEC

EXPECTED DEATHS CALCULATED BY C^M TABLE

FIRST FIVE INSURANCE YEARS

Age at Entry	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
34 and under	$34,000	$15,000	226.7%
35 and over	22,500	14,400	156.3
Totals	$56,500	$29,400	192.2%

Women Insured in the Province of Quebec—*Continued*

Expected Deaths Calculated by C^M Table

Sixth and Subsequent Insurance Years

Attained Age	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
20-39	$46,000	$14,800	310.8%
40-59	50,600	52,700	96.0
60 and over	117,600	144,700	81.3
Totals	$214,200	$212,200	100.9%

All Ages at Entry Combined

Insurance Year	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
1	$19,000	$5,600	339.3%
2	13,000	5,800	224.1
3	9,000	5,800	155.2
4	7,500	6,000	125.0
5	8,000	6,200	129.0
6 and subsequent	214,200	212,200	100.9
Totals	$270,700	$241,600	112.0%

While the mortality is about 12 per cent. in excess of the standard for Canada, it should be remembered that the mortality among all Canadian women was about 10 per cent. lower than among Canadian men, and that, therefore, the mortality among Quebec women is about 25 per cent. higher than among Canadian women as a whole.

A comparison of the mortality among women insured in the Province of Quebec with the mortality among men under the same conditions does not show a material difference in the relative mortality for the entire experience, but the mortality among the men is distinctly higher than among the women after the fifth insurance year. The mortality among women in Quebec in excess of the normal for Canadian women appears in the early insurance years, the mortality after the fifth insurance year for attained ages 40 and above being satisfactory.

While the amount of data for the women is not large, the results are probably a true indication of the mortality, as they are confirmed by the investigations of individual insurance companies.

CAUSES OF DEATH

An investigation has been made into the causes of death in the case of American men and of Canadian men. The deaths according to cause have been tabulated in two ways:

(1) Percentage from each cause of total deaths from all causes.

(2) Death rate from each cause per $10,000 exposed to risk.

The first method is generally used, because the statistics seldom permit of the use of the second, but the results are affected by variations in the total mortality from all causes, as well as by variations in the mortality from the individual cause in question. The second form of tabulation shows the absolute effect of variations in the mortality from each cause independently and is, therefore, of greater value to insurance companies.

In the tables appear the deaths tabulated by cause and by attained age, subdivided by insurance years. The causes listed are the same as those in the Medico-Actuarial Mortality Investigation, supplemented by a few in which the particular cause was responsible for at least one per cent. of the total deaths in any group of ages. In the Medico-Actuarial Mortality Investigation the deaths were tabulated by ages at entry, but it seemed advisable in the present investigation to group them by attained ages.

In the following exhibit appears a synopsis of the nine principal causes of death, for both American men and Canadian men for groups of attained ages and for certain insurance years. There are irregularities in the tables, which are unavoidable in the case of investigations based on amounts insured:

AMERICAN-CANADIAN MORTALITY EXPERIENCE

DEATHS BY CAUSE

Typhoid Fever

Insurance Year	Percentage of Total Deaths: Age at Death 20-29	30-39	40-49	50-59	60-69	70 and over	Ratio per $10,000 Exposed to Risk: Age at Death 20-29	30-39	40-49	50-59	60-69	70 and over
American Men												
1	18.7	13.8	6.1	1.5	11.2	. .	5.3	4.5	2.7	1.5	11.9	. .
2	13.7	7.4	5.2	2.4	. .	. .	4.9	3.1	3.5	3.0	. .	. .
3–5	12.0	7.6	5.0	2.3	.6	. .	4.6	3.4	3.4	3.2	1.7	. .
6 and sub.	9.6	6.7	3.1	1.1	.6	.1	4.1	3.3	2.4	1.9	2.2	1.4
Canadian Men												
1	13.6	15.2	10.4	5.5	. .	. .	3.4	4.2	4.5	4.7	. .	. .
2	12.8	11.3	4.1	1.6	. .	. .	4.7	3.3	1.8	2.5	. .	. .
3–5	11.6	5.5	9.0	.5	.8	. .	4.6	2.4	5.5	.6	1.7	. .
6 and sub.	9.5	7.8	3.4	1.5	.6	.2	4.3	3.4	2.4	2.0	1.9	2.0

Tuberculosis of the Lungs

Insurance Year	Percentage of Total Deaths: Age at Death 20-29	30-39	40-49	50-59	60-69	70 and over	Ratio per $10,000 Exposed to Risk: Age at Death 20-29	30-39	40-49	50-59	60-69	70 and over
American Men												
1	8.2	4.6	3.5	.7	. .	. .	2.3	1.5	1.5	.7	. .	. .
2	19.4	12.1	4.3	3.0	. .	. .	7.0	5.0	2.9	3.8	. .	. .
3–5	26.3	16.5	6.4	2.7	1.8	. .	10.2	7.4	4.4	3.7	5.3	. .
6 and sub.	29.8	19.8	9.0	4.1	1.9	.7	12.9	9.7	7.1	7.1	7.5	6.5
Canadian Men												
1	7.8	2.4	2.0	2.2	. .	. .	2.0	.6	.9	1.9	. .	. .
2	20.0	12.0	8.8	1.9	. .	. .	7.4	3.6	3.9	3.0	. .	. .
3–5	27.1	12.6	10.4	3.3	.8	. .	10.6	5.5	6.3	4.1	1.7	. .
6 and sub.	28.2	20.4	10.8	4.2	2.6	.5	12.7	8.9	7.6	5.8	8.9	4.6

Cancer and Other Malignant Tumors

Insurance Year	Percentage of Total Deaths: Age at Death 20-29	30-39	40-49	50-59	60-69	70 and over	Ratio per $10,000 Exposed to Risk: Age at Death 20-29	30-39	40-49	50-59	60-69	70 and over
American Men												
1	.5	.6	2.1	10.8	2.0	. .	.1	.2	.9	10.5	2.1	. .
2	1.8	2.4	3.3	11.2	11.4	. .	.7	1.0	2.2	14.1	24.3	. .
3–5	2.2	2.4	5.9	7.3	8.4	. .	.9	1.1	4.0	10.0	25.3	. .
6 and sub.	1.5	2.8	6.1	7.3	7.4	5.3	.6	1.4	4.8	12.4	29.0	51.8
Canadian Men												
1	.8	1.7	5.3	2.2	27.9	. .	.2	.5	2.3	1.9	50.5	. .
2	1.6	.8	.6	1.9	. .	. .	.6	.2	.3	3.0	. .	. .
3–5	1.1	2.5	5.1	5.9	2.5	. .	.4	1.1	3.1	7.3	5.2	. .
6 and sub.	.9	2.2	6.4	7.5	8.6	8.8	.4	1.0	4.5	10.4	29.6	76.5

AMERICAN-CANADIAN MORTALITY EXPERIENCE

DEATHS BY CAUSE

Diabetes

Insurance Year	Percentage of Total Deaths — Age at Death						Ratio per $10,000 Exposed to Risk — Age at Death					
	20-29	30-39	40-49	50-59	60-69	70 and over	20-29	30-39	40-49	50-59	60-69	70 and over
	AMERICAN MEN											
1	.3	.1	.3	.3	. .	. .	.1	. .	.1	.3	. .	. .
2	1.5	1.1	.9	.8	. .	. .	.5	.5	.6	1.0	. .	. .
3–5	2.1	1.1	1.2	1.3	1.1	. .	.8	.5	.8	1.7	3.2	. .
6 and sub.	1.6	1.9	2.0	2.7	3.3	2.1	.7	.9	1.6	4.6	12.8	20.6
	CANADIAN MEN											
1	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .	. .
2	1.8	. .	. .	.6	. .	. .	.7	. .	. .	1.0	. .	. .
3–5	2.1	1.8	.9	1.3	. .	. .	.8	.8	.6	1.6	. .	. .
6 and sub.	1.5	1.8	1.8	2.8	2.9	1.1	.7	.8	1.3	3.8	10.0	10.0

Cerebral Hemorrhage and Apoplexy

Insurance Year	Percentage of Total Deaths — Age at Death						Ratio per $10,000 Exposed to Risk — Age at Death					
	20-29	30-39	40-49	50-59	60-69	70 and over	20-29	30-39	40-49	50-59	60-69	70 and over
	AMERICAN MEN											
1	.7	2.3	6.0	8.9	15.9	. .	.2	.8	2.6	8.6	16.8	. .
2	1.8	1.5	9.2	11.0	9.0	. .	.7	.6	6.2	13.8	19.0	. .
3–5	1.1	2.9	6.1	11.3	12.1	. .	.4	1.3	4.2	15.5	36.5	. .
6 and sub.	1.0	2.6	6.2	10.5	13.3	11.9	.4	1.3	4.9	17.9	51.7	115.5
	CANADIAN MEN											
1	1.9	3.7	2.0	16.4	4.7	. .	.5	1.0	.9	14.1	3.4	. .
2	.5	.8	1.2	3.2	5.4	. .	.2	.2	.5	5.0	7.6	. .
3–5	.7	1.0	4.7	11.6	19.7	. .	.3	.4	2.8	14.3	40.9	. .
6 and sub.	.2	1.2	3.4	10.1	12.1	10.3	.1	.5	2.4	13.9	41.9	89.5

Organic Diseases of the Heart

Insurance Year	Percentage of Total Deaths — Age at Death						Ratio per $10,000 Exposed to Risk — Age at Death					
	20-29	30-39	40-49	50-59	60-69	70 and over	20-29	30-39	40-49	50-59	60-69	70 and over
	AMERICAN MEN											
1	2.5	5.4	3.9	8.3	13.5	. .	.7	1.8	1.7	8.1	14.4	. .
2	1.8	3.9	6.3	6.5	7.6	. .	.7	1.6	4.2	8.2	16.1	. .
3–5	3.2	4.1	6.4	9.0	12.1	. .	1.2	1.9	4.4	12.4	36.6	. .
6 and sub.	2.4	4.5	7.9	10.7	14.1	13.1	1.0	2.2	6.2	18.2	55.0	127.3
	CANADIAN MEN											
1	3.1	1.8	2.5	11.0	. .	. .	.8	.5	1.1	9.4	. .	. .
2	1.4	.8	2.7	5.2	5.4	. .	.5	.2	1.2	8.1	7.6	. .
3–5	1.6	1.8	4.6	7.6	9.5	. .	.6	.8	2.8	9.4	19.8	. .
6 and sub.	1.9	3.6	7.3	8.9	14.3	11.6	.8	1.6	5.2	12.3	49.6	101.0

AMERICAN-CANADIAN MORTALITY EXPERIENCE

DEATHS BY CAUSE

Pneumonia

Insurance Year	Percentage of Total Deaths — Age at Death: 20-29	30-39	40-49	50-59	60-69	70 and over	Ratio per $10,000 Exposed to Risk — Age at Death: 20-29	30-39	40-49	50-59	60-69	70 and over
AMERICAN MEN												
1	8.1	10.4	10.5	11.4	11.9	. .	2.3	3.4	4.6	11.2	12.6	. .
2	8.3	9.1	9.1	8.6	10.0	. .	3.0	3.8	6.1	10.8	21.2	. .
3–5	6.1	10.6	9.2	7.8	6.8	. .	2.4	4.7	6.3	10.7	20.6	. .
6 and sub.	8.5	8.2	8.2	6.9	7.0	7.6	3.7	4.0	6.4	11.8	27.2	73.7
CANADIAN MEN												
1	6.3	8.7	35.5	9.3	7.0	. .	1.6	2.4	15.5	8.0	12.6	. .
2	5.8	12.2	21.2	17.9	5.4	. .	2.1	3.6	9.2	27.8	7.6	. .
3–5	5.4	8.2	8.6	6.7	5.8	. .	2.1	3.6	5.2	8.2	12.1	. .
6 and sub.	5.1	10.0	10.2	6.9	6.1	7.9	2.3	4.4	7.2	9.6	21.0	68.8

Nephritis and Bright's Disease

Insurance Year	Percentage of Total Deaths — Age at Death: 20-29	30-39	40-49	50-59	60-69	70 and over	Ratio per $10,000 Exposed to Risk — Age at Death: 20-29	30-39	40-49	50-59	60-69	70 and over
AMERICAN MEN												
1	2.1	3.0	5.1	5.4	3.3	. .	.6	1.0	2.2	5.3	3.5	. .
2	3.6	3.9	6.7	6.4	8.8	. .	1.3	1.6	4.5	8.1	18.7	. .
3–5	3.5	4.5	8.6	10.4	14.2	. .	1.3	2.0	5.9	14.2	42.8	. .
6 and sub.	3.7	5.8	10.2	13.2	12.7	9.8	1.6	2.9	8.0	22.6	49.5	95.9
CANADIAN MEN												
1	.5	1.3	2.0	10.7	. .	. .	.1	.4	.9	9.2	. .	. .
2	.5	3.6	6.5	9.7	54.1	. .	.2	1.0	2.8	15.1	76.0	. .
3–5	1.6	6.0	10.5	5.1	6.6	. .	.6	2.6	6.4	4.3	13.8	. .
6 and sub.	2.6	6.1	12.0	9.9	7.3	5.8	1.2	2.7	8.5	13.6	25.1	50.5

Accident

Insurance Year	Percentage of Total Deaths — Age at Death: 20-29	30-39	40-49	50-59	60-69	70 and over	Ratio per $10,000 Exposed to Risk — Age at Death: 20-29	30-39	40-49	50-59	60-69	70 and over
AMERICAN MEN												
1	22.6	20.6	15.2	12.4	18.5	. .	6.4	6.8	6.6	12.1	19.7	. .
2	16.9	18.9	14.0	7.9	5.7	. .	6.1	7.8	9.4	10.0	12.2	. .
3–5	15.9	13.6	11.4	5.7	4.1	. .	6.2	6.1	7.8	7.8	12.3	. .
6 and sub.	12.8	10.2	7.9	5.4	2.3	1.6	5.5	5.0	6.3	9.2	9.1	15.1
CANADIAN MEN												
1	29.9	27.2	21.3	17.5	. .	. .	7.5	7.5	9.3	15.0	. .	. .
2	32.8	28.0	11.2	6.5	. .	. .	12.1	8.3	4.9	10.1	. .	. .
3–5	20.8	28.3	7.7	21.7	14.1	. .	8.2	12.4	4.7	26.7	29.3	. .
6 and sub.	20.4	11.8	8.0	4.7	3.0	2.5	9.2	5.2	5.6	6.5	10.3	21.8

The rate per $10,000 exposed to risk, which will be referred to as the death rate, exhibits the well-known condition of an increasing death rate with advancing age from such diseases as cancer, cerebral hemorrhage and apoplexy, organic diseases of the heart and nephritis. The death rate from typhoid fever is shown as decreasing until after middle life. In the case of pneumonia, an increase in the death rate accompanies advancing age.

Only a general comparison of death rates by causes as shown in the present investigation and in the Medico-Actuarial Mortality Investigation is practicable, owing to differences in methods of tabulation. In the case of typhoid fever, there is a striking difference in the mortality rates, those of the current investigation being much lower.

In the case of tuberculosis of the lungs, there appears a marked improvement in the first-year experience as shown by the present investigation over the corresponding results of the Medico-Actuarial.

In the Medico-Actuarial as well as in the present investigation the death rate from accident shows on the whole a tendency to decrease with duration of policy notwithstanding the increased age, and yet to increase for any given duration with the age attained.

As it was difficult to make a comparison between the relative deaths from various causes among American and among Canadian men, the expected deaths among Canadian men were calculated on the basis of the death rates per thousand exposed to risk among Americans. In other words, the total expected death losses among Canadian men were obtained for each of the nine principal causes according to the rates found among American men. The outstanding features of this investigation were markedly greater death rates among American than among Canadian men from cerebral hemorrhage and apoplexy, organic diseases of the heart, diabetes, nephritis and Bright's disease and a slightly greater death rate in the case of pneumonia. In the case of accident the Canadian death rates were the higher.

MORTALITY UNDER POLICIES FOR LARGE AMOUNTS

The companies supplied the initials and the date of birth of the insured where insurance of $50,000 or more was effected on one application, in order that an investigation might be made of the mortality on policies for large amounts on individual risks. Unfortunately, the amount of data is small because a small part only of the statistics of the large companies was included. It will be remembered that for the years of issue 1900 to 1914 inclusive, the larger the company the smaller was the proportion of data contributed. The younger companies which contributed their entire data had very little experience on policies of $50,000 or more.

The investigation was divided into two parts, (a) insurances for $50,000 or more on individual lives; (b) insurances of $100,000 or more on individual lives taken out in amounts of at least $50,000 per policy. The investigation was limited to the data on American men, the expected deaths being measured by the AM table. On account of the limited amount of data only the following synopses of the two investigations are given:

Policies for $50,000 or More

American Men

First Five Insurance Years

Age at Entry	Actual Deaths	Expected Deaths AM Table	Ratio of Actual to Expected Deaths
20–29	$100,000	$37,500	266.7%
30–39	439,500	184,100	238.7
40–49	790,000	549,800	143.7
50 and over	277,300	602,600	46.0
Totals	$1,606,800	$1,374,000	116.9%

Sixth and Subsequent Insurance Years

Attained Age	Actual Deaths	Expected Deaths AM Table	Ratio of Actual to Expected Deaths
Under 46	$300,000	$221,600	135.4%
46–55	1,234,000	741,900	166.3
56–65	1,295,200	1,217,100	106.4
66–75	1,211,700	1,228,200	98.7
76 and over	776,000	719,700	107.8
Totals	$4,816,900	$4,128,500	116.7%

Policies for $50,000 or More *Continued*

American Men

All Ages at Entry Combined

Insurance Year	Actual Deaths	Expected Deaths AM Table	Ratio of Actual to Expected Deaths
1	$516,800	$233,900	220.9%
2	300,000	277,200	108.2
3	150,000	291,800	51.4
4	490,000	292,300	167.6
5	150,000	278,800	53.8
6 and subsequent	4,816,900	4,128,500	116.7
Totals	$6,423,700	$5,502,500	116.7%

Aggregate Amounts of $100,000 or Over

American Men

First Five Insurance Years

Age at Entry	Actual Deaths	Expected Deaths AM Table	Ratio of Actual to Expected Deaths
Under 30	$100,000	$14,100	709.2%
30–39	50,000	75,000	66.7
40–49	510,000	289,800	176.0
50 and over		245,800	
Totals	$660,000	$624,700	105.7%

Sixth and Subsequent Insurance Years

Attained Age	Actual Deaths	Expected Deaths AM Table	Ratio of Actual to Expected Deaths
Under 46	$100,000	$115,900	86.3%
46–55	810,500	352,000	230.3
56–65	550,000	247,300	222.4
66–75	100,000	269,000	37.2
76 and over	375,000	369,200	101.6
Totals	$1,935,500	$1,353,400	143.0%

Aggregate Amounts of $100,000 or Over--*Continued*

American Men

All Ages at Entry Combined

Insurance Year	Actual Deaths	Expected Deaths AM Table	Ratio of Actual to Expected Deaths
1	....	$102,300	....
2	$250,000	121,500	205.8%
3	50,000	135,700	36.8
4	260,000	136,800	190.1
5	100,000	128,400	77.9
6 and subsequent	1,935,500	1,353,400	143.0
Totals	$2,595,500	$1,978,100	131.2%

In accordance with expectation, the mortality was higher than normal, about 17 per cent. in excess of the AM table on policies for $50,000 or more and about 31 per cent. on policies of $100,000 or over, on individual lives.

From the two tables there can be deduced the experience on cases for $50,000 but less than $100,000. The expected death losses on this group would be $3,524,400, and the actual, $3,828,200, a ratio of actual to expected of 109 per cent.

As the committee's data were not extensive, three of the large companies were asked to supply their experience. One of these informed the committee that under policies issued from 1880 to 1915, for an aggregate amount within a single calendar year of $100,000 or more on individual lives, the mortality was about 25 per cent. in excess of the normal mortality of the company on all its insurance. The data were more than three times as large as in the American-Canadian experience.

In 1909 another company investigated its experience on lives insured for $50,000 or more, covering issues from 1868 to 1907, inclusive, carried to the anniversaries in 1908. The experience was confined to the sections in which no special adverse mortality had been experienced. With this object in view all tropical territory was excluded, also southern and eastern Europe and the Southern States. The standard adopted as a basis of comparison was the American Experience Table modified to cover selection. The modification consisted in assuming a graded scale of percentages for different years of duration, the first year percentage being 50, increasing to 95 for the sixth to tenth years inclusive, and to 100 per cent. for the subsequent years. On this basis the percentage of actual to expected deaths on lives insured from $50,000 to $99,999, inclusive, was 107.5 per cent., and on those insured for $100,000 and over it was 113.2 per cent., the general average being 109.1 per cent. These percentages are by lives, the corresponding percentage by amounts being 105.7, 113.9 and 109.3. Dividing the experience by age at issue, the percentage of actual to expected deaths by lives on policies issued at ages under 40 was 102.9, and for those issued over 40, 111.3.

Dr. Brandreth Symonds, chief medical director of the Mutual Life Insurance Company, addressed the Association of Life Insurance Medical Directors at their annual meeting held in January, 1919, on "The Mortality Experience on Risks Insured for $50,000 and Upwards on One Application." The statistics covered policies issued during the years 1885 to 1915 inclusive, observed to the policy anniversary in 1916. The statistics were divided into three classes, depending upon the aggregate amount of insurance on each individual life if issued in one application: (1) $50,000 to $100,000 inclusive; (2) over $100,000 to $250,000 inclusive; (3) over $250,000. The following is a synopsis of the results, the expected deaths being calculated by the Medico-Actuarial Mortality Table.

Issues of 1885 to 1915 Inclusive

Class	Actual Deaths	Expected Deaths	Ratio of Actual to Expected Deaths
BY APPLICATIONS			
1	300	281.42	107%
2	20	20.76	96
3	5	2.02	247
Totals	325	304.20	107%
BY AMOUNTS INSURED			
1	$18,016,100	$17,207,157	105%
2	2,693,100	2,746,379	98
3	2,848,300	990,512	288
Totals	$23,557,500	$20,944,048	113%

Classes 2 and 3 are small. If combined, the mortality would be 110 per cent. by applications and 148 per cent. by amounts insured.

In his paper, Dr. Symonds gives the experience by causes of death, and also the distribution by build groups among the risks for large amounts compared with the general experience of the company. He also shows the experience of the Mutual Life with regard to steady free users of alcohol. As the result of his study he suggests that the following inferences be drawn:

"1. Applicants for large amounts regularly eat and drink more than the average and more than they ought to.

"2. This class is more subject than the average to 'the interested intrusion of unsound lives,' whether this unsoundness be due to finances, health or habits.

"3. The most elaborate investigation will not always reveal the truth as to finances and habits, but the more rigid it is, the better is the result.

"4. The most careful medical examination should be instituted to exclude the faintest beginnings of the degenerative diseases. Large risks are subject to these and die of them, even if they are young or lean.

"5. Even with the utmost care in examination, investigation and selection, the large risks will not show as low mortalities as in the general experience of a first-class company among its standard lives, for they eat and drink too much."

It seems to be certain that the mortality among large risks taken at one time is higher than the average of the companies for risks of all amounts. It is probable, on the other hand, that the mortality on cases of from $50,000 to $100,000 inclusive on persons who have gradually increased their insurance as their means permitted, over a series of years, would be satisfactory. There is a general belief that a good mortality could be obtained on policies of $100,000 or more taken in one application, provided the so-called moral hazard could be eliminated, and provided men who had overworked in attaining their wealth could also be eliminated. At the present time there is probably a smaller proportion of cases involving moral hazard in connection with applications for large amounts than in previous years, as many men are now making provision for payment of inheritance taxes through insurance, and as it has become a commercial practice to insure for the benefit of the corporation the employees who are necessary for its success.

TABLES

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

ORDINARY LIFE PLAN

Expected Deaths by AM Table

1st Insurance Year							
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$253,300		$900	50	$17,910,500	$118,700	$121,400
16	490,800	$1,000	1,200	51	14,932,700	122,800	108,900
17	903,400	2,000	2,400	52	14,149,800	215,700	111,300
18	1,996,000	11,000	5,300	53	11,994,400	103,100	102,000
19	2,864,600	12,500	7,600	54	10,296,700	119,000	94,700
20	4,423,100	11,000	12,100	55	10,053,000	101,500	99,900
21	6,802,300	20,000	18,900	56	7,826,900	74,700	84,300
22	8,303,700	47,000	23,400	57	7,084,500	71,500	82,600
23	10,435,200	19,000	29,800	58	5,991,300	72,500	75,900
24	12,052,700	20,000	35,100	59	4,974,800	66,200	68,400
25	14,169,400	30,000	41,500	60	4,467,000	44,500	66,700
26	15,803,400	51,000	46,700	61	2,504,800	23,000	40,500
27	17,308,300	70,000	51,600	62	2,259,400	25,900	39,800
28	20,063,400	63,500	59,800	63	1,413,800	4,000	27,100
29	20,202,100	60,500	60,400	64	1,032,500	27,500	21,400
				65	691,200	7,000	15,600
30	22,354,500	72,700	67,300				
31	22,046,700	59,500	66,400	Totals	$737,356,400	$3,731,600	$3,454,600
32	24,256,000	58,200	73,200				
33	24,749,300	44,500	75,600				
34	25,819,700	124,900	80,300				
35	26,363,500	75,200	83,300				
36	27,161,300	221,000	87,800				
37	25,604,500	118,200	85,300				
38	26,612,700	154,000	91,500				
39	26,877,800	62,300	96,200				
40	28,121,600	123,800	104,400				
41	26,225,000	149,400	101,700				
42	24,578,900	70,500	100,300				
43	24,349,700	115,700	104,700				
44	25,281,100	136,800	115,100				
45	24,660,800	108,800	118,900				
46	22,383,300	60,000	115,100				
47	19,211,500	120,000	105,500				
48	19,192,100	129,500	112,600				
49	17,851,400	110,500	112,500				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

ORDINARY LIFE PLAN

EXPECTED DEATHS BY AM TABLE

2D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$158,000	$5,000	$500	50	$14,200,500	$154,000	$139,000
16	294,800	4,000	1,000	51	11,519,900	147,500	121,800
17	560,500	. . . .	1,900	52	10,932,600	128,500	124,700
18	1,189,400	. . . .	4,200	53	9,267,500	144,700	114,400
19	1,627,800	4,000	5,600	54	8,323,200	171,300	111,100
20	2,408,600	12,000	8,500	55	8,187,400	79,600	118,500
21	3,676,800	20,000	13,500	56	6,591,500	105,500	103,200
22	4,491,100	19,500	16,700	57	6,120,200	60,500	103,900
23	5,543,000	28,000	20,900	58	4,958,100	80,500	91,400
24	6,688,200	31,500	25,400	59	4,341,700	70,200	86,900
25	8,095,400	16,000	31,100	60	3,970,100	85,100	86,100
26	9,447,400	51,500	36,400	61	2,377,700	43,200	56,000
27	10,214,600	44,000	39,600	62	2,121,000	44,000	54,200
28	12,445,400	29,500	48,800	63	1,376,400	36,500	38,200
29	12,896,700	45,500	50,500	64	1,145,200	39,300	34,500
				65	728,000	48,000	23,800
30	14,120,000	55,700	55,500				
31	14,281,600	42,000	56,600	Totals	$508,014,800	$4,076,900	$3,547,900
32	16,200,300	73,800	65,100				
33	15,833,000	91,500	64,700				
34	16,916,600	118,000	70,800				
35	17,342,700	106,000	74,400				
36	17,629,700	132,500	77,900				
37	17,474,000	60,700	79,800				
38	18,299,600	107,000	86,800				
39	18,594,600	105,000	91,800				
40	19,770,500	98,900	102,700				
41	18,337,600	154,500	99,900				
42	17,421,400	104,300	100,100				
43	17,419,800	186,000	106,200				
44	17,938,400	122,500	116,100				
45	17,665,500	139,700	122,000				
46	15,356,200	178,300	113,100				
47	13,951,900	191,000	110,100				
48	14,172,600	88,600	120,100				
49	13,391,100	177,000	121,900				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

ORDINARY LIFE PLAN

Expected Deaths by AM Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$132,000	....	$500
16	226,200	$5,000	800
17	431,500	2,000	1,600
18	977,900	2,500	3,500
19	1,314,900	9,500	4,900
20	1,922,800	11,000	7,400
21	3,057,100	13,000	11,800
22	3,687,600	25,500	14,300
23	4,607,000	14,000	18,300
24	5,458,900	27,000	21,800
25	6,663,300	18,000	26,800
26	7,934,800	21,000	32,100
27	8,567,100	26,500	34,800
28	10,377,700	54,000	42,200
29	10,914,400	79,000	44,500
30	12,214,300	69,000	50,100
31	12,244,900	78,500	50,900
32	14,219,900	51,500	60,300
33	13,681,000	47,800	59,100
34	14,420,800	45,000	63,800
35	15,392,700	106,100	70,300
36	15,479,500	73,300	73,200
37	15,659,400	86,300	77,300
38	16,259,000	131,300	83,900
39	16,377,400	106,000	88,700
40	17,746,400	129,500	101,100
41	16,444,200	83,500	99,300
42	16,028,800	128,500	102,700
43	15,545,400	71,500	106,400
44	15,894,400	221,800	116,200
45	15,840,200	104,000	123,900
46	14,151,000	170,600	119,100
47	13,016,800	127,500	117,800
48	13,729,300	177,900	133,800
49	13,128,000	212,700	138,500

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
50	$13,900,800	$138,300	$158,600
51	11,375,500	118,500	140,400
52	10,633,100	180,500	142,400
53	9,352,000	162,800	135,800
54	8,427,600	144,900	132,900
55	8,007,800	125,000	137,100
56	6,933,600	109,000	129,000
57	6,222,900	100,700	125,700
58	5,221,700	137,400	114,700
59	4,575,000	89,500	109,200
60	4,139,200	51,300	107,400
61	2,335,600	117,800	65,900
62	2,085,700	48,000	63,900
63	1,471,000	63,100	48,900
64	1,238,400	40,900	44,800
65	809,000	39,000	31,800
Totals	$460,475,500	$4,192,200	$3,790,400

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

ORDINARY LIFE PLAN

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$102,000		$400	50	$13,220,900	$188,700	$169,800
16	210,700		700	51	10,597,600	130,900	147,800
17	353,000		1,300	52	10,029,200	102,200	152,100
18	841,200	$1,000	3,200	53	8,993,700	139,300	148,300
19	1,172,800	3,000	4,500	54	8,330,400	108,000	149,300
20	1,667,300	15,500	6,500	55	7,736,900	173,800	151,000
21	2,728,300	10,000	10,800	56	6,941,500	145,100	147,300
22	3,156,100	8,000	12,800	57	6,357,600	178,700	146,900
23	3,812,500	16,000	15,500	58	5,392,300	125,500	135,600
24	4,794,100	23,500	19,700	59	4,794,600	142,700	131,100
25	5,899,000	21,000	24,300	60	4,456,700	192,400	132,500
26	7,029,800	35,000	29,100	61	2,287,000	20,500	74,000
27	7,675,300	41,500	31,800	62	1,993,400	69,900	70,100
28	9,091,200	17,500	37,600	63	1,551,600	34,000	59,400
29	9,785,000	12,500	40,800	64	1,196,400	34,500	49,800
				65	851,000	22,500	38,400
30	10,895,600	88,000	45,900				
31	11,225,600	70,000	48,200	Totals	$125,671,200	$4,104,500	$3,977,000
32	12,724,200	75,200	55,800				
33	12,151,100	57,500	54,600				
34	12,920,100	133,600	60,000				
35	14,185,900	60,500	68,200				
36	14,184,600	99,500	71,000				
37	14,708,300	77,500	77,000				
38	14,764,900	70,000	81,200				
39	14,971,100	85,800	87,000				
40	16,185,500	105,500	99,800				
41	15,081,600	93,000	99,100				
42	15,079,300	112,000	105,700				
43	14,149,700	100,800	106,100				
44	14,250,600	105,100	114,600				
45	14,468,800	153,900	125,200				
46	12,950,300	99,500	121,100				
47	12,036,300	109,500	121,500				
48	12,934,500	157,200	141,500				
49	12,754,100	232,200	151,100				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

ORDINARY LIFE PLAN

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$102,000	. . .	$400
16	181,200	. . .	700
17	300,000	$3,000	1,100
18	733,200	1,000	2,800
19	1,054,100	5,000	4,300
20	1,453,800	3,000	5,900
21	2,440,600	10,500	10,100
22	2,889,500	17,000	12,100
23	3,465,400	31,500	14,600
24	4,421,400	19,000	18,800
25	5,407,500	18,500	23,100
26	6,416,000	51,200	27,500
27	7,303,100	30,000	31,300
28	8,538,000	26,000	36,800
29	9,277,300	25,900	40,500
30	10,431,500	71,100	46,400
31	10,656,900	62,500	48,400
32	11,848,200	34,000	55,400
33	11,512,100	65,300	55,400
34	11,882,300	49,500	59,500
35	13,124,100	152,600	68,600
36	13,305,300	93,100	73,000
37	13,680,700	108,800	78,900
38	13,973,800	59,200	85,300
39	13,952,200	145,200	90,400
40	15,348,500	110,500	105,900
41	14,010,600	124,600	103,300
42	13,812,600	117,000	109,300
43	13,178,000	120,500	112,100
44	13,332,800	151,100	122,400
45	13,631,200	105,300	135,200
46	12,277,400	95,700	131,800
47	11,397,100	131,500	132,500
48	11,979,200	154,500	151,000
49	12,214,600	176,700	167,300
50	$12,694,600	$154,800	$189,000
51	9,810,000	135,900	158,700
52	9,551,400	164,800	166,200
53	8,655,900	138,100	165,800
54	8,194,300	86,700	170,900
55	7,420,800	150,900	168,500
56	6,673,900	126,800	165,000
57	6,123,300	170,300	164,900
58	5,204,900	173,800	152,400
59	4,612,600	125,400	147,100
60	4,283,200	98,500	148,500
61	2,188,800	118,200	82,600
62	1,995,000	158,800	81,800
63	1,608,600	91,400	71,800
64	1,099,400	102,500	53,200
65	794,400	33,000	41,300
Totals	$400,448,300	$4,400,200	$4,292,300

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

ORDINARY LIFE PLAN

Expected Deaths by AM Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$79,500		$300	60	$252,855,800	$7,055,200	$6,746,200
21	219,200		900	61	251,596,600	7,415,100	7,303,800
22	450,200		1,900	62	249,405,700	8,229,100	7,876,200
23	1,000,800	$5,000	4,200	63	244,270,000	8,384,700	8,395,600
24	1,793,400	2,000	7,600	64	238,437,000	8,814,900	8,912,800
25	3,027,000	14,000	13,000	65	231,021,200	9,848,600	9,393,300
26	5,060,300	34,000	22,000	66	221,092,600	10,097,200	9,767,900
27	7,349,400	49,000	32,300	67	209,950,900	10,542,600	10,084,000
28	10,273,400	56,000	45,300	68	197,334,700	10,078,600	10,293,000
29	14,077,500	84,000	62,400	69	185,160,600	11,255,700	10,487,500
30	18,795,000	82,000	83,800	70	171,376,600	11,179,000	10,534,500
31	24,501,900	128,500	109,800	71	156,582,300	10,415,000	10,444,000
32	30,567,800	126,300	137,900	72	143,954,100	10,302,200	10,412,200
33	38,334,400	258,500	176,000	73	131,170,400	9,400,200	10,282,400
34	46,410,100	293,800	217,200	74	119,718,100	9,541,500	10,166,500
35	55,316,400	316,000	264,400	75	107,264,600	9,826,200	9,861,900
36	65,030,000	421,200	321,300	76	94,464,900	9,523,400	9,400,200
37	75,101,500	401,700	384,500	77	82,550,300	8,804,600	8,886,600
38	85,721,400	462,300	456,100	78	71,125,700	8,480,700	8,272,600
39	97,008,200	646,700	539,400	79	60,297,200	7,654,500	7,578,800
40	108,962,800	624,700	686,300	80	50,626,700	6,701,800	6,872,100
41	120,889,000	779,300	744,700	81	41,527,900	5,785,200	6,080,500
42	132,845,400	951,800	868,800	82	33,926,700	5,229,000	5,356,000
43	144,659,000	1,108,200	1,003,900	83	27,640,700	4,807,800	4,700,300
44	155,827,600	1,245,300	1,156,200	84	21,822,000	4,100,200	3,996,700
45	167,009,900	1,491,500	1,326,100	85	16,754,600	3,351,300	3,301,800
46	176,894,300	1,472,700	1,507,100	86	12,514,000	2,795,900	2,650,500
47	185,966,000	1,475,000	1,707,200	87	9,164,200	2,012,800	2,082,900
48	195,029,200	2,215,300	1,928,300	88	6,693,500	1,667,100	1,633,700
49	203,255,100	2,520,800	2,174,900	89	4,817,400	1,208,200	1,260,700
50	212,125,600	2,703,000	2,456,400	90	3,268,500	830,300	916,300
51	220,890,000	3,015,600	2,770,000	91	2,266,300	644,900	678,700
52	227,722,700	3,634,300	3,101,600	92	1,481,100	464,500	475,600
53	233,609,100	3,385,700	3,452,700	93	871,200	296,500	297,800
54	239,396,800	4,020,700	3,849,500	94	517,300	171,300	188,100
55	246,174,400	4,264,800	4,300,700	95	320,800	156,200	124,400
56	250,299,800	5,651,500	4,760,700	96	169,600	78,500	69,700
57	251,808,000	5,811,700	5,209,900	97	90,600	40,500	40,200
58	252,243,300	5,396,600	5,678,000	98	36,000	27,000	16,500
59	252,495,100	6,389,800	6,183,600	99	9,000	4,500	4,500
				100	4,500	4,500	2,500
				Totals	$8,212,375,700	$288,766,300	$283,546,900

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 PAYMENT LIFE PLANS

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$1,172,800	. . .	$2,900	50	$5,073,700	$42,000	$34,400
16	3,959,200	$9,500	10,000	51	4,002,800	24,800	29,200
17	8,062,600	25,000	20,600	52	3,656,900	18,500	28,800
18	16,178,000	45,500	42,200	53	2,705,900	44,000	23,000
19	22,547,500	75,500	60,000	54	1,866,900	8,000	17,200
20	32,295,800	85,500	88,200	55	1,550,300	26,000	15,400
21	47,421,800	118,300	131,800	56	1,322,000	3,000	14,300
22	49,347,500	161,000	139,700	57	904,300	26,000	10,600
23	51,176,700	198,200	146,400	58	643,900	8,000	8,200
24	51,907,800	140,000	151,100	59	548,800	5,000	7,500
25	52,916,700	125,500	155,000	60	584,700	7,000	8,700
26	51,935,300	165,700	153,200	61	188,700	. . .	3,000
27	51,346,700	141,500	153,000	62	127,800	. . .	2,200
28	50,520,900	119,800	150,600	63	73,900	. . .	1,400
29	48,393,400	132,500	144,700	64	131,400	2,000	2,700
30	49,440,000	132,500	148,800	65	122,000	2,500	2,700
31	43,655,600	121,500	131,400				
32	43,583,300	115,800	131,600	Totals	$1,090,062,700	$3,457,000	$3,616,600
33	42,179,300	131,200	129,100				
34	39,500,300	121,000	122,800				
35	39,566,600	188,200	125,000				
36	35,424,600	85,700	114,400				
37	32,308,800	90,800	107,600				
38	30,468,700	70,800	104,800				
39	27,071,300	53,000	96,900				
40	25,310,600	101,500	93,900				
41	20,952,600	63,000	81,300				
42	19,639,600	57,000	80,100				
43	17,111,700	69,000	73,600				
44	15,031,000	33,500	68,400				
45	13,494,600	39,500	65,000				
46	10,222,700	28,000	52,500				
47	9,030,300	47,500	49,600				
48	7,512,700	107,200	44,100				
49	5,876,700	40,000	37,000				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 PAYMENT LIFE PLANS

Expected Deaths by AM Table

2d Insurance Year							
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$778,400	$4,000	$2,500	50	$4,533,000	$21,900	$44,400
16	2,578,400	7,000	8,500	51	3,625,000	80,200	38,300
17	5,140,300	15,000	17,300	52	3,347,900	16,500	38,200
18	10,013,900	40,500	34,400	53	2,409,700	27,500	29,700
19	13,910,100	43,700	49,000	54	1,663,600	10,500	22,200
20	19,878,800	56,000	71,400	55	1,401,800	5,000	20,300
21	29,540,000	100,800	108,100	56	1,449,500	12,500	22,700
22	30,416,700	108,100	113,200	57	854,200	23,500	14,500
23	32,959,500	137,700	123,900	58	562,900	11,000	10,400
24	33,923,200	116,600	128,900	59	500,000	4,000	10,000
25	36,040,500	108,400	138,400	60	473,400	6,500	10,300
26	36,440,900	149,500	140,700	61	193,900	. . . .	4,600
27	36,661,300	119,000	142,200	62	119,600	11,500	3,100
28	36,860,300	143,000	144,100	63	74,800	. . . .	2,100
29	36,540,500	126,000	145,200	64	122,800	1,000	3,700
30	37,027,600	140,000	145,500	65	107,500	3,000	3,500
31	33,969,200	109,000	134,900				
32	33,851,800	109,300	136,100	Totals	$806,946,700	$3,331,600	$3,706,900
33	33,464,100	104,500	136,900				
34	31,038,300	132,000	129,700				
35	31,469,900	104,000	135,000				
36	28,320,300	112,000	125,200				
37	26,200,500	117,300	119,700				
38	24,771,300	108,400	117,400				
39	22,315,400	91,800	110,200				
40	21,117,500	83,800	109,600				
41	17,771,200	69,000	96,900				
42	16,366,500	123,500	94,100				
43	14,485,800	136,000	88,200				
44	12,567,700	71,500	81,300				
45	11,219,500	54,600	77,400				
46	8,834,400	63,000	65,100				
47	7,544,100	43,000	59,500				
48	6,581,600	25,000	55,700				
49	4,907,600	24,000	44,700				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 PAYMENT LIFE PLANS

Expected Deaths by AM Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$563,700	$2,000	$1,900	50	$4,817,600	$57,300	$55,000
16	1,968,800	5,000	6,900	51	3,623,500	71,000	44,800
17	4,036,000	10,000	14,300	52	3,348,700	13,500	44,800
18	8,101,200	27,000	29,500	53	2,418,600	29,000	35,100
19	11,213,400	43,000	41,700	54	1,733,000	29,000	27,300
20	16,246,100	76,800	61,700	55	1,485,800	24,000	25,400
21	24,825,900	107,500	95,800	56	1,457,900	13,500	27,100
22	25,935,200	99,500	101,400	57	868,800	17,000	17,600
23	28,540,600	145,000	113,000	58	567,100	17,000	12,400
24	29,764,500	101,000	118,800	59	677,900	13,500	16,200
25	32,265,700	102,000	129,700	60	484,700	20,000	12,600
26	33,291,700	102,000	134,500	61	178,900	[illegible]	5,000
27	33,592,200	111,500	136,400	62	107,100	6,200	3,300
28	34,304,300	116,000	139,300	63	86,000	10,100	2,900
29	34,062,900	116,200	139,000	64	113,300	7,000	4,100
30	34,798,800	111,500	143,000	65	100,500	3,000	4,000
31	32,304,000	104,500	134,400				
32	32,385,000	108,000	137,300	Totals	$751,524,000	$3,428,700	$3,788,900
33	31,608,200	144,000	136,500				
34	29,623,000	107,200	131,200				
35	29,662,300	99,500	135,000				
36	27,460,800	141,100	129,900				
37	25,925,500	100,400	127,800				
38	24,319,500	95,000	125,500				
39	21,817,900	123,000	118,300				
40	20,732,800	95,700	118,200				
41	17,658,700	95,500	106,700				
42	16,178,700	84,000	103,700				
43	14,169,600	93,500	96,900				
44	12,671,100	72,800	92,600				
45	11,125,300	96,200	87,000				
46	8,778,100	114,000	73,800				
47	7,768,600	64,500	70,300				
48	6,632,400	52,000	64,700				
49	5,122,100	32,700	54,000				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 PAYMENT LIFE PLANS

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$422,700	. . .	$1,500	50	$4,715,500	$60,000	$60,600
16	1,557,300	$8,000	5,700	51	3,529,800	44,000	49,200
17	3,167,400	12,000	11,800	52	3,352,600	25,500	50,800
18	6,714,600	26,000	25,600	53	2,485,700	41,300	41,000
19	9,298,100	43,000	36,200	54	1,730,700	9,500	31,000
20	13,777,300	53,100	54,600	55	1,385,800	29,500	27,000
21	21,337,000	81,900	85,600	56	1,486,900	10,500	31,600
22	22,538,900	79,000	91,500	57	904,300	17,500	20,900
23	25,411,300	105,900	103,700	58	551,100	9,700	13,800
24	26,663,900	144,000	109,600	59	699,500	28,000	19,100
25	29,633,400	111,500	122,100	60	457,100	25,000	13,600
26	30,539,800	143,000	126,100	61	192,400	5,000	6,200
27	31,384,200	105,500	129,900	62	81,900	1,500	2,900
28	31,817,700	116,000	131,700	63	79,900	. . .	3,100
29	32,058,000	140,300	133,700	64	92,300	1,000	3,800
30	32,959,400	99,000	139,100	65	90,500	. . .	4,100
31	30,531,400	79,400	131,000				
32	30,344,300	139,800	132,900	Totals	$701,203,400	$3,676,600	$3,793,300
33	29,711,000	132,100	133,700				
34	28,241,900	172,000	131,000				
35	28,484,000	165,000	136,700				
36	26,341,700	106,600	132,000				
37	24,901,400	134,200	130,500				
38	23,423,900	156,500	128,800				
39	21,182,800	102,500	123,100				
40	20,286,800	118,300	125,200				
41	16,942,500	80,800	111,300				
42	15,495,700	81,700	108,600				
43	13,548,800	62,000	101,600				
44	12,063,200	90,200	97,000				
45	10,655,700	124,600	92,300				
46	8,481,300	63,000	79,300				
47	7,600,300	36,000	76,800				
48	6,507,800	58,500	71,200				
49	5,341,900	197,200	63,200				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 PAYMENT LIFE PLANS

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$326,700		$1,200	50	$4,779,900	$60,000	$71,200
16	1,231,800		4,700	51	3,381,300	21,000	54,700
17	2,576,100	$9,500	10,100	52	3,092,700	50,400	54,500
18	5,513,100	20,000	22,100	53	2,411,500	37,300	46,200
19	7,849,700	34,000	31,900	54	1,654,000	18,500	34,500
20	11,684,600	50,500	48,300	55	1,420,100	30,000	32,300
21	18,614,800	70,000	77,800	56	1,444,400	27,000	35,700
22	19,978,400	86,000	84,100	57	802,400	22,000	21,600
23	22,789,200	83,800	96,600	58	533,100	7,000	15,600
24	24,274,200	84,500	103,400	59	667,000	15,000	21,300
25	27,240,300	136,000	116,300	60	504,100	18,000	17,500
26	28,281,400	117,500	121,000	61	223,000	3,000	8,400
27	29,161,700	102,500	125,100	62	84,400	10,000	3,500
28	30,197,900	101,500	130,500	63	79,400		3,500
29	30,294,900	129,500	132,400	64	87,200	1,500	4,300
30	31,169,900	105,900	138,700	65	79,500	3,000	4,200
31	28,883,500	120,500	131,100				
32	28,904,900	122,500	135,000	Totals	$656,968,500	$3,416,200	$3,911,300
33	28,144,800	109,100	135,700				
34	26,697,000	104,500	133,800				
35	27,115,700	117,000	141,800				
36	25,406,700	150,000	139,200				
37	24,038,000	122,000	138,700				
38	22,477,500	161,800	137,100				
39	20,619,700	109,600	133,600				
40	19,689,900	70,200	135,900				
41	16,232,700	128,900	119,800				
42	14,766,900	76,000	117,000				
43	13,041,400	79,200	111,000				
44	11,258,900	85,400	103,500				
45	10,305,000	97,900	102,200				
46	8,212,100	83,700	88,100				
47	7,343,800	56,500	85,400				
48	6,420,800	118,500	81,000				
49	4,979,900	48,000	68,200				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 PAYMENT LIFE PLANS

Expected Deaths by AM Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$206,200	....	$800	55	$149,684,900	$2,633,800	$2,615,000
21	1,162,800	$5,000	4,700	56	132,094,400	2,381,700	2,512,400
22	3,029,000	6,000	12,500	57	116,250,700	2,224,400	2,405,200
23	7,202,100	46,000	30,100	58	101,840,300	1,930,800	2,292,400
24	12,937,200	50,500	55,000	59	89,191,200	1,849,700	2,184,300
25	21,455,000	98,500	92,500	60	77,953,200	1,856,400	2,079,800
26	35,532,400	136,700	154,600	61	67,859,600	1,938,700	1,970,000
27	49,696,500	196,500	218,200	62	58,606,600	1,700,900	1,850,800
28	65,858,600	220,700	290,400	63	50,146,600	1,424,200	1,723,500
29	83,058,400	359,500	367,900	64	42,632,400	1,511,400	1,593,600
30	102,462,800	418,500	457,000	65	35,623,100	1,419,100	1,448,400
31	122,218,700	563,800	547,500	66	29,269,800	1,182,400	1,293,100
32	142,090,600	569,800	640,800	67	24,106,300	1,350,200	1,157,800
33	163,382,400	732,100	749,900	68	19,793,200	1,099,300	1,032,400
34	184,511,700	793,700	863,500	69	15,724,200	985,400	890,600
35	205,800,200	1,071,400	983,700	70	12,656,800	[illegible]	778,000
36	222,595,600	1,077,000	1,099,500	71	10,195,700	582,200	680,100
37	239,011,000	1,125,000	1,223,700	72	8,006,900	390,300	579,100
38	254,589,400	1,323,800	1,354,400	73	6,662,000	488,100	522,200
39	267,033,800	1,236,700	1,484,700	74	5,374,400	429,600	456,400
40	278,401,100	1,530,100	1,625,900	75	4,047,400	402,000	372,100
41	286,780,100	1,773,500	1,766,600	76	3,163,200	242,900	314,800
42	292,236,500	1,821,600	1,911,200	77	2,454,200	244,000	264,200
43	293,813,300	2,008,200	2,039,100	78	1,959,900	197,300	228,000
44	291,805,400	2,117,700	2,165,200	79	1,549,000	149,000	194,700
45	286,791,800	2,085,200	2,277,100	80	1,214,400	114,400	164,800
46	278,584,400	2,268,900	2,373,500	81	944,900	72,200	138,400
47	268,084,400	2,036,700	2,461,000	82	778,200	68,000	122,900
48	256,197,900	2,194,100	2,533,800	83	555,200	90,000	94,400
49	242,313,800	2,493,300	2,592,800	84	395,800	74,700	72,500
50	229,201,200	2,809,900	2,654,100	85	279,100	58,100	55,000
51	214,541,900	2,692,300	2,690,400	86	203,000	31,000	43,000
52	200,461,700	2,941,300	2,730,300	87	128,000	31,500	29,100
53	184,259,000	2,967,400	2,723,300	88	94,500	5,000	23,100
54	166,329,700	2,480,400	2,674,600	89	77,500	23,500	20,300
				90	52,000	12,000	14,600
				91	35,000	22,000	10,500
				92	8,000	7,000	2,600
				Totals	$7,025,248,200	$74,081,000	$78,080,500

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 YEAR ENDOWMENT INSURANCE PLANS

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$677,900	$7,000	$1,700	50	$1,720,200	$7,000	$11,700
16	1,704,000		4,300	51	1,260,700	3,000	9,200
17	2,884,100	4,000	7,400	52	1,122,100	6,000	8,800
18	4,913,100	15,000	12,800	53	921,000	4,500	7,800
19	6,155,100	22,500	16,400	54	799,700	6,000	7,400
20	8,109,500	13,000	22,100	55	674,100	7,000	6,700
21	10,796,600	27,300	30,000	56	465,100	2,000	5,000
22	10,423,000	19,000	29,500	57	331,700		3,900
23	10,264,800	29,100	29,400	58	308,100	2,000	3,900
24	10,040,200	23,100	29,200	59	206,200	1,000	2,800
25	9,823,500	28,200	28,800	Totals	$227,104,500	$693,200	$783,800
26	9,134,100	24,000	26,900				
27	8,895,400	26,400	26,500				
28	8,735,600	28,900	26,000				
29	7,704,300	26,000	23,000				
30	6,823,700	25,800	26,600				
31	7,381,700	30,800	22,200				
32	7,353,600	15,500	22,200				
33	7,245,700	12,000	22,200				
34	7,027,900	22,300	21,900				
35	7,223,700	16,500	22,800				
36	6,562,300	18,800	21,200				
37	6,222,300	24,000	20,700				
38	5,959,900	7,000	20,500				
39	5,576,700	12,500	20,000				
40	5,590,400	25,500	20,700				
41	5,096,200	15,000	19,800				
42	4,826,800	24,500	19,700				
43	4,425,100	24,500	19,000				
44	3,811,900	13,000	17,300				
45	4,190,400	28,000	20,200				
46	3,868,500	4,500	19,900				
47	3,244,800	7,000	17,800				
48	2,585,400	14,000	15,200				
49	2,017,400	20,000	12,700				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 YEAR ENDOWMENT INSURANCE PLANS

EXPECTED DEATHS BY AM TABLE

20 INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$512,100	$3,500	$1,700
16	1,362,600	6,500	4,500
17	2,228,800	8,000	7,500
18	3,808,700	13,000	13,100
19	4,783,900	27,100	16,700
20	6,423,700	19,500	23,100
21	8,403,200	54,000	30,800
22	8,092,700	25,000	30,100
23	8,070,400	31,500	30,200
24	8,085,500	25,300	30,700
25	8,168,300	20,100	31,400
26	7,751,600	28,900	29,900
27	7,773,800	37,500	30,200
28	7,734,200	20,000	30,200
29	6,886,100	39,000	27,000
30	8,200,400	22,200	32,200
31	6,866,800	19,300	27,300
32	7,139,500	42,500	28,700
33	6,893,600	40,500	28,200
34	6,803,400	47,400	28,400
35	6,857,700	10,500	29,400
36	6,573,100	11,300	29,100
37	6,183,900	35,500	28,300
38	5,552,600	31,100	26,300
39	5,759,500	21,500	28,500
40	5,616,500	16,500	29,100
41	5,282,500	47,300	28,800
42	4,919,900	67,400	28,300
43	4,341,000	50,700	26,400
44	3,876,000	33,000	25,100
45	3,976,400	4,000	27,400
46	3,779,400	28,000	27,900
47	3,100,900	13,700	24,500
48	2,443,300	28,500	20,700
49	1,970,900	8,000	17,900
50	$1,647,600	$11,000	$16,100
51	1,165,800	12,000	12,300
52	1,021,800	12,000	11,700
53	872,500	7,000	10,800
54	775,500	37,000	10,400
55	677,100	11,000	9,800
56	392,100	9,000	6,100
57	280,500	2,000	4,800
58	212,200	. . . .	3,900
59	184,800	. . . .	3,700
Totals	$203,402,800	$1,038,800	$969,300

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 YEAR ENDOWMENT INSURANCE PLANS

EXPECTED DEATHS BY AM TABLE

3d INSURANCE YEAR

AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
15	$442,400	$1,000	$1,500	50	$1,794,100	$11,000	$20,500
16	1,133,800	2,000	3,900	51	1,277,600	4,300	15,800
17	1,923,000	4,000	6,800	52	1,068,700	4,500	14,300
18	3,402,200	15,000	12,400	53	994,900	11,000	14,400
19	4,316,400	6,500	16,100	54	924,900	11,000	14,600
20	5,949,200	14,500	22,600	55	667,700	6,000	11,400
21	7,877,600	29,500	30,400	56	357,200	1,000	6,000
22	7,622,000	21,000	29,800	57	260,400	2,000	5,300
23	7,818,600	34,300	31,000	58	246,200	5,000	5,400
24	7,990,700	38,000	31,900	59	180,800	1,000	4,300
25	8,185,300	16,000	32,900	Totals	$209,627,600	$1,075,200	$1,097,700
26	7,781,300	15,500	31,400				
27	7,900,100	15,000	32,100				
28	7,987,400	34,100	32,400				
29	7,029,600	40,300	28,700				
30	8,409,400	51,000	34,600				
31	7,286,300	35,700	30,300				
32	7,511,400	36,500	31,800				
33	7,282,600	26,000	31,500				
34	7,419,000	24,000	32,900				
35	7,375,100	51,700	32,800				
36	7,224,600	41,700	34,200				
37	6,721,000	23,000	33,100				
38	6,151,400	34,300	31,700				
39	6,464,900	32,500	35,000				
40	6,414,700	17,300	36,600				
41	5,763,000	74,000	34,800				
42	5,501,700	83,100	35,300				
43	4,808,400	20,000	32,900				
44	4,322,500	48,000	31,600				
45	4,400,500	33,300	34,400				
46	3,933,200	57,000	33,100				
47	3,141,600	19,000	28,400				
48	2,445,100	13,300	23,800				
49	2,119,100	10,300	22,400				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 YEAR ENDOWMENT INSURANCE PLANS

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$369,700	. . .	$1,300	50	$1,880,200	$34,000	$24,200
16	989,100	$3,000	3,600	51	1,303,100	11,000	18,200
17	1,677,500	5,000	6,300	52	1,110,200	5,000	16,800
18	3,058,100	10,000	11,700	53	942,500	7,000	15,500
19	3,794,700	6,000	14,800	54	957,600	72,000	17,200
20	5,343,800	22,800	21,200	55	727,700	27,000	14,200
21	7,296,700	29,500	29,300	56	354,100	25,000	7,500
22	7,155,400	27,000	29,100	57	261,800	1,500	6,000
23	7,353,200	21,600	30,000	58	232,200	5,000	5,800
24	7,513,300	23,000	30,900	59	189,300	7,000	5,200
25	7,918,300	19,000	32,600	Totals	$209,382,500	$1,223,600	$1,181,800
26	7,694,700	35,000	31,800				
27	7,803,700	28,000	32,300				
28	7,995,400	59,900	33,100				
29	7,192,600	25,500	30,000				
30	8,376,800	20,000	35,400				
31	7,533,200	21,000	32,300				
32	7,636,200	27,500	33,400				
33	7,479,300	28,300	33,700				
34	7,524,000	33,500	34,900				
35	7,317,500	17,500	35,100				
36	7,510,400	36,700	37,600				
37	6,826,200	20,500	35,800				
38	6,435,000	27,600	35,400				
39	6,909,500	72,500	40,100				
40	6,808,200	22,200	42,000				
41	6,144,000	46,000	40,400				
42	5,833,700	50,700	40,900				
43	5,014,100	45,000	37,600				
44	4,369,100	10,500	35,100				
45	4,571,300	122,100	39,600				
46	4,045,600	27,700	37,800				
47	3,210,600	50,500	32,400				
48	2,510,700	15,500	27,500				
49	2,212,200	18,500	26,200				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 YEAR ENDOWMENT INSURANCE PLANS

EXPECTED DEATHS BY AM TABLE

5TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$337,200	$1,000	$1,300	50	$1,869,100	$19,000	$27,800
16	888,600	1,000	3,400	51	1,310,500	13,100	21,200
17	1,496,000	3,000	5,900	52	1,090,200	16,000	19,200
18	2,739,000	8,000	11,000	53	955,000	21,000	18,300
19	3,413,700	13,000	13,900	54	897,500	9,000	18,700
20	4,790,000	15,000	19,800	55	666,100	9,500	15,100
21	6,665,100	25,800	27,900	56	301,600	15,000	7,500
22	6,577,100	31,300	27,700	57	271,400	3,500	7,300
23	7,016,600	27,500	29,800	58	213,700	2,000	6,300
24	7,244,600	18,500	30,900	59	176,800	16,000	5,600
25	7,643,500	22,000	32,600	Totals	$205,652,300	$1,248,500	$1,279,900
26	7,457,100	52,500	31,900				
27	7,633,500	31,900	32,700				
28	7,842,500	35,000	33,900				
29	7,152,400	28,500	31,300				
30	8,211,100	51,500	36,500				
31	7,593,900	40,500	34,500				
32	7,513,800	39,000	35,100				
33	7,491,900	48,000	36,100				
34	7,645,500	26,600	38,300				
35	7,416,500	24,000	38,800				
36	7,545,300	45,800	41,300				
37	6,858,300	35,600	39,600				
38	6,645,500	51,300	40,500				
39	6,973,500	28,000	45,200				
40	6,913,700	27,500	47,700				
41	6,038,500	29,800	44,600				
42	5,850,800	26,000	46,300				
43	5,066,900	32,000	43,100				
44	4,641,800	34,000	42,700				
45	4,460,700	50,800	44,300				
46	4,241,600	37,700	45,500				
47	3,229,500	82,900	37,600				
48	2,527,800	52,800	31,900				
49	2,136,900	43,700	29,300				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

19 AND 20 YEAR ENDOWMENT INSURANCE PLANS

EXPECTED DEATHS BY AM TABLE

6th and Subsequent Insurance Years							
Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$289,800	$3,000	$1,100	50	$86,462,900	$920,400	$1,001,200
21	999,700	2,000	4,000	51	82,850,000	926,700	1,038,900
22	2,150,500	8,000	8,900	52	78,045,700	944,400	1,063,000
23	4,308,500	20,000	18,000	53	72,570,000	969,400	1,072,600
24	6,943,100	32,500	29,500	54	67,307,300	1,014,400	1,082,300
25	10,680,100	43,500	46,000	55	61,739,300	993,800	1,078,600
26	15,915,500	71,600	69,200	56	55,800,400	1,015,100	1,061,300
27	20,910,600	90,400	91,800	57	49,719,400	840,600	1,028,700
28	26,154,800	128,800	115,300	58	43,791,100	921,900	985,700
29	31,464,000	137,700	139,400	59	38,673,800	903,800	947,100
30	37,088,600	135,000	165,400	60	32,267,600	795,700	860,900
31	42,384,700	171,400	189,900	61	27,132,400	971,000	787,700
32	47,881,400	182,000	215,900	62	22,302,200	686,600	704,300
33	53,957,300	298,000	247,700	63	18,236,500	509,900	628,500
34	58,982,600	261,000	276,000	64	14,976,000	495,000	559,800
35	64,342,700	356,100	307,600	65	11,353,800	495,900	461,600
36	69,643,500	346,200	344,000	66	8,839,500	341,000	390,500
37	74,154,100	349,200	379,700	67	6,677,400	289,600	320,700
38	78,792,800	413,900	419,200	68	4,884,700	220,000	254,800
39	83,088,100	362,600	462,000	69	3,485,500	198,300	197,400
40	86,657,300	496,600	506,100	70	2,163,600	109,700	133,000
41	89,951,900	630,000	554,100	71	1,386,800	61,500	92,500
42	92,621,300	652,400	605,700	72	975,700	55,700	70,600
43	94,566,200	683,700	656,300	73	709,900	65,500	55,600
44	95,747,500	652,600	710,400	74	493,300	47,500	41,900
45	96,963,700	650,100	769,900	75	270,100	11,000	24,800
46	96,287,600	778,800	819,900	76	179,500	25,500	17,900
47	94,841,700	801,700	870,600	77	76,500	7,000	8,200
48	93,061,600	944,500	920,400	78	23,000	7,500	2,700
49	89,883,800	901,300	961,800				
				Totals	$2,454,109,200	$25,449,000	$26,878,600

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR NON-RENEWABLE TERM OR 10 YEAR RENEWABLE TERM EXPERIENCE DURING FIRST TEN INSURANCE YEARS ONLY

Expected Deaths by AM Table

1st Insurance Year							
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$6,000	. . .	. . .	50	$2,792,500	$71,000	$18,900
16	33,000	. . .	$100	51	2,146,700	12,000	15,600
17	96,000	. . .	200	52	1,940,000	4,000	15,300
18	197,000	. . .	500	53	1,215,600	2,500	10,300
19	303,100	. . .	800	54	1,044,100	13,700	9,600
20	559,000	. . .	1,500	55	945,100	12,000	9,400
21	1,038,500	. . .	2,900	56	619,100	2,000	6,700
22	1,299,700	. . .	3,700	57	290,700	5,000	3,400
23	1,900,500	$1,000	5,400	58	214,600	. . .	2,700
24	2,410,500	10,000	7,000	59	154,200	. . .	2,100
25	3,062,400	7,500	9,000	60	207,700	1,000	3,100
26	3,880,600	8,000	11,400	61	22,000	. . .	400
27	4,594,400	12,000	13,700	62	18,000	. . .	300
28	5,413,600	28,000	16,100	63	7,500	2,000	100
29	6,076,600	9,500	18,200	64	7,500	. . .	200
30	6,530,700	23,000	19,600	Totals	$179,583,300	$660,000	$704,900
31	7,037,800	3,000	21,200				
32	7,568,100	15,000	22,900				
33	7,435,400	. . .	22,800				
34	8,761,200	20,500	27,200				
35	8,347,000	31,000	26,400				
36	8,920,500	57,000	28,800				
37	8,924,400	4,500	29,700				
38	9,092,500	74,000	31,300				
39	8,617,700	62,000	30,900				
40	8,121,300	7,500	30,100				
41	7,540,100	8,000	29,300				
42	7,531,100	12,000	30,700				
43	6,401,200	14,800	27,500				
44	5,452,300	42,500	24,800				
45	5,354,400	20,000	25,800				
46	4,403,400	5,000	22,600				
47	3,922,300	19,500	21,500				
48	4,017,000	19,500	23,600				
49	3,108,700	10,000	19,600				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR NON-RENEWABLE TERM OR 10 YEAR RENEWABLE TERM EXPERIENCE DURING FIRST TEN INSURANCE YEARS ONLY

EXPECTED DEATHS BY AM TABLE

2D INSURANCE YEAR

AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
15	$3,000		. . . .	50	$2,073,700	$22,000	$20,300
16	25,000		$100	51	1,491,000	18,000	15,800
17	48,000		200	52	1,249,900	16,000	14,300
18	127,000		400	53	827,100	15,000	10,200
19	185,500		700	54	778,800	47,000	10,400
20	323,500	$1,000	1,200	55	451,300	. . . .	9,400
21	497,900	3,000	1,800	56	425,100	11,000	6,700
22	701,200	2,000	2,600	57	203,500	1,000	3,500
23	1,053,600	1,000	4,000	58	171,900	7,000	3,200
24	1,257,700	. . . .	4,800	59	111,200	. . . .	2,200
25	1,757,500	5,500	6,700	60	160,400	. . . .	3,500
26	2,242,700	. . . .	8,700	61	14,000	. . . .	300
27	2,911,800	5,000	11,300	62	24,300	. . . .	600
28	3,360,300	13,500	13,100	63	6,500	2,000	200
29	3,893,400	16,000	15,300	64	4,000	. . . .	100
30	4,248,600	18,000	16,700	Totals	$118,037,200	$541,600	$650,400
31	4,800,900	12,000	19,100				
32	5,034,500	15,000	20,200				
33	4,648,300	5,000	19,000				
34	5,766,200	15,000	24,100				
35	5,335,200	15,000	22,900				
36	5,795,300	19,500	25,600				
37	5,858,600	7,000	26,800				
38	5,937,200	45,300	28,100				
39	5,802,300	24,700	28,700				
40	5,924,600	11,000	30,700				
41	5,160,900	12,000	28,100				
42	5,209,400	23,500	30,000				
43	4,256,700	37,600	25,900				
44	3,824,800	17,000	24,700				
45	3,514,300	6,000	24,200				
46	2,901,400	13,000	21,400				
47	2,691,800	19,000	21,200				
48	2,697,100	37,000	22,800				
49	2,048,300	5,000	18,600				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR NON-RENEWABLE TERM OR 10 YEAR RENEWABLE TERM EXPERIENCE DURING FIRST TEN INSURANCE YEARS ONLY

Expected Deaths by AM Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$2,000	....	....	50	$1,605,000	$12,500	$18,300
16	22,000	....	$100	51	1,235,000	16,500	15,300
17	32,000	....	100	52	953,300	23,000	12,800
18	111,500	$1,000	400	53	688,000	1,000	10,000
19	146,500	....	500	54	613,500	2,000	9,700
20	248,500	....	900	55	482,300	9,000	8,300
21	385,300	2,000	1,500	56	334,100	3,600	6,200
22	517,500	1,000	2,000	57	244,000	....	4,900
23	789,000	2,000	3,100	58	135,900	1,000	3,000
24	910,700	11,000	3,600	59	119,200	....	2,800
25	1,329,000	9,000	5,300	60	131,700	....	3,400
26	1,579,800	11,500	6,400	61	15,000	....	400
27	2,125,000	9,000	8,600	62	22,300	....	700
28	2,522,400	6,000	10,200	63	6,500	....	200
29	2,850,300	7,000	11,600	64	4,000	....	100
30	3,371,800	18,300	13,900	Totals	$92,061,500	$539,500	$565,800
31	3,873,900	10,500	16,100				
32	3,835,900	16,500	16,300				
33	3,600,000	3,500	15,600				
34	4,258,300	17,000	18,900				
35	4,115,400	30,000	18,800				
36	4,658,900	46,000	22,000				
37	4,788,900	10,000	23,600				
38	4,610,000	10,000	23,800				
39	4,474,800	18,200	24,300				
40	4,611,300	11,000	26,300				
41	3,940,600	21,000	23,800				
42	4,014,100	44,500	25,700				
43	3,384,100	4,000	23,100				
44	3,174,900	14,000	23,200				
45	2,947,000	19,400	23,000				
46	2,323,300	13,500	19,500				
47	2,205,700	44,500	20,000				
48	2,058,800	16,000	20,100				
49	1,652,500	13,500	17,400				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR NON-RENEWABLE TERM OR 10 YEAR RENEWABLE TERM EXPERIENCE DURING FIRST TEN INSURANCE YEARS ONLY

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$2,000	....	....	50	$1,298,000	$4,500	$16,700
16	22,000	....	$100	51	1,061,200	5,000	14,700
17	26,000	....	100	52	741,700	37,000	11,200
18	86,500	....	300	53	458,900	4,500	7,600
19	110,000	....	400	54	498,000	20,000	8,900
20	168,500	....	700	55	395,000	6,500	7,700
21	312,300	....	1,300	56	331,000	1,000	7,000
22	422,400	$5,000	1,700	57	219,200	14,000	5,100
23	586,000	....	2,400	58	140,900	....	3,500
24	782,000	5,000	3,000	59	103,300	....	2,800
25	952,700	....	3,900	60	133,700	....	4,000
26	1,285,500	7,000	5,300	61	15,000	....	500
27	1,694,800	....	7,000	62	22,300	....	800
28	2,091,700	5,500	8,700	63	6,500	....	200
29	2,177,000	8,000	9,100	64	2,000	....	100
30	2,723,200	16,400	11,500	Totals	$74,742,000	$487,500	$499,000
31	3,263,900	35,500	14,000				
32	3,005,700	1,000	13,200				
33	2,864,700	13,200	12,900				
34	3,502,200	21,500	16,300				
35	3,383,600	16,000	16,200				
36	3,844,100	7,000	19,300				
37	4,068,800	17,500	21,300				
38	3,784,600	16,000	20,800				
39	3,540,400	8,800	20,600				
40	4,015,000	28,000	24,800				
41	3,216,000	44,000	21,100				
42	3,203,300	22,600	22,500				
43	2,906,900	23,000	21,800				
44	2,602,400	19,000	20,900				
45	2,294,800	23,000	19,900				
46	1,907,600	31,000	17,800				
47	1,690,300	13,000	17,100				
48	1,544,800	3,000	16,900				
49	1,293,500	5,000	15,300				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR NON-RENEWABLE TERM OR 10 YEAR RENEWABLE TERM EXPERIENCE DURING FIRST TEN INSURANCE YEARS ONLY

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$2,000	. . .	. . .	50	$1,033,000	$55,000	$15,400
16	23,000	. . .	$100	51	814,800	11,000	13,200
17	23,000	. . .	100	52	523,200	7,000	9,200
18	70,500	. . .	300	53	384,100	7,000	7,400
19	89,000	$1,000	400	54	411,400	6,000	8,600
20	117,500	. . .	500	55	305,200	21,500	6,900
21	231,100	3,500	1,000	56	312,900	. . .	7,700
22	326,700	1,000	1,400	57	171,200	8,500	4,600
23	460,500	1,000	2,000	58	139,900	. . .	4,100
24	590,000	1,000	2,600	59	98,300	1,000	3,100
25	810,200	13,000	3,500	60	86,700	1,000	3,000
26	1,077,000	18,000	4,600	61	5,000	. . .	200
27	1,412,400	5,000	6,100	62	22,900	. . .	900
28	1,756,000	6,000	7,600	63	6,500	. . .	300
29	1,870,600	100,000	8,200	64	2,000	. . .	100
30	2,220,400	6,000	9,900	Totals	$61,698,900	$642,600	$458,700
31	2,600,600	47,200	11,800				
32	2,386,300	20,500	11,100				
33	2,401,900	5,500	11,600				
34	3,010,000	22,000	15,100				
35	2,944,100	32,500	15,400				
36	3,187,100	14,000	17,500				
37	3,446,800	35,000	19,900				
38	3,096,100	14,500	18,900				
39	2,935,000	6,500	19,000				
40	3,362,400	15,000	23,200				
41	2,757,500	22,000	20,400				
42	2,532,800	4,000	20,100				
43	2,333,400	16,000	19,900				
44	2,105,800	12,000	19,400				
45	2,005,500	17,400	19,900				
46	1,500,800	1,000	16,100				
47	1,441,200	41,000	16,800				
48	1,126,600	19,000	14,200				
49	1,128,600	24,000	15,500				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR NON-RENEWABLE TERM OR 10 YEAR RENEWABLE TERM EXPERIENCE DURING FIRST TEN INSURANCE YEARS ONLY

Expected Deaths by AM Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$2,000		....	55	$3,474,700	$67,500	$60,700
21	14,000		$100	56	2,951,700	39,600	56,100
22	33,000	....	100	57	2,530,000	50,900	52,300
23	66,000	....	300	58	2,115,000	52,200	47,600
24	124,500	$2,000	500	59	1,738,800	84,100	42,600
25	178,000	....	800	60	1,310,600	52,400	35,000
26	329,800	1,000	1,400	61	1,035,800	56,000	30,100
27	536,500	6,000	2,400	62	848,800	36,500	26,800
28	763,000	3,000	3,400	63	668,600	18,200	23,000
29	1,113,500	11,000	4,900	64	497,500	5,200	18,600
30	1,527,300	10,000	6,800	65	440,400	11,000	18,000
31	2,103,100	13,200	9,400	66	282,000	7,000	12,500
32	2,965,600	10,000	13,400	67	204,600	17,000	9,800
33	3,951,300	37,000	18,100	68	126,200	4,000	6,600
34	4,685,400	11,000	21,900	69	60,500	1,000	3,400
35	5,625,300	33,000	26,900	70	28,800	3,000	1,800
36	6,284,800	48,000	31,000	71	24,800	4,000	1,700
37	6,969,800	43,000	35,800	72	4,000	....	300
38	7,473,200	40,700	39,800	73	1,000	....	100
39	8,261,000	39,200	45,900	74	1,000	....	100
40	9,019,000	30,400	52,700	75	1,000	....	100
41	9,313,900	48,000	57,400	76	1,000	....	100
42	9,562,500	85,300	62,500				
43	9,684,500	43,500	67,200	Totals	$188,106,400	$1,878,700	$1,769,900
44	9,646,100	46,500	71,600				
45	9,864,900	89,300	75,300				
46	9,324,400	158,300	79,400				
47	8,594,300	102,000	78,900				
48	7,996,800	61,600	79,100				
49	7,389,600	80,800	79,100				
50	6,861,700	62,100	79,500				
51	5,791,300	129,000	72,600				
52	5,151,300	32,000	70,200				
53	4,567,300	48,100	67,500				
54	3,963,400	49,100	63,700				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR TERM CHANGED DURING ORIGINAL PERIOD TO ANY OTHER PLAN WITHOUT MEDICAL EXAMINATION

Expected Deaths by AM Table Allowing for Duration from Original Entry

CHANGED DURING 1st or 2d CALENDAR YEAR OF POLICY

1st Insurance Year After Change

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15–19	$6,000	. . . .	. . . .
20–24	161,000	. . . .	$600
25–29	714,800	. . . .	2,700
30–34	1,085,000	. . . .	4,400
35–39	1,241,500	$5,000	5,600
40–44	1,019,500	. . . .	5,800
45–49	508,800	. . . .	3,900
50–54	350,800	. . . .	3,900
55–59	111,000	. . . .	1,700
60–65	26,500	. . . .	700
Totals	$5,224,900	$5,000	$29,300

2d Insurance Year After Change

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15–19	$6,000	. . . .	. . . .
20–24	130,000	. . . .	$500
25–29	581,200	$6,500	2,400
30–34	888,500	1,000	3,800
35–39	986,100	1,000	4,800
40–44	853,500	2,000	5,300
45–49	442,800	5,000	3,900
50–54	304,500	. . . .	3,900
55–59	84,000	. . . .	1,700
60–65	25,500	. . . .	800
Totals	$4,302,100	$15,500	$27,100

3d Insurance Year After Change

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15–19	$2,000	. . . .	. . . .
20–24	95,000	. . . .	$300
25–29	476,700	. . . .	2,000
30–34	761,200	. . . .	3,400
35–39	989,700	$2,000	5,000
40–44	750,100	. . . .	5,300
45–49	373,800	17,400	3,800
50–54	249,500	2,000	3,600
55–59	65,500	1,000	1,400
60–65	25,500	. . . .	1,000
Totals	$3,739,000	$22,400	$25,800

4th Insurance Year After Change

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15–19	$2,000	. . . .	. . . .
20–24	84,000	. . . .	$300
25–29	382,200	$1,000	1,700
30–34	616,400	. . . .	2,900
35–39	841,700	13,000	4,800
40–44	656,600	. . . .	5,200
45–49	303,900	. . . .	3,500
50–54	175,800	. . . .	2,900
55–59	56,500	. . . .	1,400
60–65	3,500	. . . .	400
Totals	$3,127,600	$14,000	$23,100

5th Insurance Year After Change

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15–19	$2,000	. . . .	. . . .
20–24	64,000	. . . .	$200
25–29	319,200	. . . .	1,400
30–34	449,000	$1,000	2,200
35–39	568,200	1,000	3,500
40–44	540,000	2,000	4,600
45–49	245,900	. . . .	3,000
50–54	147,700	. . . .	2,700
55–59	51,500	. . . .	1,300
60–65	8,500	. . . .	400
Totals	$2,396,000	$4,000	$19,300

6th and Subsequent Insurance Years After Change

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20–24	$1,000	. . . .	. . . .
25–29	85,000	. . . .	$300
30–34	598,200	$4,000	2,800
35–39	1,459,800	4,000	7,500
40–44	1,893,400	. . . .	12,500
45–49	2,069,600	15,000	19,200
50–54	1,707,800	5,000	23,100
55–59	1,029,200	38,000	21,000
60–64	270,000	17,000	8,200
65–69	95,000	2,000	4,400
70 & over	24,000	. . . .	1,600
Totals	$9,233,000	$85,000	$100,600

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR TERM CHANGED DURING ORIGINAL PERIOD TO ANY OTHER PLAN WITHOUT MEDICAL EXAMINATION

Expected Deaths by AM Table Allowing for Duration from Original Entry

CHANGED DURING 3D OR 4TH CALENDAR YEAR OF POLICY

1st Insurance Year After Change				2d Insurance Year After Change			
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
20–24	$53,500	. . . .	$200	20–24	$40,500	. . . .	$100
25–29	295,500	. . . .	1,300	25–29	248,000	$5,000	1,200
30–34	654,300	$4,000	2,800	30–34	463,800	. . . .	2,300
35–39	712,700	. . . .	3,600	35–39	565,700	. . . .	3,300
40–44	929,800	5,000	6,500	40–44	733,300	20,000	5,800
45–49	526,700	10,000	5,300	45–49	429,000	5,000	5,100
50–54	287,300	1,000	4,200	50–54	282,300	. . . .	4,600
55–59	201,100	. . . .	4,500	55–59	174,600	10,000	4,600
60–65	41,500	. . . .	1,500	60–65	33,500	. . . .	1,300
Totals	$3,702,400	$20,000	$29,900	Totals	$2,951,200	$40,000	$28,300

3d, 4th and 5th Insurance Years After Change				6th and Subsequent Insurance Years After Change			
Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
22–26	$47,500	. . . .	$200	25–29	$19,000	. . . .	. . . .
27–31	381,000	$7,000	1,700	30–34	263,000	. . . .	$1,300
32–36	987,500	10,000	4,600	35–39	951,500	. . . .	4,900
37–41	983,000	4,000	5,400	40–44	1,254,500	$8,500	8,200
42–46	1,329,000	7,100	10,100	45–49	1,649,700	. . . .	15,200
47–51	907,400	. . . .	9,700	50–54	1,606,100	17,500	21,900
52–56	563,300	3,000	9,000	55–59	1,016,000	22,000	20,800
57–61	236,100	12,000	5,700	60–64	359,000	15,000	11,100
62–67	84,500	. . . .	3,000	65–69	183,500	5,000	8,400
				70 & over	16,000	. . . .	1,000
Totals	$5,519,300	$43,100	$49,400	Totals	$7,318,300	$78,000	$92,800

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR TERM CHANGED DURING ORIGINAL PERIOD TO ANY OTHER PLAN WITHOUT MEDICAL EXAMINATION

Expected Deaths by AM Table Allowing for Duration from Original Entry

CHANGED DURING 5th CALENDAR YEAR OF POLICY

First Five Insurance Years After Change				6th and Subsequent Insurance Years After Change			
Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20–24	$22,000	...	$100		...	...	...
25–29	122,700	$1,000	700	25–29	$8,000	...	...
30–34	625,000	3,500	2,800	30–34	28,000	...	...
35–39	1,390,000	6,500	7,100	35–39	271,000	...	$1,400
40–44	1,999,300	25,000	13,100	40–44	842,900	$5,000	5,600
45–49	1,884,800	18,500	17,300	45–49	1,042,200	...	9,700
50–54	1,413,000	7,500	19,400	50–54	1,150,900	41,000	15,700
55–59	741,600	7,000	14,600	55–59	825,200	26,500	17,100
60–64	166,000	...	5,000	60–64	402,400	5,000	11,900
65-70	36,000	3,000	1,800	65 & over	97,500	5,000	4,600
Totals	$8,400,400	$72,000	$81,900	Totals	$4,668,100	$83,100	$66,000

CHANGED DURING 6th to 9th CALENDAR YEAR OF POLICY

First Five Insurance Years After Change				6th and Subsequent Insurance Years After Change			
Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20–24	$3,000	...	...		...	...	...
25–29	44,000	...	$100		...	...	...
30–34	751,300	$3,000	3,400	30–34	$29,000	...	$100
35–39	1,526,700	11,000	8,000	35–39	462,300	...	2,300
40–44	2,440,900	62,000	16,000	40–44	1,247,400	$1,000	8,400
45–49	2,800,800	24,000	26,100	45–49	1,814,400	13,000	16,900
50–54	2,660,600	17,500	36,000	50–54	2,402,400	30,500	33,200
55–59	1,261,900	16,000	25,600	55–59	2,076,500	57,000	42,400
60–64	652,900	3,000	20,300	60–64	1,057,200	16,500	32,600
65–69	206,000	1,000	9,500	65–69	450,500	35,000	20,700
70–74	57,000	10,000	3,900	70 & over	139,000	10,000	13,700
Totals	$12,405,100	$147,500	$148,900	Totals	$9,728,700	$163,000	$170,300

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR RENEWABLE TERM RENEWED OR CONVERTED TO ANY OTHER PLAN AT END OF ORIGINAL TERM WITHOUT MEDICAL EXAMINATION

Expected Deaths by AM Table (Ultimate)

1st Five Insurance Years After Renewal or Change

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
25	86,500	....	....	60	$1,133,800	$15,000	$30,200
26	16,700	....	$100	61	957,200	32,500	27,800
27	17,700	....	100	62	800,100	77,500	25,300
28	22,700	....	100	63	598,500	13,500	20,600
29	43,200	....	200	64	443,500	22,600	16,600
30	55,700	$1,000	200	65	324,000	20,200	13,200
31	96,300	....	400	66	278,600	10,500	12,300
32	165,800	....	700	67	232,400	5,000	11,200
33	296,800	....	1,400	68	169,800	22,000	8,900
34	474,600	2,500	2,200	69	139,500	15,000	7,900
35	687,300	1,000	3,300	70	116,600	7,500	7,200
36	1,067,400	8,000	5,300	71	66,200	4,000	4,400
37	1,469,400	7,000	7,500	72	63,800	7,000	4,600
38	1,894,100	13,500	10,100	73	41,800	....	3,300
39	2,370,900	7,000	13,200	74	8,100	....	700
40	2,818,700	7,500	16,500	75	8,100	1,000	700
41	3,116,800	21,000	19,200	76	7,100	....	700
42	3,652,100	23,000	23,900	77	....	....	....
43	3,977,600	17,000	27,600	78	....	....	....
44	4,207,500	19,100	31,200	Totals	$83,585,700	$1,120,400	$1,023,300
45	4,450,000	17,000	35,300				
46	4,785,300	13,500	40,800				
47	4,776,600	59,600	43,800				
48	4,819,200	46,100	47,700				
49	4,560,800	91,500	48,800				
50	4,309,900	30,500	49,900				
51	3,963,900	60,000	49,700				
52	3,819,900	59,500	52,000				
53	3,474,200	43,000	51,300				
54	3,154,900	63,400	50,700				
55	2,654,100	64,900	46,400				
56	2,320,200	62,500	44,100				
57	1,797,200	13,000	37,200				
58	1,537,200	77,000	34,600				
59	1,315,400	38,000	32,200				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR RENEWABLE TERM RENEWED OR CONVERTED TO ANY OTHER PLAN AT END OF ORIGINAL TERM WITHOUT MEDICAL EXAMINATION

Expected Deaths by AM Table

6th to 10th Insurance Years After Renewal or Change

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
30	$6,500	...	...	65	$504,500	$48,000	$20,500
31	14,700	...	$100	66	287,800	41,400	12,700
32	10,200	...	...	67	218,100	6,000	10,500
33	8,200	...	...	68	206,200	14,000	10,800
34	9,000	...	...	69	104,700	2,000	5,900
35	30,000	...	100	70	82,500	11,000	5,100
36	70,800	...	300	71	92,700	10,000	6,200
37	109,300	...	600	72	61,400	...	4,400
38	187,800	...	1,000	73	28,400	...	2,200
39	302,900	$1,500	1,700	74	47,600	...	4,000
40	446,600	...	2,600	75	35,700	15,600	3,300
41	692,800	1,000	4,300	76	8,100	...	800
42	930,700	1,000	6,100	77	8,100	...	900
43	1,152,000	1,000	8,000	78	1,000	...	100
44	1,358,100	5,000	10,100				
				Totals	$42,394,600	$694,400	$694,800
45	1,594,500	4,000	12,700				
46	1,780,400	12,000	15,200				
47	2,124,700	25,500	19,500				
48	2,186,300	33,500	21,600				
49	2,259,400	15,500	24,200				
50	2,448,500	63,100	28,400				
51	2,648,400	54,500	33,200				
52	2,574,700	28,000	35,100				
53	2,634,800	35,800	38,900				
54	2,280,600	64,500	36,700				
55	2,031,200	33,000	35,500				
56	1,862,800	16,500	35,400				
57	1,779,000	33,000	36,800				
58	1,605,900	14,500	36,100				
59	1,354,400	6,000	38,200				
60	1,181,300	17,000	31,500				
61	987,800	25,000	28,700				
62	783,500	1,000	24,700				
63	649,000	1,000	22,300				
64	611,000	53,500	22,800				

MORTALITY EXPERIENCE BY PLAN OF INSURANCE

AMERICAN MEN

10 YEAR RENEWABLE TERM RENEWED OR CONVERTED TO ANY OTHER PLAN AT END OF ORIGINAL TERM WITHOUT MEDICAL EXAMINATION

EXPECTED DEATHS BY AM TABLE

11TH AND SUBSEQUENT INSURANCE YEARS AFTER CHANGE

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
39	$2,000	. . . .	. . . .	74	$31,000	. . . .	$2,600
40	4,000	. . . .	. . . .	75	31,000	$17,000	2,900
41	5,000	. . . .	. . . .	76	14,000	. . . .	1,400
42	7,000	. . . .	. . . .	77	7,000	. . . .	800
43	34,000	. . . .	$200	78	7,000	. . . .	800
44	67,600	. . . .	500	79	7,000	2,000	900
45	112,100	. . . .	900	80	5,000	. . . .	700
46	140,100	. . . .	1,200	81	5,000	. . . .	700
47	141,000	. . . .	1,300	82	5,000	. . . .	800
48	181,100	. . . .	1,800				
49	199,400	. . . .	2,100	Totals	$6,334,000	$221,800	$160,500
50	235,800	$2,000	2,700				
51	294,800	. . . .	3,700				
52	373,700	5,000	5,100				
53	388,200	4,000	5,700				
54	361,400	7,500	5,800				
55	385,300	3,000	6,700				
56	340,800	15,000	6,500				
57	309,100	15,000	6,400				
58	263,700	. . . .	5,900				
59	252,300	1,000	6,200				
60	269,100	29,500	7,200				
61	202,000	2,000	5,900				
62	256,500	. . . .	8,100				
63	264,200	6,500	9,100				
64	209,700	42,000	7,800				
65	160,000	5,000	6,500				
66	181,500	21,000	8,000				
67	138,000	2,000	6,500				
68	140,500	2,000	7,300				
69	78,500	12,500	4,400				
70	68,200	1,000	4,200				
71	61,400	9,000	4,100				
72	50,500	11,800	3,700				
73	44,000	6,000	3,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF CONNECTICUT MAINE, MASSACHUSETTS, NEW HAMPSHIRE, RHODE ISLAND OR VERMONT

(Group 1)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$110,400	....	$300	50	$2,301,900	$3,000	$15,600
16	412,500	....	1,000	51	1,808,400	3,500	13,200
17	722,900	$3,000	1,800	52	1,437,800	5,000	11,300
18	1,392,800	....	3,600	53	1,303,500	13,500	11,100
19	1,784,200	12,500	4,700	54	1,138,000	8,500	10,500
20	2,756,200	5,000	7,500	55	972,700	4,500	9,700
21	3,369,600	5,000	9,400	56	769,200	2,000	8,300
22	3,553,800	25,000	10,100	57	740,200	4,000	8,600
23	3,939,800	8,000	11,300	58	533,900	3,000	6,800
24	3,902,400	5,000	11,400	59	485,700	7,000	6,700
25	4,485,300	12,000	13,100	60	432,000	15,000	6,400
26	4,607,300	5,000	13,600	61	240,500	2,000	3,900
27	4,523,500	2,000	13,500	62	119,500	....	2,100
28	4,854,600	18,000	14,500	63	97,100	....	1,800
29	4,852,000	9,000	14,500	64	99,500	1,000	2,100
				65	57,200	....	1,800
30	5,183,000	13,500	15,600				
31	5,023,100	30,000	15,100	Totals	$145,683,300	$446,800	$581,400
32	5,526,200	6,000	16,700				
33	5,436,900	4,000	16,600				
34	5,811,900	20,000	18,100				
35	5,480,700	10,500	17,300				
36	4,863,900	65,000	15,700				
37	4,871,500	5,000	16,200				
38	4,637,500	9,300	15,900				
39	4,908,300	3,000	17,600				
40	5,128,000	2,000	19,000				
41	4,400,700	13,000	17,100				
42	4,401,500	14,000	18,000				
43	4,171,700	8,000	17,900				
44	3,509,400	18,000	16,000				
45	3,554,500	4,000	17,100				
46	3,349,100	5,000	17,200				
47	2,384,500	....	15,800				
48	2,462,900	1,000	14,500				
49	2,274,100	4,000	14,300				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF CONNECTICUT MAINE, MASSACHUSETTS, NEW HAMPSHIRE, RHODE ISLAND OR VERMONT

(GROUP 1)

EXPECTED DEATHS BY AM TABLE

2D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$51,900	$1,000	$300	50	$2,233,100	$28,000	$21,900
16	320,500	2,000	1,100	51	1,771,200	23,000	18,700
17	582,000	2,000	2,000	52	1,413,200	9,000	16,100
18	1,099,000	1,000	3,800	53	1,226,300	13,000	15,100
19	1,439,100	5,000	5,100	54	1,075,800	71,000	14,400
20	2,364,100	11,000	8,500	55	1,049,100	17,000	15,200
21	2,926,500	5,000	10,700	56	812,100	6,000	12,700
22	3,052,500	8,000	11,400	57	678,000	3,000	11,500
23	3,348,100	9,000	12,500	58	502,600	10,000	9,300
24	3,547,400	11,000	13,400	59	514,100	3,000	10,300
25	4,099,700	8,000	15,700	60	425,200	4,000	9,200
26	4,039,100	17,500	15,600	61	295,100	2,000	7,000
27	4,189,100	23,000	16,300	62	188,300	1,000	4,800
28	4,602,200	10,000	18,000	63	87,600	...	2,400
29	4,688,400	11,000	18,400	64	104,400	14,000	3,100
				65	57,200	1,000	1,900
30	5,150,100	13,000	20,300				
31	4,863,700	13,000	19,300	Totals	$136,593,800	$713,600	$765,000
32	5,275,900	15,000	21,200				
33	4,950,000	10,000	20,300				
34	5,431,600	79,500	22,700				
35	5,126,500	9,500	22,000				
36	4,595,200	17,800	20,300				
37	4,718,700	16,000	21,600				
38	4,537,000	10,600	21,500				
39	4,480,900	15,000	22,100				
40	4,942,900	18,500	25,700				
41	4,451,000	21,000	24,300				
42	4,278,000	20,000	24,600				
43	4,053,700	22,000	24,600				
44	3,351,600	4,000	21,700				
45	3,259,300	34,000	22,800				
46	2,919,100	35,000	21,500				
47	2,732,700	18,200	21,600				
48	2,420,300	7,000	20,500				
49	2,242,700	5,000	20,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF CONNECTICUT MAINE, MASSACHUSETTS, NEW HAMPSHIRE, RHODE ISLAND OR VERMONT

(Group 1)

Expected Deaths by AM Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$62,200		$200	50	$2,258,800	$26,500	$25,800
16	275,500	$2,000	1,000	51	1,734,800	30,500	21,400
17	516,300	3,000	1,800	52	1,496,100	11,500	20,000
18	1,051,300	2,000	3,800	53	1,337,100	10,000	19,400
19	1,363,300	5,000	5,100	54	1,107,600	36,000	17,500
20	2,242,900	8,000	8,500	55	1,014,700	12,000	17,400
21	2,810,300	12,000	10,900	56	781,900	4,000	14,500
22	2,963,100	8,500	11,600	57	750,000	9,500	15,200
23	3,355,500	11,500	13,300	58	563,800	33,200	12,400
24	3,592,900	5,000	14,300	59	640,900	4,000	15,300
25	4,073,000	4,000	16,400	60	408,400	[illegible]	10,600
26	4,048,000	10,000	16,300	61	280,000	12,400	7,900
27	4,126,500	15,000	16,800	62	214,700	3,000	6,600
28	4,474,000	14,500	18,200	63	111,100	12,500	3,700
29	4,641,000	21,300	18,900	64	112,200	2,000	4,000
				65	70,500	1,000	2,800
30	5,150,300	10,000	21,200				
31	5,012,100	19,500	20,800	Totals	$137,740,800	$739,300	$861,700
32	5,440,600	43,500	23,100				
33	5,164,900	20,000	22,300				
34	5,266,900	26,000	23,300				
35	5,155,400	8,500	23,600				
36	4,808,500	45,700	22,700				
37	4,943,700	15,000	24,400				
38	4,661,700	12,000	24,000				
39	4,541,200	14,700	24,600				
40	5,033,000	14,500	28,700				
41	4,602,100	14,000	27,800				
42	4,411,800	17,000	28,300				
43	4,000,800	35,000	27,400				
44	3,339,900	49,000	24,400				
45	3,289,300	5,000	25,700				
46	2,981,300	11,000	25,100				
47	2,725,100	4,000	24,700				
48	2,447,100	12,000	23,900				
49	2,286,700	33,000	24,100				

Note.—Owing to the larger proportion of issues prior to 1900 class of subsequent issues entering into the experience, the relative exposures by insurance years do not show the normal reduction with increasing duration. In the Eastern States, in which issues prior to 1900 were large, the exposure in one insurance year is consequently not always greater than in the next year. The above figures show that the total

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF CONNECTICUT MAINE, MASSACHUSETTS, NEW HAMPSHIRE, RHODE ISLAND OR VERMONT

(Group 1)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$50,200		$200	50	$2,301,400	$65,300	$29,600
16	241,000		900	51	1,808,500	15,000	25,200
17	450,800		1,700	52	1,508,300	19,000	22,900
18	908,100	$3,000	3,000	53	1,371,700	10,400	22,600
19	1,232,800	1,000	4,800	54	1,142,200	16,500	20,500
20	2,094,100	8,500	6,300	55	1,153,700	10,500	22,500
21	2,730,800	12,000	10,900	56	922,900	48,400	19,600
22	2,897,700	13,000	11,800	57	860,500	14,500	19,900
23	3,223,200	20,000	13,100	58	670,400	17,000	16,900
24	3,565,000	27,000	14,600	59	762,400	4,000	20,800
25	4,033,800	12,000	16,600	60	475,300	25,000	14,100
26	4,267,500	16,000	17,600	61	328,300	1,000	10,600
27	4,279,400	12,000	17,700	62	240,200	13,000	8,500
28	4,595,600	25,500	19,000	63	95,100	2,000	3,600
29	4,767,900	6,000	19,900	64	158,700	11,000	6,600
				65	77,500		3,500
30	5,164,700	16,000	21,800				
31	5,035,200	15,000	21,600	Totals	$140,210,200	$963,100	$968,500
32	5,469,300	16,000	24,000				
33	5,058,900	22,700	22,800				
34	5,251,100	18,500	24,400				
35	5,281,500	12,000	25,400				
36	5,054,200	18,500	25,300				
37	5,234,000	6,000	27,400				
38	4,796,200	16,000	26,400				
39	4,582,400	11,000	26,600				
40	5,087,700	19,000	31,400				
41	4,737,500	31,500	31,100				
42	4,593,200	47,200	32,200				
43	3,980,800	41,000	29,900				
44	3,370,600	14,000	27,100				
45	3,372,700	118,900	29,200				
46	3,223,600	16,700	30,200				
47	2,856,100	55,500	28,800				
48	2,433,400	7,000	26,600				
49	2,382,100	30,000	28,200				

[illegible] by the States named were greater in the third than in the second insurance year, and greater in the fourth than in the third, [illegible] (See vol. I, page [illegible].)

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF CONNECTICUT MAINE, MASSACHUSETTS, NEW HAMPSHIRE, RHODE ISLAND OR VERMONT

(Group 1)

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$59,200		$200	50	$2,274,900	$75,500	$33,900
16	231,500		900	51	1,765,900	4,000	28,600
17	418,800	$1,000	1,600	52	1,542,500	36,600	27,100
18	874,500	3,000	3,500	53	1,415,200	22,100	27,100
19	1,150,000	6,000	4,700	54	1,161,000	15,500	24,200
20	1,905,300	4,000	7,900	55	1,164,700	21,000	26,500
21	2,636,100	7,500	11,000	56	914,400	20,000	22,600
22	2,813,500	8,000	11,900	57	828,200	5,000	22,300
23	3,143,200	28,000	13,300	58	634,900	3,500	18,600
24	3,565,200	9,000	15,200	59	772,900	14,300	24,600
25	3,977,600	10,000	17,000	60	478,400	18,000	16,600
26	4,234,900	16,000	18,100	61	330,300	27,200	12,500
27	4,380,300	18,500	18,800	62	297,700	10,500	12,200
28	4,665,100	19,000	20,200	63	105,600	9,000	4,700
29	4,811,300	9,000	21,000	64	131,700	21,000	6,400
				65	76,500	4,000	4,000
30	5,200,000	18,500	23,100				
31	5,043,500	42,000	22,900	Totals	$139,633,000	$919,300	$1,077,500
32	5,349,500	12,500	25,000				
33	5,238,600	21,500	25,300				
34	5,271,700	12,000	26,400				
35	5,233,000	14,500	27,400				
36	5,023,600	33,100	27,500				
37	5,319,000	40,500	30,700				
38	4,970,400	23,000	30,300				
39	4,660,900	21,000	30,200				
40	5,116,600	5,000	35,300				
41	4,641,600	19,300	34,300				
42	4,428,400	28,000	35,100				
43	3,892,000	31,000	33,100				
44	3,318,800	42,000	30,500				
45	3,344,100	20,300	33,200				
46	3,893,100	17,500	36,400				
47	2,621,100	34,400	30,500				
48	2,534,500	23,000	32,000				
49	2,271,300	14,000	31,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF CONNECTICUT MAINE, MASSACHUSETTS, NEW HAMPSHIRE, RHODE ISLAND OR VERMONT

(Group I)

Expected Deaths by AM Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$57,000		$200	60	$52,740,700	$1,393,000	$1,407,100
21	245,300	$1,000	1,000	61	49,627,600	1,604,500	1,440,700
22	569,800	2,000	2,300	62	47,144,600	1,457,900	1,488,800
23	1,367,800	10,000	5,700	63	44,392,800	1,396,300	1,525,800
24	2,334,100	8,000	9,900	64	41,938,100	1,513,000	1,567,600
25	3,962,100	11,500	17,100	65	38,742,500	1,482,300	1,575,300
26	6,251,900	23,500	27,200	66	36,219,400	1,431,300	1,600,200
27	8,680,000	31,000	38,100	67	33,973,800	1,364,200	1,631,700
28	11,553,600	62,500	50,900	68	31,162,000	1,747,800	1,625,400
29	14,844,400	52,000	65,800	69	28,050,800	1,909,500	1,588,800
30	18,596,600	67,000	82,900	70	25,294,000	1,574,200	1,554,800
31	22,598,700	87,000	101,300	71	23,203,500	1,518,100	1,547,700
32	26,891,000	93,500	121,300	72	21,721,200	1,365,600	1,571,100
33	31,669,600	172,500	145,400	73	20,298,400	1,282,600	1,591,200
34	36,320,500	137,000	170,000	74	18,763,000	1,490,300	1,593,400
35	41,177,800	191,700	196,800	75	17,113,700	1,520,900	1,573,400
36	45,748,200	234,500	226,000	76	15,396,700	1,665,600	1,532,100
37	50,429,600	192,000	258,200	77	13,489,000	1,341,600	1,452,100
38	55,122,600	235,700	293,300	78	11,830,700	1,372,300	1,376,000
39	59,553,500	272,100	331,100	79	10,324,100	1,326,500	1,297,700
40	63,310,300	349,900	369,700	80	8,792,200	1,116,200	1,193,500
41	66,624,900	461,800	410,400	81	7,266,400	966,300	1,063,900
42	69,826,400	369,800	456,700	82	6,133,200	897,900	968,300
43	72,773,900	438,500	505,100	83	5,270,300	994,100	896,200
44	74,190,100	510,100	550,600	84	4,207,700	641,100	770,600
45	76,415,800	560,100	606,800	85	3,478,000	611,300	685,400
46	77,546,200	569,700	660,700	86	2,679,000	605,700	567,400
47	77,716,300	624,100	713,400	87	1,988,200	370,900	451,900
48	77,757,700	660,100	769,000	88	1,519,800	379,700	371,000
49	77,415,000	667,000	828,300	89	1,084,200	254,200	283,700
50	76,884,200	763,500	890,300	90	768,800	224,000	215,500
51	76,610,500	755,500	960,700	91	531,500	104,000	159,200
52	75,050,700	1,086,300	1,022,200	92	387,000	132,600	124,300
53	72,691,400	800,500	1,074,400	93	234,400	92,500	80,100
54	70,233,300	1,087,500	1,129,800	94	124,900	46,200	45,400
55	67,975,500	1,095,500	1,187,500	95	73,500	42,000	28,500
56	65,703,400	1,583,800	1,249,700	96	36,500	5,500	15,000
57	62,165,100	1,180,400	1,286,200	97	31,000	20,000	13,700
58	59,214,000	1,133,500	1,332,900	98	11,000	9,500	5,000
59	56,232,800	1,366,900	1,377,100	99	1,500	....	800
				100	1,500	1,500	800
				Totals	$2,480,378,800	$55,704,700	$58,006,600

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF NEW JERSEY NEW YORK OR PENNSYLVANIA

(Group 2)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$455,700	$1,000	$1,100	50	$6,577,300	$35,000	$44,600
16	1,025,100		2,600	51	5,438,200	43,500	39,700
17	1,810,200	2,000	4,700	52	4,294,400	7,500	39,300
18	3,582,500	7,500	9,400	53	4,170,200	12,500	35,400
19	4,891,000	9,000	13,000	54	3,288,000	43,000	30,300
20	6,704,900	12,500	18,300	55	3,228,700	18,000	32,100
21	10,255,500	29,800	28,500	56	2,461,800	13,000	26,600
22	10,285,400	27,000	29,100	57	2,179,400	13,000	25,400
23	11,266,600	17,000	32,300	58	1,904,500	23,000	24,100
24	11,925,800	23,000	34,700	59	1,364,800	13,000	18,800
25	13,410,300	17,500	39,300	60	1,300,100	8,000	19,400
26	13,596,200	64,000	40,100	61	637,400	...	10,300
27	14,683,300	66,000	43,800	62	857,100	7,400	15,100
28	15,631,900	28,300	46,600	63	351,900	...	6,700
29	15,657,500	18,500	46,800	64	293,300	4,500	6,100
				65	235,700	1,000	5,300
30	16,873,400	37,300	50,800				
31	15,392,200	52,000	46,300	Totals	$439,355,500	$1,502,600	$1,767,700
32	16,202,900	22,000	48,900				
33	16,162,400	28,500	49,500				
34	15,655,000	24,500	48,700				
35	16,691,800	20,000	52,800				
36	16,325,700	56,000	52,700				
37	15,625,600	42,000	52,000				
38	15,276,000	107,500	52,900				
39	14,194,300	71,000	50,800				
40	14,432,500	57,200	53,500				
41	12,941,000	69,400	50,200				
42	12,342,500	41,000	50,400				
43	11,845,600	50,500	50,900				
44	11,550,100	49,500	52,600				
45	11,416,100	54,000	55,000				
46	8,910,800	14,000	45,800				
47	8,268,000	37,000	45,400				
48	7,840,100	56,700	46,000				
49	6,842,300	47,000	43,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF NEW JERSEY NEW YORK OR PENNSYLVANIA

(Group 2)

Expected Deaths by AM Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$320,700	$1,000	$1,000	50	$5,868,900	$12,900	$57,500
16	766,500	5,000	2,500	51	4,767,900	59,200	50,400
17	1,356,000		4,600	52	4,643,800	63,500	53,000
18	2,766,500	2,000	9,500	53	3,702,400	42,500	45,700
19	3,708,900	11,200	13,100	54	3,068,300	65,800	41,000
20	5,206,900	15,500	18,700	55	2,865,000	14,000	41,500
21	8,143,300	54,000	29,800	56	2,267,800	49,000	35,500
22	8,114,700	37,000	30,200	57	2,036,500	14,000	34,600
23	9,126,100	28,000	34,200	58	1,699,500	24,000	31,300
24	9,789,300	23,500	37,200	59	1,376,400	33,000	27,500
25	11,198,200	30,800	43,000	60	1,190,200	21,500	25,800
26	11,420,100	59,300	44,100	61	760,600	5,000	17,900
27	12,460,400	30,000	48,300	62	894,300	16,000	22,900
28	13,347,100	68,500	52,200	63	380,600	4,500	10,600
29	13,498,100	41,500	52,900	64	376,600	3,000	11,400
				65	260,500	32,500	8,500
30	14,574,300	46,200	57,300				
31	13,636,500	24,300	54,100	Totals	$379,863,100	$2,220,100	$2,147,500
32	14,424,800	62,800	58,000				
33	13,973,300	40,000	57,200				
34	13,924,600	47,000	58,200				
35	14,554,100	88,500	62,400				
36	14,161,200	83,000	62,400				
37	14,201,500	41,700	64,900				
38	13,597,300	79,000	64,500				
39	12,547,900	74,000	62,000				
40	13,279,500	21,000	68,900				
41	11,486,900	76,000	62,600				
42	10,661,900	67,500	61,300				
43	10,323,600	157,000	62,900				
44	10,078,400	59,500	65,200				
45	10,142,200	65,900	70,000				
46	7,588,300	68,000	55,900				
47	6,952,100	137,000	54,800				
48	6,838,300	39,500	57,900				
49	5,534,300	84,500	50,300				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF NEW JERSEY NEW YORK OR PENNSYLVANIA

(Group 2)

Expected Deaths by AM Table

3rd Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$272,200	$1,000	$900	50	$6,125,900	$71,500	$69,900
16	604,500	1,000	2,100	51	4,874,700	53,000	60,200
17	1,090,400	2,000	3,900	52	4,695,200	53,000	62,900
18	2,405,200	12,500	8,700	53	3,913,500	60,800	56,800
19	3,239,600	23,500	12,000	54	3,531,500	58,500	55,700
20	4,551,600	21,500	17,300	55	2,850,600	35,000	48,800
21	7,243,100	28,000	28,000	56	2,670,400	42,600	49,700
22	7,666,300	18,000	30,000	57	2,119,200	18,700	42,800
23	8,515,800	46,500	33,700	58	1,874,700	41,200	41,200
24	9,259,100	56,000	37,000	59	1,542,700	28,000	36,800
25	10,594,100	20,000	42,600	60	1,269,100	25,500	32,000
26	10,901,300	32,000	44,000	61	853,600	40,500	24,100
27	11,954,700	42,500	48,500	62	893,400	21,000	27,400
28	12,898,300	47,100	52,400	63	418,400	26,000	13,900
29	12,834,600	60,000	52,300	64	447,700	21,000	16,200
				65	279,800	31,000	11,000
30	14,284,000	58,000	58,700				
31	13,763,800	56,500	57,100	Totals	$373,710,400	$2,439,400	$2,392,400
32	14,150,600	37,500	60,000				
33	13,552,000	49,200	58,500				
34	13,937,000	37,500	61,700				
35	14,030,300	77,000	64,100				
36	13,901,700	106,600	65,800				
37	14,161,000	63,800	69,800				
38	13,241,800	71,700	68,300				
39	12,461,200	68,500	67,500				
40	13,368,000	71,800	76,200				
41	11,476,400	99,000	69,300				
42	11,071,900	77,000	71,000				
43	10,187,000	45,000	69,700				
44	10,150,000	70,500	74,200				
45	9,984,000	67,800	78,100				
46	7,388,800	142,000	62,100				
47	7,203,100	56,000	65,200				
48	7,252,700	110,200	70,700				
49	5,753,900	34,900	60,700				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF NEW JERSEY NEW YORK OR PENNSYLVANIA

(Group 2)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$218,000		$800	50	$5,976,300	$32,500	$76,800
16	553,000	$3,000	2,000	51	4,796,400	71,800	66,900
17	900,100	2,000	3,400	52	4,592,000	33,500	69,600
18	2,104,600	8,000	8,000	53	3,758,600	100,000	62,000
19	2,828,000	5,000	11,000	54	3,530,400	82,000	63,300
20	4,047,000	17,300	16,000	55	2,906,700	91,500	56,700
21	6,568,800	21,000	26,300	56	2,755,800	49,200	58,500
22	7,122,300	25,500	28,900	57	2,267,700	62,000	52,400
23	7,867,400	25,900	32,100	58	1,998,900	33,400	50,200
24	8,638,900	38,000	35,500	59	1,666,700	48,000	45,600
25	9,923,400	24,500	40,900	60	1,457,400	48,000	48,400
26	10,378,300	49,500	42,800	61	822,100	2,000	26,600
27	11,537,200	35,000	47,800	62	884,400	12,000	31,200
28	12,506,600	45,000	51,800	63	529,600	8,000	20,400
29	12,531,900	34,000	52,200	64	420,100	16,500	17,600
				65	279,500	4,000	12,700
30	13,741,100	34,000	58,000				
31	13,586,300	21,900	58,300	Totals	$362,475,700	$2,604,500	$2,555,000
32	13,623,700	70,000	59,700				
33	13,128,100	46,300	59,100				
34	13,553,200	124,500	62,900				
35	13,783,300	53,000	66,200				
36	13,575,900	67,700	68,000				
37	13,787,900	90,700	72,200				
38	12,900,800	78,000	71,000				
39	12,554,500	111,800	73,000				
40	13,200,300	92,200	81,400				
41	11,236,000	90,500	73,900				
42	10,956,600	93,300	76,800				
43	10,065,400	98,500	75,500				
44	9,662,900	59,100	77,700				
45	9,752,900	37,500	84,400				
46	7,220,500	35,500	67,500				
47	6,766,400	67,000	68,300				
48	7,027,300	82,700	76,900				
49	5,984,500	162,200	70,900				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF NEW JERSEY NEW YORK OR PENNSYLVANIA

(Group 2)

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$208,000	$1,000	$800	50	$5,804,300	$82,000	$86,400
16	480,000	. . .	1,800	51	4,570,700	77,900	73,900
17	827,600	1,000	3,200	52	4,327,500	64,900	76,200
18	1,839,700	2,000	7,400	53	3,584,700	65,500	68,600
19	2,547,000	18,000	10,400	54	3,472,900	39,700	72,400
20	3,639,400	12,000	15,100	55	2,796,100	39,000	63,500
21	6,077,100	13,000	25,400	56	2,754,000	64,000	68,100
22	6,741,700	39,000	28,400	57	2,109,700	36,300	56,800
23	7,387,800	37,000	31,300	58	1,982,000	95,300	58,200
24	8,273,400	22,000	35,300	59	1,610,400	53,000	51,400
25	9,575,400	89,000	40,800	60	1,551,100	32,000	53,800
26	10,096,900	52,500	43,200	61	844,700	17,500	31,900
27	11,161,400	42,900	47,800	62	816,300	52,000	33,500
28	12,171,600	34,500	52,500	63	594,000	24,900	26,500
29	12,153,400	38,400	53,100	64	370,100	29,000	18,000
				65	251,500	14,000	13,300
30	13,390,700	69,800	59,500				
31	13,368,800	51,700	60,600	Totals	$350,062,700	$2,609,900	$2,760,200
32	13,273,900	72,200	61,900				
33	12,776,600	54,500	61,500				
34	13,127,300	54,100	65,700				
35	13,598,300	74,000	71,100				
36	13,425,000	85,800	73,600				
37	13,318,500	100,500	76,800				
38	12,557,700	51,500	76,600				
39	12,329,300	82,000	79,900				
40	13,091,900	68,000	90,300				
41	10,896,300	94,700	80,400				
42	10,144,200	59,500	80,300				
43	9,690,200	81,200	82,500				
44	9,081,000	68,500	83,500				
45	9,332,400	52,500	92,500				
46	7,122,100	65,300	76,400				
47	6,679,000	79,500	77,700				
48	6,510,300	78,800	82,000				
49	5,728,800	76,500	78,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF NEW JERSEY NEW YORK OR PENNSYLVANIA

(GROUP 2)

EXPECTED DEATHS BY AM TABLE

6TH AND SUBSEQUENT INSURANCE YEARS							
ATTAINED AGE	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	ATTAINED AGE	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
20	$157,300	. . . .	$600	60	$123,168,200	$3,240,900	$3,286,100
21	552,300	$2,000	2,200	61	119,324,900	3,549,300	3,464,000
22	1,208,200	. . . .	5,000	62	114,621,100	4,361,800	3,619,700
23	2,654,700	15,000	11,100	63	109,361,000	3,781,500	3,758,700
24	4,765,300	29,000	20,300	64	103,589,800	3,895,000	3,872,200
25	7,851,100	36,000	33,800	65	97,869,100	4,553,900	3,979,400
26	12,990,500	48,000	56,500	66	91,447,600	4,421,900	4,040,200
27	18,571,100	108,400	81,500	67	85,372,200	4,240,200	4,100,400
28	24,514,600	81,200	108,100	68	78,860,100	4,055,100	4,113,300
29	31,503,800	148,700	139,600	69	73,383,600	4,954,000	4,156,400
30	39,311,600	166,000	175,300	70	67,073,200	4,378,100	4,123,000
31	47,619,100	262,500	213,400	71	60,995,100	3,919,100	4,068,300
32	56,563,400	227,300	255,100	72	56,317,200	3,819,000	4,073,400
33	67,044,600	342,700	307,800	73	51,591,000	3,882,900	4,044,200
34	77,440,900	330,100	362,400	74	47,107,700	4,064,400	4,000,300
35	88,347,100	502,200	422,300	75	41,725,100	3,945,700	3,836,200
36	98,430,500	469,300	486,300	76	36,873,500	3,757,600	3,669,300
37	108,518,900	565,500	555,600	77	32,241,400	3,435,900	3,470,800
38	118,016,900	660,900	627,900	78	27,920,400	3,349,200	3,247,400
39	126,949,900	640,500	705,900	79	23,747,900	2,772,200	2,984,800
40	136,738,900	738,700	798,600	80	20,471,600	2,723,700	2,778,800
41	144,635,300	1,078,800	890,900	81	16,906,000	2,485,900	2,475,400
42	151,848,900	1,077,700	993,100	82	13,774,200	2,215,000	2,174,500
43	157,502,000	1,221,000	1,093,500	83	11,192,600	1,927,400	1,903,300
44	161,857,000	1,254,200	1,201,000	84	8,933,400	1,896,600	1,636,200
45	165,651,700	1,209,600	1,315,400	85	6,658,300	1,325,200	1,312,200
46	166,942,100	1,464,800	1,422,300	86	5,036,000	1,063,200	1,066,600
47	167,176,700	1,395,100	1,534,700	87	3,688,600	730,000	838,400
48	166,375,400	1,818,900	1,650,400	88	2,780,000	657,300	678,500
49	165,240,100	1,962,800	1,768,100	89	2,043,100	486,700	534,700
50	163,871,800	2,247,000	1,897,600	90	1,456,000	323,600	408,200
51	161,082,000	2,227,300	2,020,000	91	1,047,800	296,500	313,800
52	157,871,900	2,499,700	2,150,200	92	665,300	170,000	213,600
53	154,693,100	2,661,100	2,286,400	93	412,500	135,000	141,000
54	150,688,900	2,523,800	2,423,100	94	250,400	67,600	91,100
55	147,982,400	2,392,300	2,585,200	95	169,300	84,200	65,600
56	143,285,600	2,577,100	2,725,300	96	85,100	47,500	35,000
57	137,686,300	3,263,700	2,848,700	97	36,100	14,500	16,000
58	132,206,400	2,925,600	2,976,000	98	12,500	5,000	5,700
59	127,533,300	3,158,100	3,123,300	99	7,500	4,500	3,800
				100	3,000	3,000	1,700
				Totals	$5,532,671,500	$139,372,700	$134,876,700

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE DISTRICT OF COLUMBIA THE STATE OF DELAWARE, KENTUCKY, MARYLAND, NORTH CAROLINA TENNESSEE, VIRGINIA OR WEST VIRGINIA.

(Group 3)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$168,800	. . .	$400	50	$3,414,500	$32,700	$23,100
16	570,800	$3,000	1,400	51	2,692,800	14,000	19,600
17	1,092,200	3,000	2,800	52	2,688,000	20,000	21,200
18	2,147,600	5,000	5,600	53	2,195,800	10,000	18,700
19	3,213,100	9,000	8,600	54	1,771,900	10,000	16,300
20	4,974,100	21,500	13,600	55	1,539,200	7,000	15,300
21	7,211,200	17,500	20,000	56	1,390,100	11,700	15,000
22	7,895,900	29,500	22,300	57	1,174,500	30,500	13,700
23	8,179,300	38,500	23,400	58	911,200	10,000	11,500
24	8,405,500	25,000	24,500	59	817,300	26,000	11,200
25	8,592,900	18,000	25,200	60	796,500	3,500	11,900
26	8,884,000	28,500	26,200	61	310,600	1,000	5,000
27	8,981,400	21,000	26,800	62	239,600	5,000	4,200
28	9,448,200	21,300	28,100	63	228,400	. . .	4,400
29	9,115,500	30,000	27,200	64	163,600	6,000	3,400
				65	146,000	. . .	3,300
30	9,995,000	37,500	30,100				
31	9,257,700	24,500	27,900	Totals	$255,090,100	$1,104,200	$996,200
32	9,488,100	40,100	28,600				
33	9,105,800	28,000	27,900				
34	9,106,100	70,500	28,300				
35	9,454,000	39,200	29,900				
36	9,459,700	147,900	30,600				
37	8,646,300	21,100	28,800				
38	8,444,300	3,500	29,000				
39	8,083,000	22,100	28,900				
40	7,699,000	39,000	28,600				
41	7,114,700	22,000	27,600				
42	6,766,100	22,500	27,600				
43	5,841,100	16,800	25,100				
44	5,841,700	12,800	26,600				
45	5,273,800	27,000	25,400				
46	4,590,500	2,500	23,600				
47	4,097,100	7,000	22,500				
48	4,067,600	29,000	23,900				
49	3,399,000	31,000	21,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE DISTRICT OF COLUMBIA
THE STATE OF DELAWARE, KENTUCKY, MARYLAND, NORTH CAROLINA
TENNESSEE, VIRGINIA OR WEST VIRGINIA

(Group 3)

Expected Deaths by AM Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$114,000	. . . .	$400	50	$2,830,700	$29,000	$27,700
16	357,500	$2,000	1,200	51	2,013,700	47,500	21,300
17	692,100	6,000	2,300	52	1,906,000	22,500	21,700
18	1,284,600	4,000	4,400	53	1,493,900	34,000	18,400
19	1,977,700	7,000	7,000	54	1,214,600	19,000	16,200
20	3,052,600	16,000	11,000	55	1,187,800	8,600	17,200
21	4,438,500	16,000	16,200	56	1,058,600	22,000	16,600
22	4,796,200	14,000	17,800	57	858,600	22,500	14,600
23	5,185,100	16,700	19,500	58	725,200	14,500	13,400
24	5,462,300	31,300	20,800	59	555,300	6,500	11,100
25	5,542,700	17,000	21,300	60	636,300	49,100	13,800
26	5,999,000	21,000	23,200	61	292,300	4,000	6,900
27	6,114,500	26,000	23,700	62	164,400	7,000	4,200
28	6,540,800	30,000	25,600	63	200,100	5,000	5,500
29	6,388,000	38,000	25,000	64	162,700	. . . .	4,900
				65	145,500	3,000	4,700
30	6,888,000	37,200	27,100				
31	6,727,000	38,500	26,700	Totals	$176,373,200	$1,165,400	$969,900
32	6,726,300	33,500	27,000				
33	6,423,900	31,000	26,300				
34	6,133,100	51,400	25,600				
35	6,485,700	17,000	27,800				
36	6,545,700	47,500	28,900				
37	6,128,500	22,500	28,000				
38	5,753,000	43,200	27,300				
39	5,811,400	25,500	28,700				
40	5,685,100	33,000	29,500				
41	4,900,400	38,500	26,700				
42	4,946,000	45,800	28,400				
43	4,231,900	60,000	25,800				
44	4,346,800	26,000	27,500				
45	3,553,100	8,500	24,500				
46	3,245,600	17,000	23,900				
47	2,907,700	27,500	23,000				
48	2,923,600	19,100	24,800				
49	2,719,100	13,500	24,800				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE DISTRICT OF COLUMBIA THE STATE OF DELAWARE, KENTUCKY, MARYLAND, NORTH CAROLINA TENNESSEE, VIRGINIA OR WEST VIRGINIA

(Group 3)

Expected Deaths by AM Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$84,500	$1,000	$300	50	$2,770,400	$28,300	$31,600
16	289,000	4,000	1,000	51	2,024,400	15,000	25,000
17	532,600	1,000	1,900	52	1,908,000	22,500	25,500
18	1,088,100	2,000	4,000	53	1,443,500	46,000	21,000
19	1,655,700	2,000	6,100	54	1,247,400	13,500	19,700
20	2,529,700	9,000	9,600	55	1,227,400	23,000	21,000
21	3,820,000	37,000	14,700	56	1,075,100	20,500	20,000
22	4,085,900	14,000	16,000	57	826,200	11,000	16,700
23	4,640,200	36,000	18,400	58	779,700	12,000	17,100
24	4,735,000	20,000	18,900	59	633,600	23,000	15,100
25	5,003,900	29,000	20,100	60	626,300	7,500	16,300
26	5,471,500	11,500	22,100	61	301,600	18,000	8,500
27	5,714,200	20,500	23,200	62	174,400	1,000	5,300
28	6,142,800	16,500	25,000	63	185,400	2,000	6,200
29	5,716,800	33,000	23,300	64	186,200	10,500	6,700
30	6,293,300	32,000	25,900	65	139,700	.....	5,500
31	5,964,800	17,000	24,800	Totals	$161,670,000	$1,026,400	$1,006,200
32	6,128,400	19,500	26,000				
33	5,803,600	18,500	25,100				
34	5,540,300	25,200	24,500				
35	5,948,000	28,500	27,200				
36	5,815,600	24,000	27,500				
37	5,694,800	26,000	28,100				
38	5,306,900	24,000	27,400				
39	5,340,100	20,600	26,900				
40	5,094,100	25,500	29,000				
41	4,591,300	12,600	27,700				
42	4,346,800	41,000	27,800				
43	3,881,600	21,000	26,500				
44	3,866,000	28,500	28,400				
45	3,451,300	47,100	27,000				
46	3,104,600	27,000	26,100				
47	2,863,200	13,000	25,900				
48	2,817,200	13,000	27,500				
49	2,758,900	72,100	29,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE DISTRICT OF COLUMBIA THE STATE OF DELAWARE, KENTUCKY, MARYLAND, NORTH CAROLINA TENNESSEE, VIRGINIA, OR WEST VIRGINIA

(Group 3)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$57,500	. . . .	$200	50	$2,680,900	$58,900	$34,500
16	209,500	. . .	800	51	1,842,800	45,500	25,700
17	430,100	. . .	1,600	52	1,788,500	19,500	27,100
18	956,100	$3,000	3,600	53	1,287,500	6,000	21,200
19	1,376,600	3,000	5,300	54	1,213,500	16,500	21,800
20	2,195,300	11,600	8,700	55	1,211,800	19,000	23,700
21	3,279,900	15,500	13,200	56	1,004,100	13,000	21,300
22	3,505,700	5,000	14,200	57	862,100	42,000	19,900
23	4,135,000	22,000	16,900	58	733,500	7,000	18,400
24	4,247,400	25,000	17,500	59	642,600	2,000	17,600
25	4,547,500	37,500	18,700	60	629,800	78,000	18,700
26	5,009,800	31,000	20,700	61	281,100	5,500	9,100
27	5,328,700	24,000	22,100	62	178,700	9,300	6,100
28	5,679,700	34,100	23,500	63	203,400	3,000	7,800
29	5,345,100	18,300	22,300	64	156,200	1,000	6,500
				65	129,200	5,000	5,300
30	5,953,700	16,500	25,100				
31	5,569,400	17,500	23,900	Totals	$149,936,000	$1,248,800	$1,021,600
32	5,648,700	26,000	24,700				
33	5,349,900	31,000	24,100				
34	5,038,000	41,500	23,400				
35	5,547,900	79,500	26,600				
36	5,440,000	22,000	27,300				
37	5,517,600	46,500	28,900				
38	5,043,000	35,100	27,700				
39	4,875,300	61,500	28,300				
40	4,863,900	22,000	30,000				
41	4,491,100	23,500	29,500				
42	4,090,900	42,600	28,700				
43	3,615,800	12,200	27,100				
44	3,564,700	64,500	28,700				
45	3,271,000	21,700	28,300				
46	2,846,800	49,000	26,600				
47	2,809,200	21,000	28,400				
48	2,679,700	32,000	29,300				
49	2,574,800	24,000	30,500				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE DISTRICT OF COLUMBIA THE STATE OF DELAWARE, KENTUCKY, MARYLAND, NORTH CAROLINA TENNESSEE, VIRGINIA OR WEST VIRGINIA

(Group 3)

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$45,500	....	$300	50	$2,542,100	$24,500	$37,900
16	169,000	....	600	51	1,659,200	14,500	26,800
17	352,100	$1,000	1,400	52	1,656,300	37,500	29,200
18	789,600	9,500	3,200	53	1,190,200	18,500	22,800
19	1,209,600	4,000	4,900	54	1,178,200	12,000	24,600
20	1,850,700	8,000	7,600	55	1,126,100	41,900	25,600
21	2,862,400	18,000	12,000	56	940,100	39,000	23,200
22	3,023,900	11,000	12,700	57	828,100	45,500	22,300
23	3,693,500	15,300	15,700	58	721,500	17,000	21,100
24	3,777,500	24,000	16,100	59	631,000	31,500	20,100
25	4,214,100	24,000	18,000	60	557,700	8,000	19,400
26	4,573,900	28,200	19,600	61	281,800	4,000	10,600
27	4,897,200	14,000	21,000	62	174,900	22,300	7,200
28	5,309,500	26,500	22,900	63	202,900	20,500	9,000
29	5,124,200	32,000	22,400	64	144,700	4,500	7,000
				65	111,200	3,000	5,300
30	5,660,600	14,000	25,200				
31	5,249,800	31,000	23,800	Totals	$138,863,900	$1,212,200	$1,062,100
32	5,230,400	47,500	24,400				
33	5,034,700	33,300	24,300				
34	4,585,800	20,000	23,000				
35	5,074,600	33,500	26,500				
36	4,998,200	24,500	27,400				
37	5,131,900	22,000	29,600				
38	4,712,700	24,400	28,800				
39	4,589,800	51,200	29,800				
40	4,542,300	28,000	31,400				
41	4,066,300	41,500	30,000				
42	3,905,900	18,000	30,900				
43	3,517,200	44,000	29,900				
44	3,288,800	34,000	30,200				
45	3,115,900	31,400	30,900				
46	2,725,400	18,500	29,200				
47	2,660,300	41,000	30,900				
48	2,469,100	54,700	31,100				
49	2,464,600	40,000	33,800				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE DISTRICT OF COLUMBIA THE STATE OF DELAWARE, KENTUCKY, MARYLAND, NORTH CAROLINA TENNESSEE, VIRGINIA OR WEST VIRGINIA

(Group 3)

Expected Deaths by AM Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$29,500	. . .	$100	60	$37,074,700	$1,155,200	$989,200
21	150,500	. . .	600	61	35,250,700	1,027,100	1,023,300
22	392,600	$1,000	1,600	62	33,825,600	978,800	1,068,200
23	962,200	4,500	4,000	63	32,247,700	1,120,300	1,108,400
24	1,885,100	10,500	8,000	64	30,480,500	1,164,700	1,139,400
25	3,236,100	20,000	14,000	65	28,808,800	1,058,400	1,171,400
26	5,460,900	39,000	23,800	66	26,848,200	1,212,600	1,186,200
27	7,660,800	29,500	33,600	67	24,810,700	1,154,000	1,191,700
28	10,312,100	43,000	45,500	68	22,703,700	1,171,700	1,184,200
29	12,966,200	74,500	57,500	69	20,713,400	1,169,800	1,173,200
30	16,037,500	78,000	71,500	70	18,998,700	1,271,800	1,167,900
31	19,255,800	90,000	86,300	71	16,967,100	1,223,600	1,131,700
32	22,545,500	92,000	101,700	72	14,924,300	1,116,200	1,079,500
33	26,096,000	147,500	119,800	73	13,196,600	1,054,500	1,034,500
34	29,453,600	146,000	137,800	74	11,547,800	897,000	980,600
35	33,188,200	207,000	158,600	75	9,975,300	920,900	917,100
36	36,061,900	181,900	178,100	76	8,397,600	799,800	835,700
37	38,663,000	214,200	198,000	77	7,184,300	693,200	773,400
38	41,424,200	292,300	220,400	78	6,166,600	843,300	717,200
39	43,844,800	255,500	243,800	79	4,915,900	783,500	617,900
40	46,047,900	237,300	268,900	80	3,897,400	487,300	529,000
41	48,039,200	288,700	295,900	81	3,177,800	527,800	465,300
42	49,947,300	390,200	326,700	82	2,464,800	361,800	389,100
43	50,916,200	400,200	353,400	83	1,961,600	359,700	333,600
44	51,588,200	318,700	382,800	84	1,484,500	345,700	271,900
45	51,997,000	430,000	412,900	85	1,055,300	175,200	208,000
46	52,222,000	458,000	444,900	86	861,900	272,800	182,500
47	52,142,600	409,400	478,700	87	571,200	125,500	129,800
48	51,107,100	557,500	505,400	88	441,200	98,000	107,700
49	50,312,400	481,200	538,400	89	355,200	91,700	93,000
50	50,052,100	594,200	579,600	90	219,500	62,700	61,800
51	49,460,600	704,300	620,200	91	126,800	28,100	37,700
52	48,927,200	727,400	666,400	92	103,700	31,700	33,300
53	47,756,700	738,900	705,800	93	63,000	11,000	21,500
54	46,424,000	632,200	746,500	94	52,000	31,000	18,900
55	45,441,600	704,700	793,900	95	20,000	10,000	7,800
56	43,689,000	787,800	831,000	96	10,000	5,000	4,100
57	42,148,800	986,500	872,100	97	5,000	. . .	2,200
58	39,862,500	799,100	897,300				
59	38,616,000	962,200	945,700	Totals	$1,728,234,000	$37,376,300	$36,759,100

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ILLINOIS INDIANA, MICHIGAN, MISSOURI, OHIO OR WISCONSIN

(Group 4)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$713,300	$6,000	$1,800	50	$7,162,500	$98,000	$48,600
16	2,018,100	5,000	5,100	51	5,892,300	27,000	42,900
17	4,054,900	11,000	10,400	52	5,369,700	16,000	42,200
18	7,550,000	16,500	19,700	53	4,140,500	28,600	35,200
19	9,828,400	37,000	26,100	54	3,637,800	35,500	33,500
20	13,670,700	29,500	37,300	55	3,638,000	67,000	36,200
21	19,506,000	50,300	54,200	56	2,692,600	24,000	29,000
22	19,789,300	58,000	56,000	57	2,241,300	21,000	26,100
23	20,411,300	65,700	58,400	58	1,781,800	20,000	22,600
24	21,566,100	30,500	62,800	59	1,664,100	8,500	22,900
25	21,922,300	41,000	64,200	60	1,486,600	10,000	22,200
26	21,882,200	69,700	64,600	61	623,600	----	10,100
27	22,325,100	67,400	66,500	62	711,300	8,000	12,500
28	22,445,700	73,000	66,900	63	409,900	1,000	7,800
29	21,783,600	69,000	65,100	64	384,700	17,000	8,000
				65	210,200	5,500	4,700
30	23,028,600	65,200	69,300				
31	21,134,000	32,000	63,600	Totals	$602,062,200	$2,095,500	$2,295,200
32	21,183,300	43,800	64,000				
33	21,295,200	50,500	65,200				
34	21,144,100	31,000	65,800				
35	21,262,900	149,000	67,200				
36	20,596,500	42,100	66,500				
37	19,116,300	50,300	63,600				
38	19,406,500	86,500	66,800				
39	17,743,900	35,700	63,500				
40	17,512,900	77,000	65,000				
41	15,687,600	35,500	60,900				
42	14,488,400	25,000	59,100				
43	14,147,000	58,000	60,800				
44	12,957,500	45,000	59,000				
45	12,401,600	31,700	59,800				
46	10,990,800	21,500	56,500				
47	9,420,200	62,000	51,700				
48	9,231,400	120,500	54,200				
49	7,799,600	21,500	49,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ILLINOIS INDIANA, MICHIGAN, MISSOURI, OHIO OR WISCONSIN

(GROUP 4)

EXPECTED DEATHS BY AM TABLE

2D INSURANCE YEAR

AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
15	$513,400	$1,000	$1,700	50	$5,704,900	$38,000	$55,900
16	1,385,900	4,000	4,600	51	4,601,500	59,500	48,700
17	2,797,600	6,000	9,400	52	4,078,300	53,000	46,500
18	5,098,800	27,500	17,500	53	3,435,100	57,000	42,400
19	6,457,100	22,900	22,700	54	3,131,000	31,000	41,800
20	8,795,400	20,500	31,600	55	3,106,700	42,000	45,000
21	12,673,100	34,500	46,400	56	2,358,900	22,000	36,900
22	12,882,200	50,100	47,900	57	2,032,200	16,500	34,500
23	13,464,800	50,500	50,600	58	1,485,200	24,000	27,400
24	14,340,500	53,600	54,500	59	1,442,100	9,000	28,900
25	14,943,000	45,000	57,400	60	1,284,600	11,000	27,900
26	15,628,500	55,500	60,300	61	497,400	17,500	11,700
27	15,888,600	53,500	61,600	62	603,700	12,000	15,400
28	16,055,400	29,500	62,800	63	394,000	23,000	10,900
29	16,242,200	60,000	63,700	64	399,500	18,300	12,000
				65	222,200	10,000	7,300
30	16,838,800	58,000	66,100				
31	15,668,100	43,000	62,200	Totals	$439,230,800	$2,054,600	$2,362,600
32	15,833,700	58,000	63,700				
33	15,634,400	40,000	64,800				
34	15,714,100	39,000	65,700				
35	15,940,700	58,000	68,400				
36	15,291,000	50,000	67,600				
37	14,023,600	72,800	64,100				
38	14,543,600	70,000	68,900				
39	13,345,200	40,000	65,900				
40	13,340,100	64,000	69,200				
41	12,006,100	78,800	65,400				
42	11,231,600	92,400	64,600				
43	10,485,800	60,000	63,900				
44	9,751,900	49,000	63,100				
45	9,170,300	36,200	63,300				
46	8,240,900	45,000	60,700				
47	7,200,800	37,000	56,800				
48	6,922,400	48,000	58,600				
49	5,903,900	57,000	53,700				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ILLINOIS INDIANA, MICHIGAN, MISSOURI, OHIO OR WISCONSIN

(Group 4)

Expected Deaths by AM Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$413,200	$1,000	$1,400	50	$5,597,200	$31,300	$63,900
16	1,106,800	5,000	3,900	51	4,553,200	64,000	56,200
17	2,294,600	5,000	8,100	52	3,860,600	25,000	51,700
18	4,173,400	17,500	15,200	53	3,513,900	21,000	51,000
19	5,396,400	18,500	20,100	54	3,127,200	56,900	49,300
20	7,454,000	34,500	28,300	55	2,977,500	52,000	51,000
21	10,962,900	43,000	42,300	56	2,407,600	30,000	44,800
22	11,064,300	42,000	43,300	57	2,069,900	12,500	41,800
23	11,897,800	44,800	47,100	58	1,463,500	56,500	32,100
24	12,717,900	46,500	50,700	59	1,571,300	32,500	37,500
25	13,478,000	36,500	54,200	60	1,328,500	14,000	34,500
26	14,238,000	37,500	57,500	61	476,900	33,400	13,500
27	14,593,500	35,000	59,200	62	519,600	18,000	15,900
28	14,989,100	55,000	60,900	63	411,600	21,700	13,700
29	14,949,300	63,000	61,000	64	366,000	10,400	18,200
				65	256,200	6,000	10,100
30	15,806,100	70,000	65,000				
31	14,648,900	49,200	60,900	Totals	$406,349,400	$2,294,200	$2,448,600
32	14,812,600	60,500	62,800				
33	14,765,100	49,000	63,800				
34	14,707,800	42,500	65,200				
35	14,737,900	77,500	67,400				
36	14,445,500	66,500	68,300				
37	13,744,400	75,400	67,800				
38	13,683,200	100,600	70,600				
39	12,544,600	87,500	68,000				
40	12,429,700	47,700	70,800				
41	11,120,000	64,500	67,200				
42	10,464,600	121,600	67,100				
43	9,814,500	36,500	67,100				
44	9,234,200	57,000	67,500				
45	8,656,900	50,600	67,700				
46	7,666,000	59,100	64,500				
47	6,728,100	71,000	60,900				
48	6,414,900	79,500	62,600				
49	5,694,500	58,000	60,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ILLINOIS INDIANA, MICHIGAN, MISSOURI, OHIO OR WISCONSIN

(Group 4)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$336,200	......	$1,200	50	$5,262,300	$70,500	$67,600
16	961,100	$7,000	3,500	51	4,191,000	36,000	58,500
17	1,888,900	8,000	7,000	52	3,779,800	48,500	57,300
18	3,561,500	10,000	13,600	53	3,537,600	42,800	58,300
19	4,638,700	13,000	18,000	54	3,078,800	68,500	55,200
20	6,475,900	31,000	25,600	55	2,577,800	47,800	50,300
21	9,652,000	30,000	38,700	56	2,403,000	41,000	50,000
22	9,871,300	39,000	40,100	57	1,999,000	29,500	46,200
23	10,754,300	41,000	43,900	58	1,516,700	31,300	38,100
24	11,429,200	47,500	47,000	59	1,622,300	89,800	44,300
25	12,623,400	33,000	52,000	60	1,414,600	45,000	42,000
26	13,172,200	66,000	54,400	61	462,500	4,000	14,900
27	13,521,100	54,500	56,000	62	406,300	18,100	14,300
28	13,910,500	53,500	57,600	63	396,800	11,000	15,200
29	13,881,800	57,500	57,900	64	329,100	7,000	13,700
				65	264,600	2,000	11,900
30	14,769,200	49,000	62,300				
31	13,925,400	73,500	59,700	Totals	$377,909,300	$2,163,700	$2,482,600
32	13,921,300	68,400	61,000				
33	13,814,700	64,500	62,200				
34	13,896,400	73,500	64,500				
35	14,039,400	38,000	67,400				
36	13,607,600	71,000	68,200				
37	13,065,700	38,000	68,500				
38	12,807,900	52,500	70,400				
39	11,956,000	40,000	69,500				
40	11,898,000	47,000	73,400				
41	10,147,300	43,500	66,700				
42	9,756,800	38,400	68,400				
43	8,993,700	23,100	67,400				
44	8,470,900	50,200	68,100				
45	7,880,800	75,000	68,300				
46	7,103,600	48,000	66,400				
47	6,294,600	40,500	63,600				
48	6,105,100	49,500	66,800				
49	5,534,600	96,000	65,500				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ILLINOIS INDIANA, MICHIGAN, MISSOURI, OHIO OR WISCONSIN

(Group 4)

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$271,200	....	$1,000	50	$5,141,000	$66,600	$76,600
16	812,600	....	3,100	51	3,859,000	35,600	62,400
17	1,566,600	$8,000	6,200	52	3,581,800	38,700	62,200
18	2,994,100	11,000	12,000	53	3,467,700	25,500	66,400
19	3,964,500	22,000	16,100	54	2,988,100	24,500	62,300
20	5,631,900	27,000	23,300	55	2,490,800	47,500	56,500
21	8,541,800	37,500	35,700	56	2,195,000	27,000	54,300
22	8,833,200	36,800	37,200	57	1,992,600	36,000	53,600
23	9,939,000	29,500	42,100	58	1,467,300	42,000	43,000
24	10,684,000	27,500	45,500	59	1,477,300	25,000	47,100
25	11,792,200	28,500	50,300	60	1,247,100	20,000	43,300
26	12,270,900	53,000	52,500	61	461,000	33,000	17,400
27	12,674,200	49,000	54,400	62	429,300	42,000	17,600
28	13,346,500	41,000	57,700	63	419,900	14,000	18,700
29	13,328,300	42,500	58,200	64	297,600	46,000	14,400
				65	253,100	6,500	13,300
30	14,027,900	71,700	62,400				
31	13,300,900	62,500	60,400	Totals	$355,935,700	$2,315,400	$2,610,200
32	13,351,400	45,500	62,400				
33	13,230,600	49,000	63,800				
34	13,282,800	66,500	66,500				
35	13,386,100	79,100	70,000				
36	12,977,600	81,000	71,100				
37	12,439,400	62,500	71,800				
38	12,268,100	96,900	74,900				
39	11,378,000	72,100	73,700				
40	11,523,900	42,000	79,500				
41	9,555,700	51,800	70,500				
42	9,294,800	53,500	73,600				
43	8,298,900	42,500	70,600				
44	8,076,700	66,900	74,200				
45	7,472,700	113,500	74,100				
46	6,664,900	63,600	71,500				
47	6,025,400	71,500	70,100				
48	5,738,800	75,000	72,400				
49	5,276,500	105,100	72,800				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ILLINOIS INDIANA, MICHIGAN, MISSOURI, OHIO OR WISCONSIN

(GROUP 4)

EXPECTED DEATHS BY AM TABLE

6TH AND SUBSEQUENT INSURANCE YEARS

ATTAINED AGE	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	ATTAINED AGE	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
20	$194,200	$2,000	$800	60	$91,961,700	$2,341,600	$2,463,500
21	346,100	3,000	3,400	61	88,160,400	2,622,000	2,559,300
22	2,031,800	6,000	8,400	62	83,972,100	2,282,200	2,651,800
23	4,283,900	13,500	17,900	63	79,089,300	2,272,800	2,718,300
24	7,170,000	24,000	30,500	64	75,507,700	2,569,500	2,822,500
25	11,282,400	40,500	48,600	65	71,575,600	2,806,200	2,910,300
26	17,765,100	72,800	77,300	66	67,487,700	2,832,200	2,981,600
27	24,073,500	80,000	105,700	67	62,980,300	3,186,700	3,024,900
28	31,251,700	130,800	137,800	68	58,784,100	2,705,400	3,066,200
29	38,800,400	151,000	171,900	69	54,641,800	3,091,000	3,094,900
30	47,603,700	178,000	212,300	70	49,824,200	2,925,500	3,062,700
31	56,542,300	221,500	253,300	71	44,786,600	2,818,700	2,987,300
32	65,517,100	234,300	295,500	72	40,644,600	2,916,600	2,939,800
33	75,416,000	333,400	346,100	73	36,663,900	2,575,600	2,874,100
34	84,914,500	361,500	397,400	74	33,168,100	2,353,500	2,816,600
35	94,487,100	394,600	451,600	75	29,823,800	2,684,900	2,742,000
36	103,093,800	559,000	509,300	76	26,115,800	2,459,300	2,598,800
37	111,069,500	480,300	568,700	77	22,765,900	2,526,400	2,450,700
38	118,899,200	528,800	632,500	78	19,335,200	2,128,000	2,248,900
39	126,438,600	560,800	703,000	79	16,500,600	1,983,200	2,074,000
40	132,441,900	760,900	773,500	80	13,725,800	1,751,900	1,863,100
41	138,081,700	722,300	850,600	81	11,342,000	1,422,900	1,660,700
42	142,700,100	948,700	933,200	82	9,288,900	1,320,300	1,466,400
43	145,821,600	1,018,600	1,012,000	83	7,484,500	1,274,800	1,272,700
44	147,636,900	1,079,500	1,095,400	84	5,971,600	1,061,800	1,093,700
45	148,267,600	1,136,700	1,177,300	85	4,608,200	1,067,200	908,100
46	147,141,900	1,164,900	1,253,600	86	3,280,200	688,200	694,800
47	144,945,900	1,181,200	1,330,600	87	2,448,100	672,000	556,400
48	142,909,800	1,228,600	1,413,400	88	1,645,300	416,600	401,600
49	139,754,700	1,551,400	1,495,400	89	1,191,200	324,600	311,800
50	136,476,100	1,686,200	1,580,400	90	753,700	206,500	211,300
51	132,400,600	1,787,400	1,661,100	91	513,200	199,300	153,700
52	128,991,100	1,667,000	1,756,900	92	294,100	127,200	94,400
53	124,447,100	1,679,100	1,839,300	93	137,300	53,500	47,000
54	119,768,600	2,009,000	1,925,900	94	70,500	21,500	25,600
55	114,991,200	2,137,100	2,008,900	95	43,500	11,000	16,900
56	109,802,500	2,306,600	2,088,400	96	32,500	17,000	13,400
57	105,133,600	1,899,400	2,175,200	97	16,500	4,000	7,300
58	100,524,000	1,898,700	2,262,800	98	12,500	12,500	5,700
59	95,758,500	2,166,200	2,345,100				
				Totals	$4,736,385,300	$97,094,400	$101,833,700

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF FLORIDA GEORGIA OR SOUTH CAROLINA

(Group 5)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$64,500		$100	50	$1,332,000	$7,000	$9,000
16	193,500	$2,500	500	51	1,061,900	5,000	7,700
17	399,500	1,000	1,000	52	1,225,200	77,200	9,700
18	958,400	5,000	2,500	53	926,900	32,000	7,900
19	1,228,800	7,000	3,300	54	812,400	15,000	7,500
20	2,191,100	4,000	6,000	55	697,500	3,000	7,000
21	3,455,900	13,000	9,600	56	627,400	9,000	6,800
22	3,379,800	26,000	9,600	57	616,200	1,000	7,200
23	3,632,000	11,000	10,400	58	593,900	3,500	7,500
24	3,608,900	21,500	10,500	59	343,200	1,000	4,700
25	3,880,400	12,000	11,400	60	355,500	7,000	5,300
26	3,893,800	14,000	11,500	61	232,400	3,000	3,800
27	3,937,100	24,000	11,700	62	125,200		2,200
28	4,105,900	19,100	12,200	63	73,500	4,000	1,400
29	3,953,900	4,000	11,800	64	54,500	1,000	1,100
				65	45,300	1,000	1,000
30	4,014,200	9,000	12,100				
31	3,771,100	9,000	11,300	Totals	$108,460,600	$697,100	$426,700
32	4,028,000	24,100	12,200				
33	3,926,000	27,500	12,000				
34	4,235,500	20,400	13,200				
35	4,080,300	13,000	12,900				
36	3,798,700	19,000	12,300				
37	3,322,100	28,500	11,000				
38	3,495,300	20,000	12,000				
39	3,166,700	1,000	11,300				
40	3,224,700	16,600	12,000				
41	2,820,600	30,000	10,900				
42	2,711,800	15,500	11,100				
43	2,576,300	27,700	11,100				
44	2,395,600	22,000	10,900				
45	2,169,300	2,000	10,500				
46	1,912,100	27,500	9,800				
47	1,742,100	16,500	9,600				
48	1,550,200	13,000	9,100				
49	1,513,500	21,000	9,500				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF FLORIDA GEORGIA OR SOUTH CAROLINA

(Group 5)

Expected Deaths by AM Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$47,500	$5,000	$200	50	$949,700	$20,000	$9,300
16	117,000	. . .	400	51	754,800	6,000	8,000
17	243,500	. . .	800	52	834,100	7,000	9,500
18	539,800	1,000	1,900	53	638,400	9,000	7,900
19	719,000	. . .	2,500	54	649,700	12,000	8,700
20	1,285,600	4,500	4,600	55	559,900	6,000	8,100
21	1,909,100	4,000	7,000	56	520,800	14,000	8,200
22	1,877,500	9,000	7,000	57	514,800	. . .	8,700
23	2,088,300	13,000	7,800	58	422,400	9,500	7,800
24	1,998,700	6,000	7,600	59	270,200	5,000	5,400
25	2,467,800	12,000	9,500	60	315,900	1,000	6,900
26	2,428,000	10,000	9,400	61	192,900	7,700	4,500
27	2,454,100	4,000	9,500	62	88,000	7,000	2,100
28	2,412,800	14,000	9,500	63	62,000	3,000	1,700
29	2,510,900	13,000	9,800	64	59,000	. . .	1,800
				65	29,300	. . .	1,000
30	2,696,200	9,000	10,600				
31	2,491,200	19,000	9,900	Totals	$71,128,100	$476,500	$400,300
32	2,739,400	15,300	11,000				
33	2,687,500	10,500	11,000				
34	2,733,200	19,000	11,400				
35	2,736,600	13,000	11,700				
36	2,533,200	16,000	11,200				
37	2,181,200	5,500	10,000				
38	2,295,100	16,000	10,900				
39	2,117,300	10,500	10,500				
40	2,286,900	9,000	11,900				
41	2,043,700	6,000	11,100				
42	1,807,900	27,000	10,400				
43	1,771,900	11,000	10,800				
44	1,721,100	46,500	11,100				
45	1,504,000	9,000	10,400				
46	1,359,200	1,000	10,000				
47	1,204,300	10,000	9,500				
48	1,135,000	13,500	9,600				
49	1,126,700	7,000	10,200				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF FLORIDA GEORGIA OR SOUTH CAROLINA

(GROUP 3)

EXPECTED DEATHS BY AM TABLE

3D INSURANCE YEAR							
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$28,500	. . .	$100	50	$930,700	$18,500	$10,600
16	72,500	. . .	300	51	682,300	8,000	8,400
17	182,500	. . .	600	52	798,500	71,500	10,700
18	435,300	$1,000	1,600	53	600,900	31,000	8,700
19	575,500	. . .	2,100	54	589,400	5,000	9,300
20	1,042,200	3,000	3,900	55	564,300	3,000	9,700
21	1,627,300	7,500	6,300	56	472,000	11,000	8,800
22	1,554,700	3,000	6,100	57	468,500	38,000	9,500
23	1,711,300	5,000	6,800	58	393,900	1,000	8,600
24	1,680,900	1,000	6,700	59	244,900	. . .	5,800
25	2,159,600	12,000	8,700	60	319,500	13,700	8,300
26	2,200,000	12,000	8,900	61	171,700	. . .	4,900
27	2,133,000	10,000	8,600	62	85,300	1,000	2,600
28	2,113,100	16,000	8,600	63	87,000	. . .	2,900
29	2,219,400	17,700	9,100	64	46,900	. . .	1,700
				65	31,500	3,000	1,200
30	2,420,300	23,000	10,000				
31	2,138,100	11,000	8,900	Totals	$62,509,700	$646,900	$396,600
32	2,518,700	17,000	10,700				
33	2,297,600	14,000	9,900				
34	2,266,200	17,500	10,000				
35	2,388,600	36,700	10,900				
36	2,233,800	9,000	10,600				
37	1,905,000	15,000	9,400				
38	2,013,500	11,300	10,400				
39	1,871,600	22,000	10,100				
40	2,007,900	16,000	11,400				
41	1,833,400	6,500	11,100				
42	1,690,500	37,500	10,800				
43	1,587,100	8,000	10,900				
44	1,572,900	23,000	11,500				
45	1,353,800	3,000	10,600				
46	1,208,700	4,000	10,200				
47	1,027,800	45,500	9,300				
48	985,900	3,000	9,600				
49	965,000	31,000	10,200				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF FLORIDA GEORGIA OR SOUTH CAROLINA

(Group 5)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$22,500	....	$100	50	$882,700	$7,000	$11,300
16	53,000	....	200	51	644,800	9,100	9,000
17	170,500	$2,000	600	52	699,000	10,000	10,600
18	368,800	1,000	1,400	53	580,000	12,000	9,600
19	498,000	1,000	1,900	54	538,900	12,000	9,700
20	909,100	3,000	3,600	55	503,700	8,700	9,800
21	1,447,500	5,000	5,800	56	438,100	9,000	9,300
22	1,380,400	9,500	5,600	57	424,900	19,000	9,800
23	1,575,600	3,000	6,400	58	364,400	12,000	9,100
24	1,520,900	11,500	6,300	59	273,900	13,000	7,500
25	2,028,400	7,000	8,400	60	302,800	5,400	9,000
26	1,946,100	10,000	8,000	61	163,700	2,000	5,300
27	1,983,700	16,500	8,200	62	93,300	7,000	3,300
28	1,977,400	5,500	8,200	63	85,000	4,000	3,300
29	2,099,600	16,000	8,800	64	47,900	....	2,000
				65	25,500	....	1,200
30	2,270,000	7,000	9,600				
31	2,043,800	14,000	8,800	Totals	$57,454,200	$457,300	$397,700
32	2,269,500	12,500	9,900				
33	2,165,700	7,500	9,700				
34	2,129,100	14,600	9,900				
35	2,149,200	18,000	10,300				
36	2,021,100	18,500	10,100				
37	1,754,100	7,000	9,200				
38	1,843,300	10,000	10,100				
39	1,756,900	7,000	10,200				
40	1,814,000	8,000	11,200				
41	1,667,900	9,000	11,000				
42	1,619,700	9,500	11,400				
43	1,429,200	13,000	10,700				
44	1,406,100	7,500	11,300				
45	1,151,800	16,000	10,000				
46	1,167,800	9,000	10,900				
47	872,400	5,000	8,800				
48	924,800	30,000	10,100				
49	947,700	13,000	11,200				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF FLORIDA GEORGIA OR SOUTH CAROLINA

(GROUP 5)

EXPECTED DEATHS BY AM TABLE

5TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$15,000	....	$100	50	$835,900	$12,000	$12,400
16	41,500	....	200	51	612,200	6,000	9,900
17	136,000	....	500	52	560,500	8,000	9,900
18	315,100	$1,000	1,300	53	558,500	26,000	10,700
19	408,500	....	1,700	54	462,400	5,000	9,600
20	766,600	5,000	3,100	55	481,500	6,000	10,900
21	1,270,400	6,000	5,300	56	436,600	10,000	10,800
22	1,257,400	14,000	5,300	57	412,900	34,000	11,100
23	1,383,600	3,000	5,900	58	324,500	1,000	9,500
24	1,374,300	3,000	5,800	59	315,100	10,600	10,100
25	1,826,400	12,000	7,800	60	295,900	14,000	10,300
26	1,696,200	11,000	7,300	61	131,000	22,500	4,900
27	1,797,400	14,000	7,700	62	95,300	19,000	3,900
28	1,803,100	5,500	7,800	63	85,000	10,000	3,500
29	1,968,800	21,000	8,600	64	49,400	3,500	2,400
				65	22,500	....	1,200
30	2,064,800	8,500	9,200				
31	1,835,300	8,500	8,300	Totals	$52,200,800	$481,700	$408,400
32	2,011,200	7,300	9,400				
33	1,876,400	8,000	9,000				
34	1,912,900	14,500	9,600				
35	1,925,400	12,500	10,100				
36	1,916,500	18,000	10,500				
37	1,629,200	10,000	9,400				
38	1,735,900	26,000	10,600				
39	1,590,600	14,000	10,300				
40	1,652,400	9,000	11,400				
41	1,551,400	11,000	11,400				
42	1,412,500	8,500	11,200				
43	1,315,400	1,500	11,200				
44	1,288,900	5,000	11,800				
45	1,078,300	3,000	10,700				
46	1,058,500	7,000	11,400				
47	784,300	7,500	9,100				
48	916,300	11,000	11,600				
49	904,500	7,800	12,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF FLORIDA GEORGIA OR SOUTH CAROLINA

(GROUP 5)

EXPECTED DEATHS BY AM TABLE

6TH AND SUBSEQUENT INSURANCE YEARS

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$8,000			60	$9,816,300	$355,400	$261,900
21	38,500		$200	61	9,161,000	299,300	265,900
22	152,000	$1,000	600	62	8,528,100	280,100	269,300
23	400,600	6,000	1,700	63	8,102,600	340,200	278,500
24	683,100	2,000	2,900	64	7,511,400	273,400	280,800
25	1,334,700	4,000	5,700	65	7,054,900	343,300	286,900
26	2,275,500	16,000	9,900	66	6,296,400	338,600	278,200
27	3,185,800	13,000	14,000	67	5,588,900	261,100	268,400
28	4,153,600	16,000	18,300	68	4,980,300	405,400	259,800
29	5,113,600	28,000	22,600	69	4,338,600	272,100	245,800
30	6,406,300	30,500	28,600	70	3,735,000	379,600	229,600
31	7,500,700	56,200	33,600	71	3,177,200	222,800	211,900
32	8,593,100	81,200	38,800	72	2,653,600	224,000	191,900
33	9,727,800	58,000	44,700	73	2,233,900	135,700	175,100
34	10,947,700	83,000	51,200	74	1,985,500	203,800	168,600
35	12,077,500	94,700	57,700	75	1,650,600	170,300	151,800
36	12,982,900	77,800	64,100	76	1,368,000	186,800	136,100
37	13,987,000	73,000	71,600	77	1,097,500	212,500	118,200
38	14,948,600	108,000	79,500	78	833,800	86,600	97,000
39	15,738,900	105,500	87,500	79	717,700	79,000	90,200
40	16,557,000	145,000	96,700	80	617,000	137,400	83,800
41	17,049,500	157,200	105,000	81	472,100	59,500	69,100
42	17,367,500	129,300	113,600	82	374,100	39,100	59,100
43	17,617,900	129,700	122,300	83	277,500	23,000	47,200
44	17,985,200	120,500	133,400	84	199,500	17,000	36,500
45	17,961,500	134,500	142,600	85	168,000	30,000	33,100
46	17,991,800	213,600	153,300	86	109,000	19,000	23,100
47	17,845,400	136,500	163,800	87	86,000	22,000	19,500
48	17,470,700	199,500	172,800	88	64,000	30,000	15,600
49	17,114,900	294,300	183,100	89	32,000	5,000	8,400
50	16,802,900	293,800	194,600	90	24,000	2,000	6,800
51	16,464,000	227,800	206,400	91	17,000	9,000	5,100
52	16,064,100	277,800	218,800	92	8,000	3,000	2,600
53	15,457,300	285,900	228,400	93	5,000	...	1,700
54	14,652,900	216,000	235,600	94	5,000	...	1,800
55	14,122,800	339,100	246,700	95	5,000	5,000	1,900
56	13,059,900	499,600	248,400				
57	11,965,600	259,400	247,600	Totals	$539,102,700	$10,944,100	$9,043,900
58	11,328,900	253,900	255,000				
59	10,672,500	305,800	261,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ALABAMA ARKANSAS, LOUISIANA OR MISSISSIPPI

(Group 6)

Expected Deaths by AM Table

1st Insurance Year							
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$152,500	. . .	$400	50	$1,526,300	$15,000	$10,400
16	452,000	. . .	1,100	51	1,242,500	43,300	9,100
17	737,100	$1,500	1,900	52	1,182,800	15,000	9,300
18	1,523,800	15,000	4,000	53	1,028,700	14,500	8,700
19	2,014,500	12,000	5,300	54	810,200	21,000	7,500
20	2,329,200	11,000	7,700	55	802,800	13,000	8,000
21	4,251,100	16,500	11,800	56	600,300	13,000	6,500
22	4,376,500	15,500	12,400	57	405,400	1,000	4,700
23	4,894,100	25,000	14,000	58	369,800	3,000	4,700
24	4,866,200	22,000	14,200	59	339,900	8,200	4,700
25	5,198,500	24,700	15,200	60	203,100	1,000	3,000
26	5,163,200	9,000	15,200	61	246,500	. . .	4,000
27	5,199,900	23,000	15,500	62	126,700	. . .	2,200
28	5,306,100	3,500	15,800	63	115,500	. . .	2,200
29	5,228,900	30,500	15,700	64	59,600	. . .	1,200
				65	40,600	. . .	900
30	5,287,900	32,000	15,900				
31	4,927,800	14,000	14,800	Totals	$134,519,800	$761,200	$506,400
32	5,206,100	24,000	15,700				
33	4,933,300	19,000	15,100				
34	4,962,800	43,000	15,500				
35	4,883,800	6,000	15,400				
36	4,678,000	12,000	15,100				
37	4,426,300	32,500	14,700				
38	3,913,200	14,000	13,500				
39	4,114,700	23,000	14,700				
40	3,842,700	26,000	14,300				
41	3,287,500	13,000	12,800				
42	3,309,100	19,000	13,500				
43	2,783,700	36,000	12,000				
44	2,758,500	8,000	12,500				
45	2,679,700	22,000	12,900				
46	2,174,000	7,000	11,200				
47	1,861,300	15,000	10,200				
48	1,728,300	13,500	10,100				
49	1,466,800	20,000	9,200				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ALABAMA ARKANSAS, LOUISIANA OR MISSISSIPPI

(Group 6)

Expected Deaths by AM Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$80,500	. . .	$300	50	$1,040,900	$19,000	$10,200
16	328,000	$1,000	1,100	51	896,200	24,000	9,500
17	444,300	5,000	1,500	52	830,300	2,000	9,500
18	795,800	2,000	2,700	53	756,900	12,700	9,300
19	1,125,900	. . .	4,000	54	553,900	28,000	7,400
20	1,517,900	8,000	5,400	55	620,500	4,000	9,000
21	2,279,600	18,300	8,300	56	494,000	17,000	7,700
22	2,282,700	4,500	8,500	57	380,200	9,000	6,500
23	2,730,100	8,000	10,300	58	268,000	6,000	4,900
24	2,723,600	15,000	10,300	59	228,300	1,000	4,600
25	2,931,400	11,200	11,300	60	176,800	2,000	3,800
26	3,014,500	16,000	11,600	61	195,700	2,000	4,600
27	3,097,100	22,500	12,000	62	125,600	5,000	3,200
28	3,183,600	22,500	12,400	63	106,500	2,000	3,000
29	3,246,200	15,000	12,700	64	46,600	2,000	1,400
				65	35,100	3,000	1,100
30	3,278,200	20,000	12,900				
31	3,173,500	17,000	12,600	Totals	$84,179,500	$618,900	$450,700
32	3,213,200	8,000	12,900				
33	3,242,200	22,000	13,300				
34	3,102,700	27,500	13,000				
35	3,283,200	20,000	14,100				
36	3,189,500	15,500	14,100				
37	2,890,600	16,000	13,200				
38	2,424,200	18,000	11,500				
39	2,766,100	16,000	13,700				
40	2,481,800	34,900	12,900				
41	2,190,800	13,000	11,900				
42	2,169,000	29,500	12,500				
43	1,928,400	9,000	11,700				
44	1,858,800	13,000	12,000				
45	1,748,100	16,700	12,100				
46	1,360,900	16,100	10,000				
47	1,190,800	6,000	9,400				
48	1,133,600	5,000	9,600				
49	1,016,700	8,000	9,200				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ALABAMA ARKANSAS, LOUISIANA OR MISSISSIPPI

(Group 6)

Expected Deaths by AM Table

3d 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	. . . .	$200	50	$934,300	$5,500	$10,700
16	246,000	. . . .	900	51	828,500	17,300	10,200
17	371,800	. . . .	1,300	52	709,800	21,000	9,500
18	675,800	$2,000	2,500	53	678,200	6,000	9,800
19	913,400	3,000	3,400	54	493,900	3,000	7,800
20	1,243,900	9,500	4,700	55	554,500	16,000	9,500
21	1,890,100	9,000	7,300	56	460,000	1,000	8,600
22	1,941,100	6,500	7,600	57	351,000	4,000	7,100
23	2,303,600	9,500	9,100	58	259,000	2,000	5,700
24	2,313,300	23,000	9,200	59	243,500	3,000	5,800
25	2,494,500	7,000	10,000	60	186,700	4,000	4,800
26	2,606,500	18,000	10,500	61	188,700	8,000	5,300
27	2,647,800	13,000	10,800	62	94,100	. . . .	2,900
28	2,733,300	19,000	11,100	63	103,500	. . . .	3,400
29	2,866,400	8,000	11,700	64	49,600	1,000	1,800
				65	33,100	. . . .	1,300
30	2,783,600	9,000	11,400				
31	2,742,000	22,000	11,400	Totals	$72,686,500	$624,300	$435,400
32	2,716,600	6,500	11,500				
33	2,653,900	15,600	11,500				
34	2,637,900	1,000	11,700				
35	2,842,300	11,400	13,000				
36	2,883,700	13,000	13,600				
37	2,474,500	10,000	12,200				
38	2,151,300	26,500	11,100				
39	2,394,000	21,400	13,000				
40	2,117,600	21,000	12,100				
41	1,877,600	26,400	11,300				
42	1,809,500	6,500	11,600				
43	1,666,400	5,000	11,400				
44	1,617,400	97,600	11,800				
45	1,558,400	14,500	12,200				
46	1,226,700	49,000	10,300				
47	1,067,700	15,000	9,700				
48	1,026,000	21,000	10,000				
49	958,000	12,600	10,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ALABAMA ARKANSAS, LOUISIANA OR MISSISSIPPI

(Group 6)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$44,500	....	$200	50	$872,600	$21,500	$11,200
16	182,500	$1,000	700	51	676,100	....	9,400
17	303,300	1,000	1,100	52	660,500	12,000	10,000
18	358,300	3,000	2,100	53	606,400	9,900	10,000
19	775,900	....	3,000	54	479,300	6,000	8,600
20	1,016,200	3,000	4,000	55	572,400	43,300	11,200
21	1,624,100	11,000	6,500	56	445,400	12,000	9,400
22	1,667,500	10,000	6,800	57	361,900	7,500	8,400
23	1,994,400	7,000	8,100	58	264,100	5,000	6,600
24	2,055,500	6,500	8,500	59	247,500	2,000	6,800
25	2,247,100	13,000	9,300	60	165,200	2,000	4,900
26	2,340,300	10,000	9,700	61	176,200	3,000	5,700
27	2,352,800	10,000	9,700	62	85,100	10,000	3,000
28	2,360,200	4,000	9,800	63	72,500	2,000	2,800
29	2,519,000	9,000	10,500	64	37,600	....	1,600
				65	32,100	....	1,400
30	2,483,500	4,000	10,500				
31	2,409,600	10,000	10,300	Totals	$64,398,100	$433,800	$422,800
32	2,380,400	5,000	10,400				
33	2,280,400	8,300	10,200				
34	2,283,500	12,000	10,600				
35	2,507,800	16,500	12,000				
36	2,527,300	12,000	12,700				
37	2,202,700	10,000	11,600				
38	1,891,400	18,000	10,400				
39	2,131,800	6,300	12,400				
40	1,900,800	34,000	11,700				
41	1,719,700	7,000	11,300				
42	1,540,200	9,000	10,800				
43	1,564,200	9,000	11,700				
44	1,366,400	1,000	11,000				
45	1,473,400	13,000	12,800				
46	1,053,300	14,000	9,900				
47	984,400	4,000	9,900				
48	1,020,200	14,000	11,200				
49	880,100	2,000	10,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ALABAMA ARKANSAS, LOUISIANA OR MISSISSIPPI

(Group 6)

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$29,500	. . . .	$100	50	$827,800	$13,200	$12,300
16	134,500	$1,000	500	51	589,600	17,000	9,500
17	225,300	4,500	900	52	623,300	. . . .	11,000
18	409,300	. . . .	1,600	53	594,100	21,300	11,400
19	655,400	1,000	2,700	54	418,800	9,500	8,700
20	838,700	. . . .	3,500	55	486,900	6,000	11,100
21	1,308,300	3,000	5,500	56	426,600	. . . .	10,600
22	1,403,400	4,000	5,900	57	342,100	14,000	9,200
23	1,684,700	8,000	7,100	58	257,300	5,000	7,500
24	1,790,600	5,500	7,600	59	242,900	13,000	7,800
25	2,007,200	4,000	8,600	60	168,400	9,000	5,800
26	2,099,800	17,000	9,000	61	154,900	. . . .	5,800
27	2,066,500	5,500	8,900	62	79,100	. . . .	3,200
28	2,175,200	9,000	9,400	63	44,500	1,000	2,000
29	2,222,500	13,000	9,700	64	33,600	. . . .	1,600
				65	37,100	7,000	2,000
30	2,223,100	11,000	9,900				
31	2,154,400	11,000	9,800	Totals	$57,490,400	$478,100	$425,000
32	2,046,200	3,000	9,600				
33	2,087,000	25,300	10,000				
34	2,066,300	8,500	10,300				
35	2,274,100	35,500	11,900				
36	2,205,500	18,500	12,100				
37	2,002,200	15,500	11,600				
38	1,722,500	10,000	10,500				
39	1,925,400	6,000	12,500				
40	1,674,400	14,000	11,500				
41	1,639,600	23,900	12,100				
42	1,381,600	25,500	10,900				
43	1,433,900	9,000	12,200				
44	1,258,300	13,600	11,600				
45	1,324,800	8,000	13,100				
46	983,900	12,000	10,600				
47	907,000	10,000	10,600				
48	938,000	21,300	11,800				
49	864,300	5,000	11,900				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ALABAMA ARKANSAS, LOUISIANA OR MISSISSIPPI

(GROUP 6)

EXPECTED DEATHS BY AM TABLE

6TH AND SUBSEQUENT INSURANCE YEARS

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$17,500	...	$100	60	$9,430,800	$253,400	$251,600
21	104,000	...	400	61	8,790,400	275,400	255,200
22	247,300	$1,000	1,000	62	8,257,300	303,200	260,800
23	524,600	2,000	2,200	63	7,702,100	315,700	264,700
24	959,400	2,000	4,100	64	7,215,800	323,100	269,700
25	1,458,800	11,000	6,300	65	6,415,400	328,100	260,900
26	2,359,500	5,500	10,300	66	5,715,800	269,000	252,500
27	3,191,200	12,500	14,000	67	4,933,800	415,300	239,400
28	4,291,100	16,000	18,900	68	4,235,000	249,600	220,900
29	5,406,100	42,500	23,900	69	3,726,100	152,300	211,000
30	6,507,300	35,500	29,000	70	3,411,500	253,400	209,700
31	7,633,600	50,000	34,200	71	2,942,800	243,600	196,300
32	8,683,300	34,000	39,200	72	2,513,200	284,900	181,800
33	9,813,600	58,000	45,000	73	1,997,200	193,700	156,500
34	10,829,400	66,500	50,700	74	1,678,500	153,000	142,500
35	11,960,200	90,800	57,200	75	1,312,400	130,000	120,700
36	12,871,500	93,600	63,600	76	1,073,900	123,000	106,900
37	13,559,000	85,500	69,400	77	880,900	125,000	94,800
38	14,445,600	127,000	76,800	78	697,000	75,000	81,100
39	15,118,400	94,600	84,100	79	575,500	127,500	72,300
40	15,914,800	79,100	92,900	80	437,500	61,200	59,400
41	16,753,600	100,500	103,200	81	344,300	53,300	50,400
42	17,256,000	155,500	112,900	82	265,100	33,000	41,800
43	17,437,100	153,600	121,000	83	209,100	36,500	35,600
44	17,826,900	163,700	132,300	84	154,600	21,000	28,300
45	18,041,900	210,800	143,300	85	140,000	13,000	27,600
46	17,793,300	178,400	151,600	86	119,000	6,000	25,200
47	17,481,400	182,000	160,500	87	110,500	43,000	25,100
48	17,263,300	228,300	170,700	88	47,500	15,000	11,600
49	16,500,900	272,800	176,600	89	22,500	12,000	5,900
50	16,345,600	270,900	189,300	90	12,500	5,000	3,500
51	15,957,300	251,600	200,100	91	7,500	...	2,200
52	15,449,800	288,900	210,400	92	7,500	5,000	2,400
53	14,738,500	262,700	217,800	93	2,500	2,500	900
54	13,891,400	269,100	223,300				
55	13,219,000	300,800	230,900	Totals	$521,465,900	$10,265,200	$8,386,100
56	12,354,300	314,000	235,000				
57	11,556,000	369,000	239,100				
58	10,497,400	229,100	236,300				
59	9,770,400	255,700	239,300				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF IOWA, KANSAS MINNESOTA, NEBRASKA, NORTH DAKOTA OR SOUTH DAKOTA

(Group 7)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$276,800	....	$700	50	$1,882,000	$7,000	$12,800
16	928,300	....	2,300	51	1,469,200	7,000	10,700
17	1,838,300	$6,500	4,800	52	1,439,100	82,300	11,300
18	3,527,500	12,500	9,200	53	1,122,200	4,000	9,600
19	5,056,700	17,000	13,500	54	775,600	3,700	7,100
20	6,787,400	15,000	18,500	55	1,014,200	2,000	10,100
21	9,745,300	13,000	27,100	56	765,200	1,000	8,200
22	10,883,900	26,000	30,800	57	424,100	6,000	4,900
23	11,149,300	40,100	31,900	58	385,100	2,500	4,900
24	11,176,000	30,000	32,500	59	382,600	....	5,300
25	11,087,800	26,500	32,500	60	256,200	6,000	3,800
26	10,891,200	23,500	32,100	61	197,200	15,000	3,200
27	10,532,700	14,000	31,400	62	90,300	4,500	1,600
28	10,519,200	20,500	31,300	63	50,000	....	900
29	10,045,700	14,000	30,000	64	31,700	....	700
				65	42,500	....	1,000
30	10,250,400	20,500	30,900				
31	8,707,300	21,000	26,200	Totals	$242,048,500	$732,000	$850,600
32	8,597,100	21,000	26,000				
33	8,287,900	4,000	25,400				
34	8,235,200	29,000	25,600				
35	7,828,500	34,700	24,700				
36	7,398,000	13,000	23,900				
37	6,670,300	17,100	23,200				
38	6,594,700	9,000	22,700				
39	6,132,300	11,500	21,900				
40	6,026,600	14,000	22,400				
41	5,156,500	21,500	20,000				
42	4,587,600	7,000	18,700				
43	4,254,600	7,000	18,300				
44	3,993,100	40,500	18,200				
45	3,764,900	4,600	18,200				
46	3,290,100	16,000	16,900				
47	2,570,900	20,000	14,100				
48	2,527,800	3,000	14,800				
49	2,351,400	13,000	14,800				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF IOWA, KANSAS MINNESOTA, NEBRASKA, NORTH DAKOTA OR SOUTH DAKOTA

(Group 7)

Expected Deaths by AM Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$187,000	$2,500	$600	50	$1,525,900	$45,000	$15,000
16	581,500	2,000	1,900	51	1,025,000	18,000	10,800
17	1,112,900	3,000	3,800	52	1,083,800	3,000	12,400
18	2,099,100	5,500	7,200	53	763,200	7,000	9,400
19	3,017,400	20,700	10,600	54	594,100	23,000	7,900
20	3,908,800	10,000	14,000	55	628,100	1,000	9,100
21	5,326,700	7,000	19,500	56	647,100	2,000	10,100
22	6,011,700	17,000	22,400	57	408,900	3,000	6,900
23	6,121,500	35,000	23,000	58	291,700	....	5,400
24	6,450,200	10,000	24,500	59	328,400	7,000	6,600
25	6,519,800	11,000	25,000	60	213,900	2,000	4,600
26	6,572,200	19,000	25,400	61	118,700	4,000	2,800
27	6,507,300	20,500	25,300	62	90,100	2,000	2,300
28	6,633,000	7,000	25,900	63	59,500	1,000	1,700
29	6,499,300	18,500	25,500	64	43,700	2,500	1,300
				65	51,500	....	1,700
30	6,615,100	14,500	26,000				
31	5,823,000	21,500	23,100	Totals	$158,306,500	$583,900	$781,300
32	5,903,100	4,000	23,700				
33	5,708,800	30,000	23,400				
34	5,669,900	13,000	23,700				
35	5,333,500	5,000	22,900				
36	5,097,700	24,000	22,500				
37	4,732,300	4,000	21,600				
38	4,726,500	7,000	22,400				
39	4,517,700	17,000	22,300				
40	4,406,600	6,000	22,900				
41	3,898,700	22,500	21,200				
42	3,488,400	3,000	20,100				
43	3,224,400	32,700	19,600				
44	2,916,300	15,000	18,900				
45	2,796,700	6,500	19,300				
46	2,481,100	6,000	18,300				
47	2,005,200	5,000	15,800				
48	1,838,000	23,000	16,000				
49	1,651,500	15,000	15,000				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF IOWA, KANSAS MINNESOTA, NEBRASKA, NORTH DAKOTA OR SOUTH DAKOTA

(Group 7)

Expected Deaths by AM Table

3d Insurance Year							
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$137,500	....	$500	50	$1,410,300	$21,000	$16,100
16	433,400	....	1,500	51	1,014,700	4,000	12,500
17	865,600	$3,000	3,100	52	994,100	2,000	13,300
18	1,618,800	3,500	5,900	53	762,200	12,000	11,100
19	2,312,400	6,000	8,600	54	613,200	4,000	9,700
20	3,028,500	7,800	11,500	55	562,600	6,000	9,600
21	4,191,600	7,000	16,200	56	581,000	1,000	10,800
22	4,767,900	25,000	18,600	57	447,100	3,000	9,000
23	4,932,700	19,000	19,500	58	306,600	5,000	6,700
24	5,247,800	14,500	20,900	59	279,900	3,000	6,700
25	5,421,100	16,000	21,800	60	250,200	2,600	6,500
26	5,455,100	9,000	22,100	61	128,400	....	3,600
27	5,334,100	4,000	21,700	62	102,900	7,200	3,200
28	5,478,700	23,500	22,300	63	73,200	11,000	2,500
29	5,643,200	17,500	23,000	64	63,400	....	2,300
				65	61,500	1,000	2,400
30	5,582,500	10,000	22,900				
31	4,994,400	15,000	20,800	Totals	$136,443,200	$528,800	$753,900
32	5,187,800	15,500	22,000				
33	4,960,700	24,000	21,400				
34	4,793,000	9,000	21,200				
35	4,789,200	12,200	21,900				
36	4,637,600	14,000	21,900				
37	4,357,500	7,000	21,500				
38	4,360,400	15,500	22,500				
39	4,138,000	9,000	22,400				
40	4,126,400	9,500	23,500				
41	3,391,600	12,000	20,500				
42	3,135,200	6,500	20,100				
43	2,822,400	17,500	19,300				
44	2,689,200	5,000	19,700				
45	2,462,900	18,400	19,300				
46	2,419,200	24,500	20,300				
47	1,810,800	22,000	16,400				
48	1,612,700	7,500	15,700				
49	1,651,800	36,100	17,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF IOWA, KANSAS MINNESOTA, NEBRASKA, NORTH DAKOTA OR SOUTH DAKOTA

(Group 7)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$111,000	. . .	$400	50	$1,251,300	$14,500	$16,100
16	333,900	. . .	1,200	51	889,200	5,000	12,400
17	678,000	$4,000	2,500	52	933,500	7,700	14,100
18	1,307,600	4,000	5,000	53	672,700	5,000	11,100
19	1,816,200	27,000	7,100	54	533,300	5,000	9,600
20	2,409,000	6,500	9,500	55	546,400	3,500	10,700
21	3,411,100	9,400	13,700	56	604,500	2,000	12,800
22	3,760,300	9,000	15,300	57	431,100	7,000	10,000
23	4,007,000	15,000	16,400	58	280,300	5,500	7,100
24	4,367,000	19,000	17,900	59	215,800	15,400	5,900
25	4,597,600	12,000	18,900	60	247,000	2,000	7,300
26	4,650,300	26,000	19,200	61	140,400	2,000	4,500
27	4,680,000	5,000	19,400	62	94,400	2,000	3,300
28	4,666,500	12,300	19,300	63	78,300	. . .	3,000
29	4,886,700	13,500	20,400	64	71,400	. . .	3,000
				65	86,900	4,000	3,900
30	4,893,600	60,000	20,600				
31	4,381,000	7,000	18,800	Totals	$118,233,900	$674,800	$711,900
32	4,489,700	15,600	19,700				
33	4,370,500	16,500	19,700				
34	4,246,000	11,500	19,700				
35	4,232,800	4,000	20,300				
36	4,169,000	27,100	20,900				
37	3,734,300	10,500	19,600				
38	3,876,000	37,000	21,300				
39	3,747,900	9,000	21,800				
40	3,830,300	17,300	23,600				
41	3,031,600	26,000	19,900				
42	2,858,300	10,500	20,000				
43	2,544,200	5,000	19,100				
44	2,406,100	4,000	19,400				
45	2,125,600	20,500	18,400				
46	2,131,600	33,000	19,900				
47	1,571,100	11,000	15,900				
48	1,432,700	3,000	15,700				
49	1,402,900	102,000	16,600				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF IOWA, KANSAS MINNESOTA, NEBRASKA, NORTH DAKOTA OR SOUTH DAKOTA

(GROUP 7)

EXPECTED DEATHS BY AM TABLE

5TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$88,500	....	$300	50	$1,261,100	$1,000	$18,800
16	283,400	....	1,100	51	832,000	12,000	13,500
17	556,500	....	2,200	52	845,900	10,500	14,900
18	1,115,100		4,500	53	654,800	17,500	12,600
19	1,505,200	$2,000	6,100	54	518,500	7,000	10,800
20	1,957,500	4,000	8,100	55	543,700	16,500	12,400
21	2,806,300	21,300	11,700	56	539,900	2,500	13,300
22	3,152,400	15,000	13,300	57	353,000	3,000	9,500
23	3,402,000	8,000	14,400	58	262,400	2,000	7,300
24	3,772,100	16,000	16,100	59	183,900	7,000	5,900
25	4,018,100	7,000	17,200	60	226,500	7,000	7,900
26	4,040,900	18,000	17,300	61	103,900	5,000	3,900
27	4,187,500	14,500	18,000	62	89,400	10,000	3,700
28	4,115,600	13,000	17,800	63	81,300	4,000	3,600
29	4,436,200	112,000	19,400	64	76,400	....	3,700
				65	88,300	....	4,000
30	4,392,600	12,000	19,500				
31	3,941,400	12,000	17,900	Totals	$106,343,700	$686,500	$714,100
32	4,096,000	9,000	19,100				
33	3,981,500	13,300	19,200				
34	3,858,600	4,000	19,300				
35	3,961,800	22,000	20,700				
36	3,859,300	10,000	21,100				
37	3,518,900	22,000	20,300				
38	3,537,500	28,500	21,600				
39	3,524,600	17,500	22,800				
40	3,579,000	18,000	24,700				
41	2,748,200	13,000	20,300				
42	2,621,600	17,000	20,800				
43	2,421,000	10,500	20,600				
44	2,216,600	14,500	20,400				
45	1,987,800	8,400	19,700				
46	1,958,700	24,700	21,000				
47	1,518,900	18,500	17,700				
48	1,271,500	62,000	16,000				
49	1,249,900	13,500	17,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF IOWA, KANSAS MINNESOTA, NEBRASKA, NORTH DAKOTA OR SOUTH DAKOTA

(Group 7)

Expected Deaths by AM Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$78,000		$300	60	$20,185,900	$493,300	$538,600
21	298,900		1,200	61	18,717,300	450,200	543,400
22	679,100		2,800	62	17,339,700	431,600	547,600
23	1,518,200	$4,000	6,400	63	16,312,000	475,200	560,600
24	2,542,700	7,500	10,800	64	15,157,700	524,200	566,600
25	3,856,400	20,000	16,600	65	13,901,400	640,200	565,200
26	5,726,200	22,000	24,900	66	12,679,600	423,500	560,200
27	7,681,300	39,000	33,700	67	11,635,100	502,500	558,800
28	9,708,000	34,500	42,800	68	10,738,100	518,000	560,100
29	11,979,900	43,500	53,100	69	9,969,200	536,900	564,700
30	14,229,500	38,500	63,400	70	8,980,400	580,300	552,000
31	16,366,600	59,500	73,300	71	8,018,500	543,600	534,800
32	18,582,800	60,500	83,800	72	6,903,300	542,200	499,300
33	20,938,400	123,000	96,100	73	5,997,800	431,800	470,200
34	23,289,600	115,500	109,000	74	5,331,900	415,900	452,800
35	25,518,300	121,000	122,000	75	4,757,000	347,600	437,300
36	27,365,300	93,200	135,200	76	4,120,100	308,700	410,000
37	29,475,000	123,900	150,900	77	3,624,600	351,000	390,200
38	31,564,400	128,000	167,900	78	3,080,500	402,100	358,300
39	33,317,800	126,200	185,200	79	2,469,300	382,600	310,400
40	35,248,200	181,500	205,800	80	1,875,300	234,000	254,500
41	36,751,200	184,000	226,400	81	1,454,000	201,600	212,900
42	37,807,400	183,500	247,300	82	1,131,500	182,400	178,600
43	38,862,100	244,800	269,700	83	850,200	117,500	144,600
44	39,619,700	299,200	294,000	84	588,700	72,700	107,800
45	40,059,300	258,900	318,100	85	453,600	100,500	89,400
46	39,567,100	268,800	337,100	86	321,100	105,500	68,000
47	39,097,600	240,100	358,000	87	189,800	56,100	43,100
48	38,567,900	298,100	381,400	88	125,700	33,500	30,700
49	37,704,800	341,000	403,400	89	73,200	16,000	19,200
50	36,708,800	362,200	425,100	90	47,000	12,500	13,200
51	35,803,900	415,800	449,000	91	31,500	8,000	9,400
52	34,250,700	494,500	466,500	92	20,500		6,600
53	32,345,300	420,600	478,100	93	16,500	2,000	5,600
54	30,333,000	287,700	487,800	94	14,500	5,000	5,300
55	28,655,800	493,800	500,600	95	9,500	4,000	3,700
56	26,497,400	458,100	504,000	96	5,500	3,500	2,300
57	24,814,200	350,700	513,400	97	2,000	2,000	900
58	23,068,600	457,700	519,300				
59	21,858,800	468,200	535,300	Totals	$1,169,464,000	$18,327,200	$20,477,500

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF OKLAHOMA OR TEXAS

(Group 5)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$70,500	....	$200	50	$1,580,100	$20,000	$10,700
16	253,800	....	600	51	1,330,000	13,000	9,700
17	504,400	$1,000	1,300	52	1,240,400	9,200	9,800
18	1,271,800	1,000	3,300	53	1,049,100	8,000	8,900
19	1,962,600	7,000	5,200	54	877,200	5,000	8,100
20	2,720,800	7,000	7,400	55	697,600	6,000	6,900
21	4,410,000	11,500	12,300	56	522,800	5,000	5,600
22	4,830,200	13,000	13,700	57	400,000	23,000	4,700
23	5,135,700	13,000	14,700	58	385,200	12,500	4,900
24	5,439,100	23,500	15,800	59	242,400	6,500	3,300
25	5,665,000	21,000	16,600	60	292,300	2,000	4,400
26	5,729,700	20,500	16,900	61	55,000	....	900
27	5,731,100	25,000	17,100	62	65,000	....	1,100
28	5,787,100	27,000	17,200	63	74,000	....	1,400
29	5,480,100	20,000	16,400	64	38,000	....	800
				65	11,000	2,000	300
30	5,995,200	15,500	18,000				
31	5,453,900	14,000	16,400	Totals	$147,489,700	$618,200	$547,500
32	5,920,000	12,000	17,900				
33	6,105,700	15,000	18,700				
34	5,621,500	33,500	17,500				
35	5,473,700	17,000	17,300				
36	5,149,600	16,500	16,600				
37	4,994,600	9,000	16,000				
38	4,763,400	32,000	16,400				
39	4,559,900	16,500	16,300				
40	4,270,100	10,000	15,800				
41	3,866,200	9,000	15,000				
42	3,810,500	9,000	15,600				
43	3,177,300	5,000	13,700				
44	3,099,800	24,500	14,100				
45	3,046,600	38,000	14,700				
46	2,727,400	3,000	14,000				
47	2,246,800	9,500	12,300				
48	1,812,000	20,500	10,700				
49	1,543,500	11,000	9,700				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF OKLAHOMA OR TEXAS

(Group 8)

Expected Deaths by AM Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$45,500	$2,000	$200	50	$974,500	$2,000	$9,500
16	171,300	. . .	600	51	775,900	6,000	8,200
17	247,500	1,000	800	52	770,500	6,000	8,800
18	626,300	6,000	2,200	53	573,300	8,000	7,100
19	905,000	1,000	3,200	54	540,700	11,500	7,200
20	1,202,400	1,000	4,300	55	407,600	2,000	5,900
21	2,110,100	25,000	7,700	56	365,400	4,000	5,700
22	2,190,300	3,500	8,100	57	258,100	2,000	4,400
23	2,457,800	18,000	9,200	58	230,000	6,500	4,300
24	2,468,800	13,000	9,400	59	199,900	. . .	3,800
25	2,760,500	10,000	10,600	60	217,800	. . .	4,700
26	2,867,500	8,000	11,100	61	62,000	. . .	1,500
27	2,883,300	16,000	11,200	62	62,500	2,500	1,600
28	2,997,100	13,500	11,700	63	59,000	. . .	1,600
29	2,368,500	18,000	11,200	64	41,000	. . .	1,200
				65	6,000	1,500	200
30	3,243,200	23,500	12,700				
31	3,091,000	1,000	12,300	Totals	$79,401,400	$578,300	$416,400
32	3,428,500	10,000	13,800				
33	3,444,600	25,500	14,100				
34	3,146,800	7,000	13,200				
35	3,072,300	11,000	13,200				
36	2,655,500	9,000	11,700				
37	2,880,400	22,000	13,100				
38	2,743,300	28,500	13,000				
39	2,649,400	24,500	13,100				
40	2,420,500	6,500	12,600				
41	2,178,000	9,000	11,900				
42	2,198,400	19,500	12,600				
43	1,782,600	36,600	10,900				
44	1,703,300	8,000	11,000				
45	1,683,700	13,000	11,600				
46	1,525,900	71,200	11,200				
47	1,290,200	8,000	10,200				
48	1,002,300	20,500	8,500				
49	924,600	7,000	8,500				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF OKLAHOMA OR TEXAS

(GROUP 8)

EXPECTED DEATHS BY AM TABLE

3D INSURANCE YEAR

AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
15	$25,500	....	$100	50	$875,200	$10,500	$10,000
16	147,300	....	500	51	679,400	1,000	8,400
17	170,500	....	600	52	684,800	12,000	9,200
18	448,300	$3,000	1,600	53	463,600	1,000	6,700
19	665,600	1,000	2,500	54	382,800	1,000	6,000
20	882,400	2,000	3,400	55	368,100	2,000	6,300
21	1,614,200	4,000	6,200	56	262,400	15,000	4,900
22	1,631,100	14,000	6,400	57	259,700	19,000	5,300
23	1,862,300	10,500	7,400	58	213,500	7,500	4,700
24	1,958,200	2,000	7,800	59	144,500	....	3,500
25	2,078,000	5,500	8,400	60	190,000	2,000	4,900
26	2,266,500	10,000	9,200	61	54,000	2,500	1,500
27	2,227,500	3,000	9,100	62	70,000	1,000	2,100
28	2,407,900	10,000	9,800	63	58,000	....	1,900
29	2,254,400	6,000	9,200	64	45,000	....	1,600
				65	4,500	....	200
30	2,673,000	16,300	11,000				
31	2,433,700	32,000	10,100	Totals	$63,228,300	$434,300	$370,300
32	2,793,800	6,000	11,800				
33	2,855,000	26,000	12,300				
34	2,446,300	24,000	10,800				
35	2,373,800	29,000	10,800				
36	2,172,800	....	10,300				
37	2,173,400	3,000	10,700				
38	2,198,500	....	11,300				
39	2,040,900	11,000	11,100				
40	2,013,200	12,000	11,500				
41	1,784,900	17,000	10,800				
42	1,828,300	7,000	11,700				
43	1,408,100	10,000	9,600				
44	1,417,600	20,000	10,400				
45	1,336,200	22,500	10,500				
46	1,216,000	19,000	10,200				
47	1,048,900	13,000	9,500				
48	853,500	12,000	8,300				
49	785,200	....	8,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF OKLAHOMA OR TEXAS

(Group 8)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$21,500	. . .	$100	50	$747,100	$3,000	$9,600
16	106,300	. . .	400	51	566,800	3,500	7,900
17	108,500	. . .	400	52	533,800	1,000	8,100
18	327,300	$4,000	1,200	53	389,800	4,000	6,400
19	482,600	. . .	1,900	54	320,300	3,000	5,800
20	700,900	6,000	2,800	55	308,500	7,000	6,000
21	1,295,600	6,000	5,200	56	202,000	6,000	4,300
22	1,264,100	8,000	5,100	57	222,200	1,000	5,100
23	1,423,800	2,000	5,800	58	174,000	. . .	4,400
24	1,595,700	15,000	6,600	59	104,400	. . .	2,900
25	1,721,300	9,000	7,100	60	177,500	7,000	5,300
26	1,781,100	7,000	7,400	61	46,500	5,000	1,500
27	1,789,700	19,000	7,400	62	60,000	. . .	2,100
28	1,859,200	9,000	7,700	63	62,000	2,000	2,400
29	1,880,200	16,000	7,800	64	42,000	. . .	1,700
				65	5,500	. . .	200
30	2,281,200	17,000	9,600				
31	1,958,300	21,000	8,400	Totals	**$51,851,100**	**$337,000**	**$329,600**
32	2,285,100	10,000	10,000				
33	2,372,300	10,000	10,700				
34	1,997,900	7,000	9,300				
35	2,028,900	15,500	9,700				
36	1,881,500	7,000	9,400				
37	1,831,600	15,000	9,600				
38	1,868,500	9,000	10,300				
39	1,703,100	11,000	9,900				
40	1,734,000	23,500	10,700				
41	1,455,400	5,500	9,600				
42	1,478,800	1,000	10,400				
43	1,125,500	3,000	8,400				
44	1,166,100	6,500	9,400				
45	1,080,200	4,000	9,400				
46	974,700	7,000	9,100				
47	910,400	5,000	9,200				
48	669,500	7,500	7,300				
49	727,900	8,000	8,600				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF OKLAHOMA OR TEXAS

(GROUP 8)

EXPECTED DEATHS BY AM TABLE

5TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$18,500	. . .	$100	50	$621,800	$10,000	$9,200
16	64,300	. . .	200	51	490,400	6,000	7,900
17	86,500	. . .	300	52	492,300	28,000	8,700
18	251,300	$1,000	1,000	53	332,300	6,000	6,400
19	356,500	. . .	1,500	54	273,000	. . .	5,700
20	552,400	1,000	2,300	55	278,000	19,000	6,300
21	1,041,600	3,500	4,400	56	187,500	6,000	4,600
22	1,021,600	. . .	4,300	57	210,400	20,000	5,700
23	1,161,800	. . .	4,900	58	158,000	11,000	4,600
24	1,304,700	11,500	5,500	59	98,900	2,000	3,100
25	1,382,000	5,000	5,900	60	168,500	2,000	5,800
26	1,533,700	17,500	6,600	61	44,000	. . .	1,700
27	1,479,000	5,000	6,300	62	55,000	7,000	2,300
28	1,539,200	5,500	6,000	63	58,000	3,000	2,600
29	1,556,200	2,000	6,800	64	45,000	. . .	2,200
				65	3,500	1,500	200
30	1,967,400	10,000	8,800				
31	1,540,600	35,000	7,000	Totals	$43,884,400	$417,300	$314,600
32	2,000,100	10,000	9,400				
33	2,017,400	9,000	9,700				
34	1,752,000	11,000	8,800				
35	1,673,700	6,500	8,700				
36	1,657,500	8,000	9,100				
37	1,605,400	12,000	9,300				
38	1,584,500	4,500	9,700				
39	1,462,500	9,000	9,500				
40	1,442,900	12,500	9,900				
41	1,236,300	10,500	9,100				
42	1,248,500	5,000	9,900				
43	948,000	15,000	8,100				
44	1,004,300	12,000	9,200				
45	915,000	18,300	9,100				
46	880,800	4,000	9,400				
47	807,100	41,000	9,400				
48	639,000	2,000	8,100				
49	635,500	8,500	8,700				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN
RESIDENT AT DATE OF INSURANCE IN THE STATE OF OKLAHOMA OR TEXAS

(Group 8)

Expected Deaths by AM Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$811,500	$1,000	....	60	$5,387,200	$139,500	$143,700
21	63,800	....	$200	61	4,914,600	146,000	142,700
22	117,300	....	500	62	4,437,900	168,600	140,200
23	280,300	3,000	1,200	63	3,948,600	180,800	135,700
24	506,800	2,000	2,200	64	3,619,500	123,500	135,300
25	834,400	1,000	3,600	65	3,354,600	137,600	136,400
26	1,502,200	5,000	6,500	66	2,838,500	173,500	125,400
27	1,945,900	4,500	8,500	67	2,483,300	161,600	119,300
28	2,455,300	5,000	10,800	68	2,217,000	140,500	115,600
29	3,153,200	23,500	14,000	69	1,935,900	82,400	109,600
30	3,720,200	13,500	16,600	70	1,729,600	111,500	106,300
31	4,384,600	17,000	19,600	71	1,498,900	135,000	100,000
32	4,988,100	25,500	22,500	72	1,239,900	106,500	89,700
33	5,675,700	16,500	26,000	73	1,041,400	79,500	81,600
34	6,186,400	32,000	29,000	74	863,400	67,500	73,300
35	7,108,000	47,000	34,000	75	701,500	94,000	64,500
36	7,568,800	39,300	37,400	76	570,600	83,500	56,800
37	8,320,600	35,500	42,600	77	438,100	38,500	47,200
38	8,977,000	42,500	47,800	78	362,600	57,000	42,200
39	9,425,900	71,100	52,400	79	250,600	14,000	31,500
40	9,771,500	50,400	57,100	80	198,100	38,000	26,000
41	10,028,900	48,500	61,800	81	143,100	27,600	20,900
42	10,340,900	75,000	67,600	82	98,000	15,000	15,500
43	10,359,000	69,500	71,900	83	81,000	16,500	13,800
44	10,394,700	71,000	77,100	84	42,500	13,000	7,800
45	10,230,900	54,500	81,200	85	29,500	2,000	5,800
46	10,122,100	74,000	86,300	86	22,500	2,000	4,700
47	9,967,600	67,900	91,500	87	20,500	2,500	4,700
48	9,882,900	71,500	97,700	88	18,000	10,000	4,400
49	9,570,900	97,700	102,400	89	8,000	....	2,100
50	9,457,500	117,700	109,500	90	8,000	1,000	2,200
51	9,386,800	140,900	117,700	91	7,000	6,000	2,100
52	9,185,600	133,900	125,100	92	1,000	....	300
53	8,754,700	120,500	129,400				
54	8,203,600	114,500	131,900	Totals	$300,781,100	$4,758,100	$4,579,100
55	7,682,700	110,000	134,200				
56	7,165,900	148,900	136,300				
57	6,618,700	130,000	137,000				
58	6,145,700	155,100	138,400				
59	5,773,300	162,100	141,400				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ARIZONA, COLORADO IDAHO, MONTANA, NEVADA, NEW MEXICO, UTAH OR WYOMING

(Group 0)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$39,000	....	$100	50	$494,400	$5,000	$3,400
16	146,300	....	400	51	482,100	1,000	3,500
17	360,500	....	900	52	519,600	11,000	4,300
18	619,800	$2,000	1,600	53	298,500	6,000	2,500
19	862,500	....	2,300	54	317,100	....	2,900
20	1,267,200	2,000	3,500	55	216,500	....	2,200
21	1,707,500	8,000	4,700	56	134,500	....	1,400
22	1,891,200	2,000	5,300	57	163,500	....	1,900
23	2,192,300	19,000	6,300	58	92,000	....	1,300
24	2,256,600	6,000	6,600	59	89,800	2,000	1,300
25	2,401,200	4,000	7,000	60	59,900	....	900
26	2,571,500	8,000	7,600	61	24,400	....	400
27	2,508,800	3,000	7,500	62	30,000	1,000	500
28	2,465,400	6,000	7,300	63	35,000	1,000	700
29	2,425,900	6,000	7,300	64	20,500	....	400
				65	10,000	....	200
30	2,677,200	16,500	8,100				
31	2,525,000	6,000	7,600	Totals	$61,183,000	$241,700	$221,500
32	2,455,200	2,000	7,400				
33	2,294,300	3,200	7,000				
34	2,315,700	5,000	7,200				
35	2,492,100	7,500	7,900				
36	2,176,100	3,000	7,000				
37	1,998,700	9,000	6,700				
38	2,037,800	12,000	7,000				
39	1,909,900	2,000	6,800				
40	1,753,100	12,500	6,500				
41	1,563,500	12,000	6,100				
42	1,573,900	2,000	6,400				
43	1,158,900	3,000	5,000				
44	1,182,500	1,500	5,400				
45	1,192,800	9,000	5,700				
46	950,700	1,000	4,900				
47	838,500	23,500	4,600				
48	792,900	10,000	4,700				
49	590,700	8,000	3,700				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ARIZONA, COLORADO IDAHO, MONTANA, NEVADA, NEW MEXICO, UTAH OR WYOMING

(Group 9)

Expected Deaths by AM Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$26,000	. . . .	$100	50	$369,400	. . . .	$3,600
16	99,300	. . . .	300	51	396,100	$1,000	4,200
17	226,500	. . . .	800	52	413,900	. . . .	4,700
18	343,800	$3,500	1,200	53	298,600	10,000	3,700
19	476,500	. . . .	1,700	54	221,100	2,000	2,900
20	703,500	1,000	2,500	55	186,800	1,000	2,800
21	962,500	9,000	3,500	56	120,700	2,000	1,900
22	1,023,100	2,000	3,800	57	113,400	7,000	2,000
23	1,303,500	8,000	4,900	58	85,000	1,000	1,600
24	1,215,600	. . . .	4,600	59	96,000	1,000	1,900
25	1,437,300	2,000	5,500	60	54,500	. . . .	1,200
26	1,545,000	15,600	5,900	61	21,400	. . . .	100
27	1,585,900	3,500	6,200	62	29,000	. . . .	800
28	1,717,300	8,000	6,700	63	37,500	. . . .	1,100
29	1,545,500	4,000	6,100	64	22,500	. . . .	700
				65	10,000	. . . .	400
30	1,722,300	5,000	6,800				
31	1,604,800	5,000	6,400	Totals	$41,249,500	$224,900	$211,800
32	1,762,500	1,000	7,100				
33	1,567,000	13,000	6,400				
34	1,682,800	24,000	7,000				
35	1,748,300	4,500	7,500				
36	1,578,600	3,000	7,000				
37	1,459,800	15,000	6,700				
38	1,378,900	1,500	6,500				
39	1,418,500	7,500	7,000				
40	1,273,400	13,300	6,600				
41	1,227,300	6,000	6,700				
42	1,191,200	5,000	6,800				
43	932,100	6,000	5,700				
44	828,600	12,000	5,400				
45	869,800	3,500	6,000				
46	702,200	13,000	5,200				
47	608,000	. . . .	4,800				
48	593,700	2,000	5,000				
49	412,500	3,000	3,800				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ARIZONA, COLORADO IDAHO, MONTANA, NEVADA, NEW MEXICO, UTAH OR WYOMING

(Group 9)

Expected Deaths by AM Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$23,000	. . .	$100	50	$314,300	$1,000	$3,600
16	80,500	. . .	300	51	374,500	5,500	4,600
17	201,000	$1,000	700	52	322,900	1,000	4,300
18	277,800	. . .	1,000	53	310,100	10,000	4,500
19	376,500	. . .	1,400	54	210,100	. . .	3,300
20	564,500	1,000	2,100	55	212,000	. . .	3,600
21	833,000	1,000	3,200	56	147,500	. . .	2,500
22	839,600	5,000	3,300	57	113,600	1,000	2,300
23	1,103,000	12,500	4,400	58	129,500	1,000	2,800
24	1,031,500	3,000	4,100	59	114,300	8,500	2,700
25	1,235,400	12,000	5,000	60	50,500	2,000	1,300
26	1,291,800	. . .	5,200	61	20,400	. . .	600
27	1,340,400	3,000	5,400	62	31,700	. . .	1,000
28	1,466,700	6,000	6,000	63	44,900	. . .	1,500
29	1,393,500	6,000	5,700	64	22,500	. . .	800
				65	10,000	. . .	400
30	1,517,700	15,000	6,200				
31	1,480,700	1,000	6,200	Totals	$36,947,800	$206,000	$212,500
32	1,588,800	5,500	6,700				
33	1,439,100	1,000	6,200				
34	1,481,500	6,500	6,600				
35	1,634,800	2,000	7,500				
36	1,446,400	11,000	6,800				
37	1,297,600	2,000	6,400				
38	1,295,000	3,000	6,700				
39	1,351,600	14,000	7,300				
40	1,152,100	11,000	6,600				
41	1,111,600	1,000	6,700				
42	1,148,000	18,000	7,400				
43	922,600	3,000	6,300				
44	732,200	. . .	5,300				
45	759,200	3,000	6,000				
46	633,600	10,000	5,300				
47	548,600	5,000	5,000				
48	535,400	. . .	5,200				
49	384,300	13,500	4,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ARIZONA, COLORADO IDAHO, MONTANA, NEVADA, NEW MEXICO, UTAH OR WYOMING

(Group 9)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$18,000	. . .	$100	50	$294,000	$13,000	$3,800
16	62,000	. . .	200	51	340,600	. . .	4,800
17	142,500	. . .	500	52	291,200	13,000	4,400
18	229,800	. . .	900	53	281,100	1,000	4,600
19	326,500	. . .	1,300	54	246,100	. . .	4,400
20	473,000	$2,000	1,900	55	190,500	3,500	3,700
21	709,700	2,500	2,800	56	131,700	. . .	2,800
22	706,500	. . .	2,900	57	111,600	2,000	2,600
23	939,000	5,600	3,800	58	124,500	27,000	3,100
24	894,500	. . .	3,700	59	107,800	2,500	2,900
25	1,034,400	3,500	4,300	60	45,500	. . .	1,300
26	1,169,900	3,000	4,800	61	23,400	. . .	800
27	1,172,400	1,000	4,800	62	24,700	. . .	900
28	1,247,200	5,000	5,200	63	44,300	. . .	1,700
29	1,214,100	4,500	5,100	64	20,500	. . .	900
				65	10,000	. . .	500
30	1,391,100	15,900	5,900				
31	1,355,600	. . .	5,800	Totals	$33,188,500	$236,500	$207,800
32	1,418,800	16,000	6,200				
33	1,342,200	2,000	6,000				
34	1,371,700	30,500	6,400				
35	1,545,200	7,000	7,400				
36	1,347,500	2,000	6,700				
37	1,193,600	16,000	6,300				
38	1,173,400	10,500	6,400				
39	1,234,700	2,000	7,200				
40	1,012,000	6,000	6,200				
41	1,045,800	3,000	6,900				
42	1,002,800	7,500	7,000				
43	890,200	4,500	6,700				
44	629,200	14,000	5,100				
45	651,700	1,000	5,600				
46	549,000	3,000	5,100				
47	531,700	. . .	5,400				
48	488,400	6,500	5,400				
49	386,300	. . .	4,600				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ARIZONA, COLORADO IDAHO, MONTANA, NEVADA, NEW MEXICO, UTAH OR WYOMING

(Group 9)

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$14,500	. . .	$100	50	$292,000	$2,000	$4,300
16	54,000	. . .	200	51	312,300	1,000	5,100
17	117,000	. . .	400	52	237,800	8,000	4,200
18	183,300	. . .	700	53	267,100	. . .	5,100
19	269,000	. . .	1,100	54	233,900	5,000	4,900
20	402,000	$6,500	1,700	55	189,500	3,000	4,300
21	606,700	3,000	2,500	56	127,700	. . .	3,100
22	594,000	5,500	2,500	57	105,600	8,500	2,800
23	828,600	10,000	3,500	58	99,000	5,000	2,900
24	742,700	2,000	3,200	59	127,300	1,000	4,100
25	884,000	5,000	3,800	60	45,500	. . .	1,600
26	1,033,500	10,500	4,400	61	19,000	. . .	700
27	1,097,400	1,000	4,700	62	24,300	. . .	1,000
28	1,165,200	1,500	5,100	63	44,900	. . .	2,000
29	1,127,600	9,000	4,900	64	20,500	. . .	1,000
				65	7,000	. . .	400
30	1,260,600	9,000	5,600				
31	1,236,700	15,000	5,600	Totals	$30,193,400	$258,300	$211,500
32	1,314,200	5,000	6,100				
33	1,231,000	1,000	6,000				
34	1,201,200	3,000	6,000				
35	1,463,100	38,500	7,700				
36	1,313,600	18,000	7,200				
37	1,098,700	5,300	6,300				
38	1,054,900	14,000	6,400				
39	1,125,000	10,500	7,300				
40	918,800	4,500	6,400				
41	910,300	6,000	6,700				
42	901,800	3,000	7,200				
43	814,700	4,000	6,900				
44	609,700	13,000	5,600				
45	693,900	16,000	6,900				
46	520,000	1,000	5,600				
47	490,200	1,000	5,700				
48	390,400	3,000	4,900				
49	371,800	. . .	5,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN THE STATE OF ARIZONA, COLORADO IDAHO, MONTANA, NEVADA, NEW MEXICO, UTAH OR WYOMING

(GROUP 9)

EXPECTED DEATHS BY AM TABLE

6TH AND SUBSEQUENT INSURANCE YEARS

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$6,500			60	$5,190,500	$146,400	$138,500
21	43,500		$200	61	4,737,300	155,600	137,500
22	137,000	$2,000	500	62	4,483,400	105,900	141,600
23	254,300	12,000	1,100	63	4,141,100	120,500	142,300
24	395,300	1,000	1,700	64	3,847,500	142,800	143,800
25	659,300	2,000	2,800	65	3,504,300	77,800	142,500
26	1,060,000	4,000	4,600	66	3,314,700	174,000	146,400
27	1,417,000	13,000	6,200	67	2,939,100	144,500	141,200
28	1,985,300	9,500	8,800	68	2,639,600	123,900	137,700
29	2,376,400	14,500	10,500	69	2,327,300	82,500	131,800
30	2,933,000	15,000	13,100	70	2,079,700	67,100	127,800
31	3,663,500	25,200	16,400	71	1,867,500	84,900	124,600
32	4,380,600	14,300	19,700	72	1,616,900	76,000	117,000
33	5,145,000	24,500	23,600	73	1,404,000	128,500	110,100
34	5,911,100	36,600	27,700	74	1,189,800	78,200	101,000
35	6,735,500	71,200	32,200	75	944,600	73,000	86,900
36	7,445,800	64,300	36,800	76	764,200	64,800	76,000
37	8,159,500	55,000	41,700	77	579,400	35,000	62,400
38	8,870,600	28,000	47,200	78	492,900	56,000	57,300
39	9,389,100	78,400	52,200	79	361,900	39,000	45,500
40	10,214,200	50,500	59,600	80	236,500	25,000	32,100
41	10,864,800	84,500	66,900	81	155,500	15,000	22,800
42	11,176,000	73,800	73,100	82	117,500	21,000	18,500
43	11,665,300	32,700	80,900	83	86,500	18,000	14,700
44	11,894,100	92,000	88,300	84	29,500	6,000	5,400
45	11,747,600	170,500	93,300	85	18,500	2,000	3,600
46	11,360,300	124,500	96,800	86	15,000	3,000	3,200
47	11,232,000	72,600	103,100	87	7,000	....	1,600
48	10,902,700	130,100	107,800	88	7,000	3,000	1,700
49	10,440,400	161,500	111,700	89	4,000	....	1,100
50	10,101,500	61,800	117,000	90	2,000	1,000	600
51	9,611,600	98,000	120,500	91	1,000	....	300
52	9,124,600	97,100	124,300				
53	8,582,500	109,300	126,900	Totals	$309,935,400	$4,785,500	$4,940,800
54	8,119,700	129,400	130,600				
55	7,582,200	166,700	132,500				
56	7,005,200	150,000	133,300				
57	6,495,500	165,500	134,400				
58	6,149,800	161,600	138,400				
59	5,591,400	112,200	136,900				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN ALASKA, THE STATE OF CALIFORNIA, OREGON OR WASHINGTON

(Group 10)

Expected Deaths by AM Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$58,500	. . .	$100	50	$1,225,900	$16,000	$8,300
16	186,600	. . .	500	51	925,500	5,300	6,800
17	376,100	$2,000	1,000	52	771,800	1,000	6,100
18	709,900	7,000	1,800	53	601,500	. . .	5,100
19	1,028,500	. . .	2,700	54	579,200	. . .	5,300
20	1,485,800	2,000	4,100	55	415,300	26,000	4,100
21	2,147,100	1,000	6,000	56	269,200	3,000	2,900
22	2,488,400	10,000	7,000	57	266,600	3,000	3,100
23	2,976,800	10,000	8,500	58	200,500	5,000	2,600
24	3,264,600	6,600	9,500	59	154,200	. . .	2,100
25	3,327,800	14,500	9,800	60	78,200	. . .	1,200
26	3,532,300	6,500	10,400	61	142,900	2,000	2,300
27	3,721,900	4,500	11,100	62	40,500	. . .	700
28	4,169,400	18,500	12,400	63	59,900	. . .	1,200
29	3,833,300	27,500	11,500	64	26,000	. . .	500
30	3,844,000	7,000	11,600	65	14,700	. . .	300
31	3,929,700	12,300	11,800	Totals	$98,214,200	$342,500	$366,700
32	4,154,100	9,500	12,500				
33	4,062,200	8,000	12,400				
34	4,021,300	21,800	12,500				
35	3,853,000	14,000	12,200				
36	3,622,500	8,000	11,700				
37	3,388,300	21,000	11,300				
38	3,465,100	12,000	11,900				
39	3,330,500	4,000	11,900				
40	3,254,300	4,000	12,100				
41	2,975,600	10,000	11,500				
42	2,585,000	9,000	10,600				
43	2,331,500	12,000	10,000				
44	2,288,100	4,000	10,400				
45	2,200,900	4,000	10,600				
46	1,982,400	. . .	10,200				
47	1,479,500	3,500	8,100				
48	1,294,000	3,000	7,600				
49	1,073,300	4,000	6,800				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN ALASKA, THE STATE OF CALIFORNIA, OREGON OR WASHINGTON

(Group 10)

Expected Deaths by AM Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$35,000	....	$100	50	$956,800	$15,000	$9,400
16	133,300	$1,500	500	51	799,400	13,500	8,400
17	274,700	....	900	52	578,300	2,000	6,600
18	485,300	1,000	1,700	53	488,700	1,000	6,000
19	690,700	7,000	2,200	54	491,900	2,500	6,600
20	997,400	1,000	3,600	55	306,100	....	4,400
21	1,348,500	5,000	4,900	56	212,800	....	3,300
22	1,470,800	9,500	5,500	57	177,700	10,000	3,000
23	1,801,200	12,000	6,800	58	195,500	3,000	3,600
24	1,958,200	10,000	7,400	59	137,000	8,700	2,800
25	2,161,300	3,000	8,300	60	88,700	1,000	1,900
26	2,368,400	8,000	9,100	61	149,500	1,000	3,500
27	2,381,200	6,500	9,200	62	24,000	3,000	600
28	2,910,900	13,000	11,400	63	70,900	....	2,000
29	2,728,600	7,500	10,700	64	16,000	....	500
				65	18,200	....	600
30	2,590,400	9,500	10,200				
31	2,839,700	....	11,300	Totals	$70,075,600	$354,700	$369,000
32	2,918,700	4,000	11,700				
33	3,007,300	19,500	12,800				
34	2,985,700	5,000	12,500				
35	2,724,600	9,000	11,700				
36	2,670,800	9,500	11,800				
37	2,500,400	5,000	11,400				
38	2,561,300	18,000	12,200				
39	2,817,400	13,000	13,900				
40	2,312,300	4,000	12,000				
41	2,169,300	12,000	11,800				
42	1,944,800	9,000	11,200				
43	1,768,900	16,000	10,800				
44	1,750,100	11,000	11,300				
45	1,648,500	11,000	11,400				
46	1,448,200	10,000	10,700				
47	1,196,900	18,000	9,400				
48	1,037,400	11,500	8,800				
49	785,900	14,000	7,100				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN ALASKA, THE STATE OF CALIFORNIA, OREGON OR WASHINGTON

(Group 10)

Expected Deaths by AM Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$28,000		$100	50	$900,400	$5,000	$10,300
16	95,300		300	51	745,100	12,000	9,200
17	197,200	$1,000	700	52	533,800	2,000	7,100
18	418,800	2,000	1,500	53	430,500	6,000	6,300
19	492,800		1,800	54	395,900	9,000	6,200
20	826,900	6,000	3,200	55	311,900	15,000	5,300
21	1,153,400	3,500	4,500	56	224,900	2,000	4,200
22	1,248,300	11,000	4,900	57	190,900	3,000	3,900
23	1,433,000		5,700	58	186,500	1,000	4,100
24	1,588,200	6,000	6,300	59	137,300	2,000	3,300
25	1,905,700	3,000	7,700	60	126,400		3,300
26	2,108,900	1,000	8,500	61	54,200	3,000	1,500
27	2,112,700	16,000	8,600	62	29,000	2,000	900
28	2,487,900	2,500	10,100	63	70,400		2,300
29	2,338,600	10,000	9,500	64	16,200	3,000	600
				65	22,700		900
30	2,283,500	6,500	9,400				
31	2,530,600	1,000	10,500	Totals	$62,402,500	$296,000	$365,300
32	2,614,300	1,000	11,100				
33	2,679,900	4,000	11,600				
34	2,644,200	4,000	11,700				
35	2,445,200	4,500	11,200				
36	2,478,200	12,500	11,700				
37	2,342,900	2,500	11,500				
38	2,427,600	6,000	12,500				
39	2,451,600	11,000	13,300				
40	2,163,200	24,500	12,200				
41	2,017,600	19,000	12,200				
42	1,816,700	8,000	11,600				
43	1,617,000	8,000	11,100				
44	1,443,500	6,000	10,600				
45	1,461,000	21,000	11,400				
46	1,340,700	9,500	11,300				
47	1,109,400	11,000	10,000				
48	920,200	1,000	9,000				
49	803,400	8,000	8,500				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN ALASKA, THE STATE OF CALIFORNIA, OREGON OR WASHINGTON

(Group 10)

Expected Deaths by AM Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$17,000	...	$100
16	76,800	...	300
17	151,200	...	600
18	348,300	$1,000	1,300
19	400,300	2,000	1,500
20	636,400	2,500	2,500
21	954,800	6,000	3,800
22	1,097,000		4,500
23	1,243,300	2,000	5,100
24	1,389,200	6,000	5,700
25	1,646,500	3,000	6,800
26	1,834,300	1,000	7,600
27	1,913,000	...	7,900
28	2,193,100	5,000	9,100
29	2,036,300	16,500	8,700
30	2,006,900	2,000	8,500
31	2,289,500	26,000	9,800
32	2,203,900	4,000	9,600
33	2,323,400	22,000	10,500
34	2,421,300	27,000	11,200
35	2,255,000	15,500	10,800
36	2,256,700	4,000	11,300
37	2,183,200	10,000	11,400
38	2,207,900	4,000	12,100
39	2,061,200	10,000	12,000
40	1,954,500	5,000	12,100
41	1,851,800	24,300	12,200
42	1,714,700	8,000	12,000
43	1,410,500	21,000	10,600
44	1,242,300	4,000	10,000
45	1,230,500	56,000	10,700
46	1,113,900	6,000	10,400
47	941,200	...	9,500
48	716,700	2,000	7,800
49	780,800	15,700	9,200
50	$846,000	$1,000	$10,900
51	725,600	5,000	10,100
52	447,100	5,500	6,800
53	395,400	1,000	6,500
54	433,400	...	7,800
55	273,900	2,000	5,300
56	206,000	1,000	4,400
57	201,900	27,200	4,700
58	189,700	2,000	4,800
59	143,300	1,000	3,900
60	132,400	5,000	3,900
61	50,200	1,000	1,600
62	35,500		1,300
63	70,400	2,000	2,700
64	7,200	...	300
65	30,700	7,500	1,400
Totals	$55,342,100	$372,700	$353,600

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN ALASKA, THE STATE OF CALIFORNIA, OREGON OR WASHINGTON

(Group 10)

Expected Deaths by AM Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$18,000	. . . .	$100	50	$775,700	$2,000	$11,600
16	53,800	. . . .	200	51	625,300	7,000	10,100
17	108,700	. . . .	400	52	439,600	6,000	7,700
18	283,800	$1,500	1,100	53	341,900	1,000	6,600
19	340,800	. . . .	1,400	54	450,400	2,000	9,400
20	501,400	1,000	2,100	55	254,900	12,000	5,800
21	800,300	. . . .	3,400	56	211,000	. . . .	5,200
22	930,600	2,000	3,900	57	190,700	2,000	6,100
23	1,107,500	6,000	4,700	58	184,700	1,000	5,400
24	1,245,700	2,500	5,300	59	95,000	. . . .	3,000
25	1,424,500	5,000	6,100	60	134,900	7,500	4,700
26	1,650,800	15,500	7,100	61	46,200	12,000	1,700
27	1,769,800	5,000	7,600	62	40,500	6,000	1,700
28	2,043,400	13,000	8,800	63	58,400	5,000	2,600
29	1,866,700	5,000	8,200	64	20,200	. . . .	1,000
				65	23,200	. . . .	1,200
30	1,845,200	10,000	8,200				
31	2,063,500	2,000	9,400	Totals	$50,160,300	$328,800	$358,600
32	1,980,300	4,000	9,200				
33	2,076,900	13,000	10,000				
34	2,176,200	9,000	10,900				
35	2,010,300	10,000	10,500				
36	2,067,600	6,000	11,300				
37	1,960,600	11,000	11,300				
38	2,048,700	8,000	12,500				
39	1,899,300	6,000	12,300				
40	1,772,300	22,200	12,200				
41	1,793,600	33,600	13,200				
42	1,623,800	5,000	12,900				
43	1,288,400	9,000	11,000				
44	1,196,200	13,000	11,000				
45	1,137,500	. . . .	11,300				
46	924,500	4,500	9,900				
47	918,300	7,500	10,700				
48	645,900	14,000	8,100				
49	692,800	22,000	9,500				

MORTALITY EXPERIENCE BY HABITAT

AMERICAN MEN

RESIDENT AT DATE OF INSURANCE IN ALASKA, THE STATE OF CALIFORNIA, OREGON OR WASHINGTON

(Group 10)

Expected Deaths by AM Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$18,000		$100	60	$9,431,200	$241,000	$251,600
21	56,800	$1,000	200	61	8,940,200	251,400	259,600
22	127,300	1,000	500	62	8,553,500	283,000	270,100
23	333,100	1,000	1,400	63	8,074,500	328,700	277,500
24	556,400	1,000	2,400	64	7,674,600	297,500	286,900
25	864,800	7,000	3,700	65	7,211,900	346,800	293,200
26	1,446,200	7,000	6,300	66	6,636,000	351,000	293,200
27	2,075,800	11,000	9,100	67	6,172,000	269,300	296,500
28	2,824,500	10,000	12,500	68	5,818,900	284,500	308,500
29	3,569,400	14,000	15,800	69	5,344,100	189,900	302,700
30	4,528,000	23,500	20,200	70	5,099,500	356,200	313,500
31	5,643,500	28,000	25,300	71	4,732,400	353,300	315,600
32	6,760,100	25,500	30,500	72	4,406,500	297,200	318,700
33	8,098,700	49,500	37,200	73	4,119,100	189,000	322,900
34	9,296,100	51,300	43,500	74	3,951,100	295,000	335,500
35	10,484,900	56,300	50,100	75	3,579,100	351,900	329,100
36	11,984,700	79,500	59,200	76	3,128,200	342,700	311,300
37	13,075,200	94,000	67,000	77	2,779,900	296,500	299,200
38	14,307,700	89,500	76,100	78	2,388,900	316,000	277,900
39	15,614,200	80,500	86,800	79	1,982,700	296,000	249,200
40	16,795,500	88,500	98,100	80	1,589,700	246,500	215,800
41	18,105,800	104,500	111,500	81	1,211,600	97,500	177,400
42	18,995,200	107,600	124,200	82	1,057,600	211,500	167,000
43	19,707,900	135,000	136,800	83	782,600	130,300	133,100
44	20,024,800	153,200	148,600	84	605,800	100,000	111,000
45	20,247,000	150,500	160,800	85	424,300	83,000	83,600
46	20,353,900	162,000	173,400	86	273,300	61,500	57,900
47	19,880,900	116,500	182,500	87	182,300	22,800	41,400
48	19,547,000	167,900	193,300	88	139,500	29,000	34,000
49	18,791,200	166,500	201,100	89	81,500	41,500	21,300
50	17,950,900	198,100	207,900	90	29,000	4,000	8,100
51	17,235,900	155,000	216,100	91	18,000	16,000	5,400
52	16,465,700	279,400	224,300	92	2,000	2,000	600
53	15,539,100	292,000	229,700				
54	14,681,800	295,400	236,100	Totals	$561,420,900	$11,546,800	$11,372,400
55	13,420,100	219,900	234,500				
56	12,583,100	262,000	239,300				
57	11,724,300	333,000	242,600				
58	10,992,000	287,200	247,400				
59	10,291,900	270,000	252,000				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF ONTARIO

Expected Deaths by C^M Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$444,900	. . .	$900	50	$798,700	$8,800	$5,400
16	1,217,600	$3,000	2,500	51	651,800	6,000	4,700
17	2,288,300	3,000	4,800	52	571,700	1,000	4,500
18	3,457,700	5,000	7,500	53	387,500	1,000	3,300
19	4,455,800	9,500	10,000	54	382,700	1,000	3,600
20	5,145,900	10,000	12,000	55	331,100	1,000	3,300
21	5,814,000	18,000	14,000	56	255,200	14,000	2,800
22	5,738,000	15,500	14,100	57	189,600	2,000	2,300
23	5,520,300	10,000	13,700	58	205,600	13,000	2,700
24	5,496,300	20,000	13,900	59	249,400	. . .	3,600
25	5,337,200	24,000	13,600	60	125,700	. . .	2,000
26	5,267,400	13,000	13,400	61	99,000	1,500	1,700
27	5,132,500	14,000	13,100	62	98,400	. . .	1,800
28	5,082,000	6,000	13,000	63	59,200	. . .	1,200
29	4,796,600	15,000	12,200	64	50,900	. . .	1,100
				65	36,900	. . .	900
30	4,542,200	5,000	11,600				
31	4,278,200	9,000	11,000	Totals	$120,879,100	$355,100	$371,700
32	3,892,300	15,800	10,200				
33	3,802,700	19,000	10,100				
34	3,593,200	12,000	9,800				
35	3,608,400	10,500	10,100				
36	3,218,200	19,000	9,300				
37	2,949,200	2,000	8,900				
38	2,707,700	1,000	8,500				
39	2,575,000	10,500	8,500				
40	2,482,600	9,000	8,600				
41	2,203,800	2,000	8,100				
42	2,111,600	2,000	8,200				
43	1,695,300	2,000	7,000				
44	1,800,900	7,000	7,900				
45	1,462,500	2,000	6,800				
46	1,202,500	6,000	6,000				
47	1,245,600	1,000	6,700				
48	1,106,300	5,000	6,400				
49	714,000	. . .	4,400				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF ONTARIO

Expected Deaths by C^M Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$352,200	$2,000	$1,100	50	$694,200	. . . .	$5,600
16	933,600	2,000	3,000	51	568,300	$1,000	4,900
17	1,688,800	6,000	5,500	52	401,000	9,500	3,800
18	2,488,000	12,000	8,400	53	311,800	. . . .	3,200
19	3,192,100	18,500	11,100	54	318,400	9,000	3,500
20	3,681,400	10,000	13,000	55	247,800	14,000	2,900
21	4,158,600	28,000	15,000	56	220,100	. . . .	2,800
22	4,052,100	10,000	14,800	57	174,400	4,000	2,400
23	4,016,300	14,000	14,700	58	169,800	. . . .	2,600
24	3,956,100	7,500	14,500	59	92,400	1,000	1,500
25	3,896,500	18,000	14,200	60	125,700	. . . .	2,300
26	3,805,000	6,000	13,900	61	81,500	. . . .	1,600
27	3,861,900	12,000	13,900	62	89,400	10,000	1,900
28	3,841,500	6,500	13,800	63	41,800	. . . .	1,000
29	3,760,100	7,000	13,400	64	43,300	1,000	1,100
				65	32,900	1,000	900
30	3,544,000	10,000	12,600				
31	3,351,700	1,000	12,000	Totals	$92,336,900	$358,600	$390,400
32	3,121,800	12,100	11,200				
33	2,997,400	8,000	10,900				
34	2,804,000	5,500	10,400				
35	2,826,700	9,000	10,700				
36	2,623,200	5,000	10,200				
37	2,382,400	20,500	9,600				
38	2,142,300	2,000	8,900				
39	2,083,000	5,000	9,000				
40	1,959,000	2,000	8,800				
41	1,820,600	2,000	8,600				
42	1,731,500	6,000	8,600				
43	1,394,900	1,000	7,300				
44	1,505,300	14,000	8,300				
45	1,220,900	4,000	7,100				
46	965,400	19,000	6,000				
47	985,100	16,500	6,500				
48	963,900	3,000	6,800				
49	616,800	. . . .	4,600				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF ONTARIO

Expected Deaths by C^M Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$289,500	....	$1,000	50	$577,400	....	$5,400
16	812,100	$3,000	2,900	51	467,700	$61,200	4,700
17	1,403,200	2,000	5,100	52	333,500	6,000	3,600
18	2,074,900	8,000	7,800	53	263,800	2,000	3,100
19	2,672,600	9,000	10,300	54	305,400	1,000	3,900
20	3,106,900	11,000	12,300	55	251,800	13,000	3,400
21	3,496,100	11,000	13,900	56	203,100	....	3,000
22	3,459,800	10,000	13,800	57	138,200	3,000	2,300
23	3,344,800	8,500	13,300	58	171,300	7,000	3,100
24	3,372,400	8,000	13,400	59	85,800	2,000	1,700
25	3,369,100	7,500	13,300	60	128,300	2,000	2,700
26	3,304,500	18,000	12,900	61	86,000	....	2,000
27	3,220,900	5,000	12,500	62	93,900	3,000	2,400
28	3,256,600	8,000	12,500	63	55,100	....	1,500
29	3,205,500	18,500	12,200	64	49,800	....	1,500
				65	30,900	5,000	1,000
30	3,059,200	8,000	11,700				
31	2,906,300	5,100	11,100	Totals	$79,707,100	$372,600	$375,700
32	2,717,900	11,000	10,500				
33	2,572,400	15,000	10,100				
34	2,435,300	7,000	9,800				
35	2,417,400	8,000	10,000				
36	2,326,300	6,000	9,900				
37	2,074,000	4,000	9,100				
38	1,927,400	4,000	8,800				
39	1,848,700	6,000	8,800				
40	1,758,700	7,500	8,800				
41	1,606,200	9,000	8,400				
42	1,497,200	1,700	8,300				
43	1,263,300	7,000	7,400				
44	1,414,700	4,000	8,800				
45	1,138,900	18,200	7,500				
46	828,500	2,000	6,800				
47	810,200	11,400	6,100				
48	864,600	4,000	7,000				
49	609,000	1,000	5,300				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF ONTARIO

Expected Deaths by C^M Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$259,500	$1,000	$1,000	50	$510,700	$12,000	$5,600
16	688,200	2,000	2,600	51	378,500	2,000	4,400
17	1,184,200	1,000	4,700	52	269,000	1,000	3,500
18	1,788,000	5,000	7,300	53	259,800	2,000	3,600
19	2,282,100	11,500	9,500	54	282,400	1,000	4,300
20	2,690,900	12,000	11,300	55	210,300	. . .	3,400
21	2,979,300	28,000	12,500	56	169,900	. . .	3,100
22	3,054,100	17,000	12,900	57	146,700	5,000	2,900
23	2,972,100	10,000	12,400	58	152,700	. . .	3,300
24	2,968,800	9,000	12,400	59	108,300	3,000	2,500
25	2,997,200	16,000	12,300	60	122,400	. . .	3,100
26	2,860,400	6,000	11,700	61	78,000	4,000	2,200
27	2,746,700	14,000	11,100	62	85,900	. . .	2,600
28	2,846,800	14,600	11,500	63	62,100	. . .	2,100
29	2,791,600	9,000	11,200	64	45,700	. . .	1,700
				65	25,900	2,900	1,000
30	2,621,900	17,100	10,600				
31	2,581,600	1,000	10,500	Totals	$70,359,500	$351,900	$367,400
32	2,395,400	14,400	9,900				
33	2,267,300	10,000	9,700				
34	2,214,200	11,000	9,700				
35	2,124,100	5,900	9,600				
36	2,030,500	3,000	9,600				
37	1,878,300	3,500	9,200				
38	1,775,200	1,000	9,100				
39	1,655,200	15,500	9,000				
40	1,587,600	8,500	8,900				
41	1,525,500	5,500	9,100				
42	1,390,700	15,000	8,700				
43	1,132,900	4,000	7,500				
44	1,239,600	6,000	8,800				
45	1,008,900	2,000	7,700				
46	803,100	1,000	6,500				
47	745,500	7,000	6,500				
48	762,500	3,000	7,200				
49	576,300	28,500	5,900				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF ONTARIO

Expected Deaths by C^M Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$223,500	$1,000	$900	50	$455,800	$9,100	$5,900
16	584,700	5,500	2,400	51	345,100	5,800	4,900
17	1,004,700	2,000	4,200	52	237,400	7,000	3,600
18	1,542,000	10,000	6,600	53	226,700	3,000	3,700
19	1,937,900	5,000	8,400	54	259,600	9,700	4,700
20	2,338,400	7,000	10,100	55	227,800		4,500
21	2,635,200	8,000	11,400	56	155,900	5,000	3,400
22	2,691,200	8,000	11,700	57	141,100		3,300
23	2,654,300	9,000	11,400	58	144,400	4,000	3,700
24	2,626,100	12,500	11,200	59	97,300	1,500	2,700
25	2,704,600	9,000	11,400	60	118,400		3,600
26	2,470,400	3,000	10,400	61	73,000		2,400
27	2,368,000	8,000	9,900	62	95,900	1,000	3,500
28	2,532,200	10,000	10,600	63	55,100	1,000	2,200
29	2,488,400	15,000	10,500	64	49,300	2,000	2,200
				65	28,000		1,100
30	2,340,400	6,000	9,900				
31	2,363,000	6,000	10,300	Totals	$62,600,500	$292,400	$359,900
32	2,205,900	10,000	9,300				
33	2,083,200	9,500	9,600				
34	2,017,000	9,000	9,600				
35	1,924,400	4,000	9,500				
36	1,837,500	8,500	9,500				
37	1,704,900	5,500	9,200				
38	1,621,600	8,000	9,200				
39	1,458,600	4,000	8,700				
40	1,362,900	6,000	8,600				
41	1,384,300	8,000	9,300				
42	1,218,700	4,000	8,700				
43	1,043,300	10,000	8,000				
44	1,039,800	7,000	8,500				
45	888,000	5,300	7,800				
46	756,600	2,500	7,200				
47	678,200	14,000	6,900				
48	674,500		7,400				
49	486,300	3,000	5,800				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF ONTARIO

Expected Deaths by C^M Table

6th and Subsequent Insurance Years							
Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$200,500		$900	60	$13,946,900	$293,600	$315,000
21	681,700		2,900	61	13,256,300	371,000	326,700
22	1,462,900	$9,000	6,400	62	12,721,400	263,300	342,500
23	2,595,700	5,000	11,400	63	12,147,700	378,400	357,400
24	4,083,100	14,000	18,000	64	11,437,300	347,700	368,000
25	[illegible]	25,000	25,400	65	10,709,500	408,400	376,800
26	7,605,800	33,300	33,400	66	9,880,000	376,100	380,100
27	9,279,700	51,000	40,500	67	9,074,100	350,000	381,900
28	10,822,300	59,500	46,800	68	8,368,900	285,800	385,200
29	12,240,900	54,000	52,700	69	7,754,700	392,000	390,400
30	13,732,400	53,500	58,800	70	7,009,600	303,100	386,000
31	15,002,800	63,000	63,800	71	6,441,900	373,700	388,100
32	16,108,600	47,500	68,700	72	5,755,800	355,300	379,100
33	[illegible]	67,500	74,600	73	5,064,400	425,300	364,700
34	18,440,200	[illegible]	[illegible]	74	4,445,400	287,500	349,900
35	19,420,400	63,400	86,400	75	4,000,100	381,500	344,000
36	20,398,100	106,400	93,200	76	3,418,800	365,000	321,200
37	21,042,700	117,000	99,500	77	2,882,800	256,800	295,700
38	21,559,600	87,200	105,600	78	2,389,000	272,500	267,500
39	22,038,500	93,000	112,600	79	1,997,100	240,500	244,000
40	22,257,400	118,500	118,600	80	1,635,300	135,200	217,800
41	22,363,000	129,700	124,800	81	1,403,200	162,300	203,700
42	22,463,500	118,200	131,900	82	1,121,300	167,600	177,300
43	22,515,700	120,000	139,600	83	909,900	157,700	156,600
44	22,589,300	143,100	148,400	84	712,900	147,700	133,300
45	22,518,500	135,900	157,200	85	516,200	132,800	104,900
46	22,611,600	181,300	168,500	86	356,400	73,400	78,600
47	22,359,100	177,100	178,000	87	245,000	70,200	58,700
48	21,712,900	195,000	185,500	88	131,800	43,600	34,200
49	21,155,200	167,000	194,000	89	81,200	19,200	22,800
50	20,863,800	167,000	205,900	90	59,000	20,000	17,900
51	20,481,200	187,100	218,300	91	31,500	5,000	10,300
52	20,099,800	215,500	231,800	92	23,500	13,500	8,300
53	19,447,500	197,200	242,900	93	10,000	4,000	3,800
54	18,997,800	236,900	257,300	94	6,000	6,000	2,500
55	18,338,900	239,500	269,800				
56	17,405,400	304,300	278,300	Totals	$804,986,700	$12,704,700	$13,419,100
57	16,432,400	248,800	286,100				
58	15,716,200	302,800	298,100				
59	14,856,500	215,300	307,400				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

EXPECTED DEATHS BY C^M TABLE

1ST INSURANCE YEAR

AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
15	$298,200	. . .	$600	50	$351,700	. . .	$2,400
16	629,500	$3,000	1,300	51	337,200	. . .	2,500
17	1,162,500	2,000	2,400	52	246,500	$10,000	1,900
18	1,634,100	4,000	3,500	53	291,200	3,000	2,500
19	1,788,100	6,000	4,000	54	325,000	1,000	3,000
20	2,168,600	8,000	5,100	55	206,800	4,000	2,100
21	2,365,000	7,500	5,700	56	83,600	1,000	900
22	2,423,900	9,500	5,900	57	162,500	. . .	1,900
23	2,357,000	12,000	5,900	58	114,900	3,500	1,600
24	2,334,600	12,000	5,900	59	66,400	. . .	900
25	2,333,800	3,000	5,900	60	89,400	5,000	1,400
26	2,289,600	6,000	5,800	61	41,500	. . .	700
27	2,118,000	6,500	5,400	62	34,000	. . .	600
28	2,283,700	5,000	5,800	63	25,200	. . .	500
29	2,166,500	2,000	5,500	64	11,000	1,000	200
				65	13,200	. . .	300
30	2,223,500	5,000	5,700				
31	1,939,300	4,000	5,000	Totals	$55,748,000	$187,600	$174,700
32	1,907,800	. . .	5,000				
33	1,938,600	10,000	5,200				
34	1,712,600	1,000	4,700				
35	1,779,200	1,000	5,000				
36	1,563,800	2,000	4,500				
37	1,423,200	11,000	4,200				
38	1,350,600	5,000	4,300				
39	1,251,300	. . .	4,100				
40	1,243,400	3,000	4,300				
41	879,500	1,000	3,200				
42	1,176,300	4,100	4,600				
43	826,900	11,000	3,400				
44	814,400	6,000	3,600				
45	824,700	1,000	3,900				
46	651,800	2,000	3,300				
47	528,500	. . .	2,800				
48	465,200	2,000	2,700				
49	494,200	3,500	3,100				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

EXPECTED DEATHS BY C^M TABLE

2D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$221,200	. . .	$700	50	$274,900	$10,600	$2,200
16	451,700	$3,000	1,400	51	254,200	. . .	2,200
17	843,000	1,000	2,700	52	206,500	1,000	1,900
18	1,128,600	6,500	3,800	53	256,300	1,000	2,600
19	1,181,100	2,000	4,100	54	298,900	51,500	3,300
20	1,448,000	15,000	5,100	55	162,800	12,000	1,900
21	1,581,500	7,000	5,700	56	84,000	2,000	1,100
22	1,696,400	6,000	6,200	57	131,000	. . .	1,800
23	1,625,300	8,000	5,900	58	101,900	5,000	1,500
24	1,710,500	13,000	6,300	59	67,400	. . .	1,100
25	1,663,300	2,000	6,100	60	74,500	. . .	1,300
26	1,682,400	6,000	6,100	61	38,500	. . .	800
27	1,554,900	7,000	5,600	62	29,000	1,000	600
28	1,731,800	. . .	6,200	63	23,200	. . .	500
29	1,642,800	5,000	5,900	64	10,000	. . .	300
				65	10,700	. . .	300
30	1,711,600	6,000	6,100				
31	1,518,400	4,000	5,400	Totals	$42,240,800	$244,700	$182,500
32	1,528,400	. . .	5,500				
33	1,540,300	1,000	5,600				
34	1,400,300	2,000	5,200				
35	1,422,100	12,500	5,400				
36	1,202,200	8,000	4,700				
37	1,146,700	10,000	4,600				
38	1,080,700	. . .	4,500				
39	1,042,400	9,000	4,800				
40	985,000	2,000	4,400				
41	740,100	. . .	3,800				
42	872,900	2,000	4,300				
43	675,400	1,000	3,500				
44	721,700	1,000	4,000				
45	651,200	3,000	3,800				
46	535,900	2,000	3,300				
47	490,300	4,600	3,200				
48	328,200	1,000	2,300				
49	460,700	10,000	3,500				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

Expected Deaths by C^M Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$183,700	. . . .	$600	50	$229,300	$8,000	$2,100
16	379,200	. . . .	1,300	51	240,500	6,000	2,400
17	696,500	$6,000	2,500	52	187,400	1,000	2,000
18	943,600	3,000	3,500	53	245,300	1,000	2,900
19	1,002,100	8,000	3,900	54	226,900	5,000	2,900
20	1,221,000	3,000	4,800	55	145,300	. . . .	2,000
21	1,317,000	5,000	5,200	56	86,000	. . . .	1,300
22	1,453,400	3,000	5,800	57	129,600	4,000	2,100
23	1,440,100	3,000	5,700	58	115,400	25,000	2,100
24	1,442,500	5,000	5,700	59	66,800	. . . .	1,300
25	1,410,100	4,000	5,600	60	90,200	5,000	1,900
26	1,449,000	1,000	5,700	61	39,500	1,000	900
27	1,368,900	5,000	5,300	62	31,000	2,000	800
28	1,496,300	4,000	5,700	63	20,300	1,000	600
29	1,450,400	10,000	5,500	64	5,000	. . . .	200
30	1,499,000	1,000	5,700	65	9,700	. . . .	300
31	1,332,000	2,000	5,100	Totals	$37,025,700	$267,200	$178,500
32	1,297,100	1,000	5,400				
33	1,402,600	9,000	5,500				
34	1,258,300	7,000	5,100				
35	1,280,100	8,800	5,300				
36	1,074,000	18,000	4,600				
37	1,030,700	1,000	4,500				
38	951,300	6,000	4,400				
39	900,500	3,000	4,300				
40	828,200	2,000	4,100				
41	680,400	9,000	3,600				
42	858,400	1,000	4,700				
43	656,400	13,000	3,800				
44	626,100	13,000	3,900				
45	540,700	33,000	3,600				
46	495,400	12,400	3,500				
47	421,800	7,000	3,200				
48	287,700	. . . .	2,300				
49	383,000	1,000	3,300				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

Expected Deaths by C^M Table

4th Insurance Year							
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$130,700	$2,000	$500	50	$222,700	$7,000	$2,400
16	304,700	4,000	1,200	51	218,000	1,000	2,600
17	565,000	4,000	2,200	52	149,400	1,000	1,900
18	814,100	4,000	3,300	53	227,300	. . .	3,200
19	828,100	3,000	3,400	54	203,900	. . .	3,100
20	1,061,500	1,000	4,400	55	133,300	3,000	2,200
21	1,136,000	7,000	4,800	56	76,000	. . .	1,400
22	1,281,100	2,000	5,400	57	113,600	3,000	2,200
23	1,266,900	4,000	5,300	58	93,400	3,000	2,000
24	1,257,000	2,000	5,200	59	58,000	. . .	1,400
25	1,265,600	6,000	5,200	60	82,800	. . .	2,100
26	1,314,700	1,000	5,400	61	43,500	1,000	1,200
27	1,224,900	3,000	4,900	62	34,000	. . .	1,000
28	1,265,300	5,000	5,100	63	19,300	. . .	600
29	1,245,400	13,000	5,000	64	4,000	. . .	100
				65	11,900	. . .	500
30	1,317,000	19,000	5,300				
31	1,211,200	1,000	4,900	Totals	**$32,531,000**	**$187,600**	**$174,300**
32	1,231,900	5,000	5,100				
33	1,227,500	2,000	5,200				
34	1,082,800	2,000	4,800				
35	1,108,100	4,000	5,000				
36	909,000	6,000	4,300				
37	923,200	15,000	4,500				
38	880,500	. . .	4,500				
39	839,200	17,000	4,500				
40	740,400	3,000	4,200				
41	612,700	4,000	3,600				
42	701,800	10,000	4,400				
43	553,400	11,100	3,700				
44	561,800	3,000	4,000				
45	500,200	. . .	3,800				
46	458,600	1,000	3,700				
47	386,800	1,000	3,400				
48	259,300	. . .	2,400				
49	373,500	3,500	3,800				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

Expected Deaths by C^M Table

5th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$112,700	$1,000	$400	50	$197,200	$5,500	$2,500
16	264,700	2,000	1,100	51	160,000	2,500	2,200
17	484,500	12,000	2,000	52	146,400	7,000	2,200
18	706,600	2,000	3,000	53	247,800	3,000	4,100
19	737,200	5,000	3,200	54	194,900	. . .	3,500
20	903,500	3,000	3,900	55	127,300	1,000	2,500
21	998,800	10,000	4,300	56	81,000	1,000	1,700
22	1,130,100	3,000	4,900	57	103,600	. . .	2,400
23	1,142,400	17,000	4,900	58	171,400	1,000	4,400
24	1,075,000	4,000	4,600	59	54,800	4,000	1,500
25	1,119,600	6,000	4,700	60	88,800	6,700	2,700
26	1,150,100	10,000	4,800	61	35,500	. . .	1,200
27	1,101,400	9,000	4,600	62	34,000	. . .	1,200
28	1,072,300	14,300	4,500	63	18,300	. . .	700
29	1,125,400	1,000	4,700	64	3,000	. . .	100
				65	12,900	. . .	600
30	1,107,600	. . .	4,700				
31	976,800	20,000	4,200	Totals	$28,831,300	$240,800	$173,700
32	1,075,400	5,000	4,800				
33	1,069,800	3,000	4,900				
34	922,700	5,000	4,400				
35	990,900	7,000	4,900				
36	798,900	7,000	4,100				
37	812,500	5,000	4,400				
38	778,500	10,000	4,400				
39	744,700	12,700	4,500				
40	669,200	11,500	4,200				
41	575,900	. . .	3,900				
42	633,100	3,000	4,500				
43	510,600	1,000	3,900				
44	539,800	. . .	4,400				
45	437,700	. . .	3,800				
46	431,600	12,600	4,100				
47	375,300	6,000	3,800				
48	235,300	1,000	2,600				
49	343,800	. . .	4,100				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

Expected Deaths by C^M Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$92,700	....	$400	60	$5,992,300	$174,700	$135,300
21	303,700	$2,000	1,300	61	5,682,300	132,500	140,000
22	655,700	12,000	2,800	62	5,349,700	171,600	144,000
23	1,190,300	4,000	5,200	63	4,993,100	158,400	146,900
24	1,713,800	7,000	7,500	64	4,523,100	191,100	145,500
25	2,291,600	6,000	10,100	65	4,255,800	147,200	149,700
26	2,889,700	8,500	12,700	66	3,983,100	313,000	153,200
27	3,608,500	15,500	15,700	67	3,515,500	220,000	147,900
28	4,215,400	15,000	18,200	68	3,150,100	158,400	146,400
29	4,746,600	43,000	20,400	69	2,817,300	162,400	141,900
30	5,293,300	29,000	22,700	70	2,563,100	169,000	141,100
31	5,823,100	19,000	24,700	71	2,392,300	178,000	144,100
32	6,317,700	29,000	26,900	72	2,082,400	147,500	137,200
33	6,690,300	33,000	28,700	73	1,825,500	124,700	131,500
34	7,172,000	42,000	31,200	74	1,597,000	164,200	125,700
35	7,628,100	59,500	33,900	75	1,321,800	118,500	113,700
36	7,833,000	39,500	35,800	76	1,198,900	69,300	112,600
37	8,184,200	47,000	38,700	77	1,064,400	98,000	109,200
38	8,387,500	43,000	41,100	78	938,600	88,600	100,600
39	8,635,500	52,000	44,100	79	770,300	125,700	94,100
40	8,761,700	64,500	46,700	80	582,100	58,500	77,500
41	8,788,800	51,500	49,000	81	495,900	54,500	72,000
42	8,969,800	100,500	52,700	82	412,400	70,500	65,200
43	8,736,300	63,500	54,200	83	289,900	28,700	49,900
44	8,812,800	68,000	57,900	84	253,700	16,500	47,500
45	8,718,700	76,500	60,900	85	204,000	45,000	41,500
46	8,473,100	96,000	63,100	86	123,500	40,800	27,300
47	8,512,300	86,800	67,800	87	80,900	21,000	19,400
48	8,520,000	54,000	72,800	88	56,700	9,000	14,700
49	8,496,000	84,500	77,900	89	41,700	3,000	11,700
50	8,402,100	141,600	82,900	90	38,700	20,000	11,700
51	8,128,700	112,000	86,700	91	17,200	3,200	5,600
52	8,179,200	60,000	94,300	92	13,000	10,000	4,600
53	7,951,200	130,000	99,300	93	3,000	2,000	1,100
54	7,831,100	158,100	106,000	94	1,000	1,000	400
55	7,638,400	201,800	112,400				
56	7,238,700	145,700	115,700	Totals	$318,571,100	$6,088,900	$5,215,100
57	6,931,200	134,800	120,700				
58	6,721,000	95,000	127,500				
59	6,467,000	162,500	133,800				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE MARITIME PROVINCES: NOVA SCOTIA, NEW BRUNSWICK AND PRINCE EDWARD ISLAND

Expected Deaths by C^M Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$213,400	$2,000	$400	50	$274,200	. . .	$1,800
16	585,900	2,000	1,200	51	199,800	. . .	1,500
17	869,700	5,000	1,800	52	163,400	$5,000	1,300
18	1,301,000	2,000	2,800	53	173,100	. . .	1,500
19	1,475,700	3,000	3,300	54	122,500	. . .	1,100
20	1,702,400	6,000	4,000	55	116,600	1,000	1,200
21	1,827,700	7,000	4,400	56	157,500	. . .	1,700
22	1,789,700	6,000	4,400	57	66,500	. . .	800
23	1,470,900	1,000	3,700	58	65,600	. . .	900
24	1,500,300	3,300	3,800	59	64,500	2,000	900
25	1,418,100	4,000	3,600	60	30,500	. . .	500
26	1,449,800	4,000	3,700	61	86,300	1,000	1,500
27	1,233,200	2,000	3,100	62	15,200	. . .	300
28	1,247,600	2,000	3,200	63	17,000	. . .	300
29	1,103,100	4,000	2,800	64	31,500	. . .	700
				65	8,000	. . .	200
30	1,195,700	1,000	3,100				
31	1,030,200	. . .	2,700	Totals	$34,872,000	$97,800	$109,500
32	1,047,800	2,000	2,700				
33	1,111,300	1,000	3,000				
34	945,100	. . .	2,600				
35	962,500	8,000	2,700				
36	868,000	. . .	2,500				
37	929,300	1,000	2,800				
38	750,200	1,000	2,400				
39	722,700	3,000	2,400				
40	560,300	1,000	1,900				
41	612,400	4,000	2,300				
42	640,100	. . .	2,500				
43	500,500	1,000	2,100				
44	494,000	1,000	2,200				
45	425,500	. . .	2,000				
46	330,800	1,000	1,700				
47	393,400	1,000	2,100				
48	334,200	. . .	1,900				
49	237,300	9,500	1,500				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE MARITIME PROVINCES: NOVA SCOTIA, NEW BRUNSWICK AND PRINCE EDWARD ISLAND

Expected Deaths by C^M Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$189,900	$1,000	$600	50	$229,500	...	$1,900
16	480,900	4,000	1,500	51	187,800	$2,000	1,600
17	688,200	1,000	2,200	52	118,500	...	1,100
18	988,100	4,000	3,300	53	148,700	...	1,500
19	1,097,700	3,000	3,800	54	116,500	1,000	1,300
20	1,270,700	7,000	4,500	55	101,800	...	1,200
21	1,324,100	5,000	4,800	56	163,500	...	2,100
22	1,372,800	3,000	5,000	57	60,700	...	800
23	1,121,600	6,000	4,100	58	56,600	...	900
24	1,177,500	3,000	4,300	59	70,500	...	1,200
25	1,117,300	2,000	4,100	60	35,000	...	600
26	1,090,500	2,000	4,000	61	82,300	...	1,600
27	936,300	...	3,400	62	13,200	2,500	300
28	920,900	1,000	3,300	63	13,000	...	300
29	836,100	3,500	3,000	64	25,500	1,000	600
				65	6,000	...	200
30	942,700	5,000	3,400				
31	831,500	3,300	3,000	Totals	$27,519,500	$105,700	$118,900
32	863,700	6,000	3,100				
33	875,900	1,000	3,200				
34	805,700	3,400	3,000				
35	792,600	3,000	3,000				
36	745,500	2,000	2,900				
37	738,500	...	3,000				
38	599,000	5,000	2,500				
39	627,300	2,000	2,700				
40	442,300	3,000	2,000				
41	556,400	1,000	2,600				
42	508,000	8,000	2,500				
43	436,100	2,000	2,300				
44	409,800	...	2,200				
45	357,000	...	2,100				
46	250,700	8,000	1,500				
47	278,400	...	1,800				
48	216,200	...	1,500				
49	200,500	1,000	1,500				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE MARITIME PROVINCES: NOVA SCOTIA, NEW BRUNSWICK AND PRINCE EDWARD ISLAND

EXPECTED DEATHS BY C^M TABLE

3D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$158,400	. . .	$500	50	$188,000	$2,000	$1,800
16	410,200	$8,000	1,400	51	162,800	1,000	1,600
17	579,100	. . .	2,100	52	77,800	. . .	800
18	847,600	8,000	3,200	53	124,700	. . .	1,500
19	914,300	3,000	3,500	54	120,300	1,000	1,500
20	1,074,300	. . .	4,200	55	99,800	. . .	1,400
21	1,135,100	5,000	4,500	56	167,000	. . .	2,500
22	1,125,600	4,000	4,500	57	58,500	1,000	1,000
23	969,700	6,000	3,900	58	46,200	1,000	800
24	965,000	8,000	3,800	59	77,000	. . .	1,500
25	963,400	2,000	3,800	60	42,500	6,000	900
26	957,200	4,000	3,700	61	83,300	. . .	1,000
27	833,700	3,000	3,200	62	10,700	. . .	300
28	811,000	1,000	3,100	63	13,000	1,000	400
29	744,800	1,000	2,800	64	26,000	. . .	800
				65	4,000	. . .	100
30	819,300	3,000	3,100				
31	693,500	1,000	2,700	Totals	$23,849,000	$109,000	$115,300
32	764,800	3,000	3,000				
33	732,200	1,000	2,900				
34	694,000	2,000	2,800				
35	735,800	1,000	3,000				
36	693,500	1,000	3,000				
37	652,600	1,000	2,900				
38	517,000	1,000	2,400				
39	570,000	1,000	2,700				
40	375,500	3,000	1,900				
41	443,900	5,000	2,300				
42	416,700	10,000	2,300				
43	417,600	3,000	2,400				
44	365,400	. . .	2,300				
45	290,300	. . .	1,900				
46	239,300	7,000	1,700				
47	255,400	. . .	1,900				
48	203,700	. . .	1,600				
49	177,500	. . .	1,500				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE MARITIME PROVINCES: NOVA SCOTIA, NEW BRUNSWICK AND PRINCE EDWARD ISLAND

EXPECTED DEATHS BY C^{M} TABLE

4TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$129,400	$1,000	$500	50	$147,800	$2,000	$1,600
16	366,200	5,000	1,400	51	138,800	1,000	1,700
17	403,100	2,000	1,900	52	69,800	. . . .	900
18	743,600	2,000	3,000	53	103,500	3,000	1,400
19	794,600	1,000	3,300	54	111,200	1,000	1,700
20	930,300	7,000	3,900	55	100,200	3,000	1,700
21	1,001,900	1,000	4,200	56	142,000	. . . .	2,600
22	1,008,400	8,000	4,200	57	47,500	2,000	900
23	842,000	3,000	3,500	58	44,200	1,000	900
24	852,000	2,000	3,500	59	77,000	. . . .	1,800
25	874,500	3,000	3,600	60	33,500	1,000	900
26	848,700	9,000	3,500	61	80,600	1,000	2,300
27	735,600	5,000	3,000	62	9,700	. . . .	300
28	738,800	1,000	3,000	63	10,500	1,000	400
29	671,400	8,100	2,700	64	14,000	. . . .	500
				65	4,000	. . . .	200
30	735,500	4,000	3,000				
31	612,000	. . . .	2,500	Totals	$21,095,800	$104,600	$113,200
32	646,100	3,000	2,700				
33	654,200	2,000	2,800				
34	607,500	5,000	2,700				
35	644,900	. . . .	2,900				
36	667,800	2,500	3,100				
37	569,300	. . . .	2,800				
38	462,200	. . . .	2,400				
39	510,000	1,000	2,700				
40	338,100	3,000	1,900				
41	381,900	. . . .	2,300				
42	362,000	4,000	2,300				
43	355,400	5,000	2,400				
44	331,600	. . . .	2,400				
45	257,200	. . . .	2,000				
46	228,300	1,000	1,900				
47	235,300	. . . .	2,100				
48	178,700	. . . .	1,700				
49	153,000	. . . .	1,600				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE MARITIME PROVINCES: NOVA SCOTIA, NEW BRUNSWICK AND PRINCE EDWARD ISLAND

EXPECTED DEATHS BY C^M TABLE

5TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$111,900	. . .	$400
16	320,700	$1,000	1,300
17	437,600	2,000	1,800
18	641,100	5,000	2,700
19	692,800	2,000	3,000
20	803,300	5,000	3,500
21	912,400	2,000	4,000
22	893,600	3,000	3,900
23	758,500	4,500	3,300
24	754,300	3,000	3,200
25	813,600	1,000	3,400
26	780,200	2,000	3,300
27	681,600	1,200	2,800
28	659,800	3,000	2,800
29	628,800	5,000	2,600
30	665,300	2,500	2,800
31	553,000	3,000	2,400
32	573,100	1,000	2,600
33	593,800	2,000	2,700
34	566,100	1,000	2,700
35	584,700	. . .	2,900
36	618,800	1,000	3,200
37	510,400	. . .	2,800
38	430,700	1,000	2,400
39	463,200	5,000	2,800
40	329,600	. . .	2,100
41	360,200	. . .	2,400
42	316,900	. . .	2,300
43	303,300	1,000	2,300
44	236,100	1,000	1,900
45	218,700	2,000	1,900
46	218,100	2,500	2,100
47	206,500	5,000	2,100
48	172,200	2,000	1,900
49	152,500	7,000	1,800
50	$128,800	. . .	$1,700
51	134,800	$2,000	1,900
52	68,700	1,000	1,000
53	87,900	. . .	1,500
54	115,200	1,000	2,100
55	84,700	1,000	1,700
56	139,000	. .	3,000
57	39,500	. .	900
58	34,200	. .	900
59	77,000	. .	2,100
60	29,500	. .	900
61	79,600	. .	2,700
62	6,000	. .	200
63	9,500	. .	400
64	13,000	. .	600
65	4,000	. .	200
Totals	$19,014,800	$81,700	$111,900

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE MARITIME PROVINCES: NOVA SCOTIA, NEW BRUNSWICK AND PRINCE EDWARD ISLAND

Expected Deaths by C^{M} Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$97,900	....	$400	60	$3,473,400	$69,400	$78,400
21	359,900	$5,000	1,500	61	3,401,200	109,800	83,800
22	687,000	5,000	3,000	62	3,232,800	108,000	87,000
23	1,146,100	3,000	5,000	63	2,993,200	113,300	88,100
24	1,645,900	5,000	7,200	64	2,760,400	99,000	88,800
25	2,172,700	12,000	9,600	65	2,632,400	136,500	92,600
26	2,719,300	9,000	11,900	66	2,452,000	115,700	94,300
27	3,233,100	15,500	14,100	67	2,209,300	119,400	93,000
28	3,648,800	8,000	15,800	68	2,026,600	76,100	93,300
29	3,994,900	18,300	17,200	69	1,866,300	123,500	94,000
30	4,413,800	20,500	18,900	70	1,677,900	97,500	92,400
31	4,721,300	10,200	20,100	71	1,493,100	105,500	89,900
32	4,960,500	22,000	21,100	72	1,312,700	91,500	86,500
33	5,160,200	18,000	22,100	73	1,134,300	126,400	81,700
34	5,387,500	23,500	23,400	74	945,700	74,200	74,400
35	5,541,100	21,000	24,700	75	826,700	59,300	71,100
36	5,615,100	20,000	25,700	76	683,900	42,100	64,300
37	5,590,500	27,000	26,400	77	568,300	58,500	58,300
38	5,617,700	33,000	27,500	78	480,600	30,400	53,800
39	5,647,400	25,500	28,900	79	405,500	55,500	49,500
40	5,753,900	33,000	30,700	80	301,500	31,900	40,200
41	5,853,200	32,000	32,700	81	252,100	27,000	36,600
42	5,822,800	37,500	34,200	82	199,100	30,500	31,500
43	5,803,600	40,200	36,000	83	176,100	25,500	30,300
44	5,769,100	49,500	37,900	84	124,200	20,500	23,200
45	5,623,800	43,500	39,300	85	94,700	16,500	19,200
46	5,619,700	30,700	41,900	86	68,700	8,200	15,200
47	5,434,800	47,500	43,300	87	50,500	8,500	12,100
48	5,377,400	57,500	45,900	88	36,000	18,000	9,300
49	5,272,200	35,000	48,300	89	15,500	1,000	4,300
50	5,162,000	46,000	50,900	90	13,500	1,000	4,100
51	4,989,200	57,500	53,200	91	11,500	3,000	3,800
52	4,881,300	86,000	56,300	92	8,500	2,000	3,000
53	4,703,100	65,300	58,700	93	6,500	3,000	2,500
54	4,512,800	58,000	61,100	94	2,000	1,000	800
55	4,285,400	61,000	63,000	95	1,000	....	400
56	4,121,600	78,000	65,900	96	1,000	1,000	500
57	3,929,800	59,500	68,400				
58	3,780,600	55,000	71,700	Totals	$210,633,200	$3,358,100	$3,191,400
59	3,637,500	73,700	75,300				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF MANITOBA SASKATCHEWAN OR ALBERTA OR YUKON TERRITORY

EXPECTED DEATHS BY C^M TABLE

1ST INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$236,200	. . .	$400	50	$576,300	$2,000	$3,900
16	462,100	. . .	900	51	344,700	3,000	2,500
17	1,041,100	$2,000	2,200	52	318,000	6,000	2,500
18	1,559,000	5,500	3,400	53	413,100	. . .	3,500
19	2,130,900	5,000	4,700	54	196,400	. . .	1,800
20	2,558,200	5,000	6,000	55	209,500	2,000	2,100
21	3,331,800	7,000	8,100	56	93,000	. . .	900
22	4,156,500	12,000	10,200	57	132,900	. . .	1,600
23	4,653,300	18,500	11,400	58	43,500	. . .	500
24	4,878,300	1,000	12,200	59	52,900	. . .	800
25	5,298,200	9,000	13,400	60	67,900	. . .	1,100
26	5,188,700	5,000	13,200	61	26,500	12,000	500
27	5,225,500	12,000	13,400	62	6,000	. . .	200
28	5,261,400	10,000	13,400	63	15,000	. . .	300
29	5,250,400	18,800	13,500	64	6,400	. . .	100
				65	1,000	. . .	. . .
30	5,358,700	21,000	13,700				
31	4,742,400	16,100	12,200	Totals	$102,319,500	$320,300	$302,800
32	4,375,900	21,900	11,900				
33	3,953,000	6,000	10,500				
34	3,380,300	6,000	9,200				
35	3,445,400	4,000	9,600				
36	2,918,700	6,000	8,400				
37	2,844,700	8,000	8,600				
38	2,492,700	4,500	7,800				
39	2,393,100	6,000	7,900				
40	2,204,300	. . .	7,700				
41	1,718,800	6,000	6,400				
42	1,518,800	1,000	5,900				
43	1,585,200	3,000	6,600				
44	1,291,600	7,000	5,600				
45	1,080,800	2,000	5,100				
46	986,600	3,000	5,000				
47	796,500	58,000	4,300				
48	648,700	4,000	3,800				
49	588,600	1,000	3,700				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF MANITOBA SASKATCHEWAN OR ALBERTA OR YUKON TERRITORY

Expected Deaths by C^{M} Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$181,200	....	$500	50	$430,100	$1,000	$3,500
16	356,100	$1,000	1,100	51	265,000	....	2,400
17	723,300	1,000	2,300	52	204,500	....	1,900
18	1,005,700	5,000	3,400	53	251,600	5,000	2,600
19	1,356,000	6,000	4,700	54	127,400	1,000	1,400
20	1,592,500	6,300	5,700	55	183,300	....	2,100
21	2,037,600	8,000	7,300	56	47,200	....	600
22	2,602,600	2,000	9,500	57	77,200	1,000	1,100
23	2,769,300	8,500	10,100	58	32,000	....	500
24	3,064,500	8,900	11,200	59	36,700	....	600
25	3,352,500	11,000	12,200	60	26,500	....	500
26	3,330,400	28,000	12,100	61	14,500	....	300
27	3,582,400	8,000	12,900	62	4,000	....	100
28	3,562,500	14,000	12,800	63	14,000	....	300
29	3,593,100	14,000	12,800	64	1,000	....	....
30	3,503,500	13,000	12,400	Totals	$67,742,000	$226,700	$274,300
31	3,150,900	2,000	11,200				
32	3,164,500	6,000	11,300				
33	2,808,500	6,000	10,200				
34	2,236,200	8,000	8,200				
35	2,386,700	4,500	9,100				
36	1,984,300	3,500	7,700				
37	1,887,400	10,000	7,600				
38	1,591,000	11,000	6,600				
39	1,675,800	....	7,300				
40	1,589,300	9,000	7,100				
41	1,202,300	1,000	5,700				
42	1,020,100	6,000	5,000				
43	1,005,900	2,000	5,200				
44	899,000	1,000	4,900				
45	756,400	3,000	4,400				
46	640,100	....	4,000				
47	554,900	....	3,600				
48	471,300	2,000	3,300				
49	389,200	4,000	3,000				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF MANITOBA SASKATCHEWAN OR ALBERTA OR YUKON TERRITORY

EXPECTED DEATHS BY C[M] TABLE

3D INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$144,000	....	$500	50	$336,600	....	$3,100
16	304,500	$3,000	1,100	51	203,100	$2,000	2,100
17	581,100	1,000	2,200	52	159,400	....	1,700
18	799,200	4,000	3,000	53	205,500	....	2,400
19	1,075,500	5,000	4,200	54	96,400	....	1,200
20	1,195,200	3,000	4,700	55	140,300	....	1,900
21	1,558,100	3,000	6,200	56	43,900	....	600
22	1,933,800	4,000	7,800	57	53,700	....	800
23	2,044,500	6,000	8,200	58	28,000	....	500
24	2,363,900	9,000	9,300	59	28,200	....	600
25	2,496,400	7,900	9,800	60	13,500	....	300
26	2,429,400	11,600	9,500	61	14,500	....	300
27	2,676,100	15,000	10,400	62	4,000	....	100
28	2,738,500	7,000	10,500	63	9,000	....	300
29	2,697,100	11,700	10,300	64	7,000	....	200
30	2,681,900	9,300	10,200	Totals	$51,745,400	$172,600	$231,000
31	2,322,000	....	8,900				
32	2,406,100	1,000	9,300				
33	2,129,500	6,000	8,400				
34	1,622,800	4,000	6,500				
35	1,804,700	1,000	7,500				
36	1,624,500	4,500	6,900				
37	1,445,800	7,700	6,400				
38	1,265,600	5,700	5,800				
39	1,278,700	3,000	6,100				
40	1,182,700	16,200	5,900				
41	1,000,000	9,000	5,200				
42	823,900	1,000	4,600				
43	755,500	1,000	4,400				
44	724,200	1,000	4,400				
45	598,300	3,000	4,000				
46	518,100	5,000	3,600				
47	473,700	....	3,600				
48	400,300	1,000	3,200				
49	306,700	....	2,700				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF MANITOBA SASKATCHEWAN OR ALBERTA OR YUKON TERRITORY

EXPECTED DEATHS BY C^M TABLE

4TH INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$131,500	....	$500	50	$322,400	....	$3,500
16	246,500		1,000	51	178,100	....	2,100
17	467,600	$1,500	1,900	52	143,400	....	1,800
18	631,500	5,000	2,600	53	179,300	....	2,500
19	810,300	6,000	3,400	54	88,400	$5,000	1,300
20	965,500	2,000	4,100	55	131,300	....	2,100
21	1,228,000	3,000	5,200	56	39,900	....	700
22	1,520,600	16,000	6,400	57	57,700	....	1,200
23	1,598,500	5,000	6,600	58	26,000	....	500
24	1,884,600	6,000	7,800	59	24,200	....	500
25	1,996,600	6,000	8,100	60	13,500	....	400
26	1,870,100	7,000	7,600	61	13,000	....	300
27	2,054,700	8,000	8,200	62	2,000	....	100
28	2,167,500	6,000	8,700	63	9,000	....	300
29	2,065,600	8,000	8,300	64	7,000	....	300
30	2,075,500	4,000	8,400	Totals	$40,986,200	$175,200	$201,900
31	1,834,900	7,000	7,500				
32	1,909,900	10,000	8,000				
33	1,649,600	4,000	7,000				
34	1,303,500	12,000	5,800				
35	1,421,200	2,000	6,400				
36	1,262,100	7,000	5,900				
37	1,136,800	9,700	5,600				
38	1,012,500	4,000	5,200				
39	1,000,800	....	5,400				
40	1,012,400	1,000	5,700				
41	829,000	13,000	4,900				
42	658,800	....	4,200				
43	611,500	1,000	4,100				
44	500,100	5,000	3,600				
45	518,800	....	4,000				
46	422,400	2,000	3,500				
47	415,200	....	3,600				
48	280,700	9,000	2,600				
49	256,200	....	2,500				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF MANITOBA SASKATCHEWAN OR ALBERTA OR YUKON TERRITORY

EXPECTED DEATHS BY C^M TABLE

5TH INSURANCE YEAR

AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
15	$102,500	$1,000	$300	50	$291,200	$1,400	$3,800
16	208,500	. . . .	800	51	166,600	. . . .	2,300
17	396,100	2,000	1,600	52	121,200	5,000	1,900
18	502,800	1,000	2,200	53	154,300	1,000	2,600
19	661,300	1,000	2,900	54	79,000	. . . .	1,400
20	809,500	7,000	3,500	55	125,300	1,000	2,500
21	1,046,500	6,000	4,600	56	38,900	. . . .	900
22	1,206,600	8,500	5,200	57	52,800	. . . .	1,300
23	1,351,300	6,000	5,800	58	25,000	. . . .	600
24	1,563,100	4,000	6,600	59	11,000	. . . .	300
25	1,557,700	1,000	6,600	60	13,500	. . . .	400
26	1,508,500	3,000	6,300	61	13,000	. . . .	400
27	1,636,700	6,500	6,900	62	2,000	. . . .	. . . .
28	1,753,800	7,000	7,300	63	9,000	. . . .	400
29	1,591,500	4,000	6,700	64	7,000	. . . .	400
30	1,661,700	5,000	7,100	Totals	$33,606,900	$140,400	$181,900
31	1,557,500	4,000	6,700				
32	1,425,400	5,000	6,400				
33	1,371,000	8,000	6,300				
34	1,070,800	6,000	5,100				
35	1,206,200	5,500	6,000				
36	1,026,200	1,000	5,300				
37	964,500	4,000	5,200				
38	860,000	1,000	4,900				
39	770,600	4,500	4,600				
40	862,700	7,000	5,500				
41	658,400	3,000	4,400				
42	585,000	1,000	4,200				
43	549,000	2,000	4,200				
44	421,000	1,000	3,500				
45	426,300	. . . .	3,700				
46	357,900	7,000	3,400				
47	377,900	1,000	3,800				
48	227,800	. . . .	2,500				
49	220,800	8,000	2,600				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF MANITOBA SASKATCHEWAN OR ALBERTA OR YUKON TERRITORY

Expected Deaths by C[M] Table

6th and Subsequent Insurance Years

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$79,500	. . .	$300	55	$3,990,200	$48,000	$58,700
21	245,000	$2,000	1,000	56	3,566,400	44,700	57,000
22	560,100	6,500	2,400	57	3,133,100	39,600	54,500
23	889,800	2,000	3,900	58	2,826,700	32,500	53,600
24	1,309,000	4,000	5,700	59	2,350,200	51,700	48,600
25	1,830,400	9,500	8,000	60	2,016,000	39,000	45,500
26	2,412,500	6,000	10,500	61	1,783,800	33,000	43,900
27	3,094,100	16,500	13,500	62	1,621,100	39,000	43,600
28	3,750,800	8,000	16,200	63	1,411,800	30,000	41,500
29	4,345,400	12,000	18,700	64	1,131,600	42,500	36,400
30	4,986,600	25,000	21,300	65	889,700	18,500	31,300
31	5,473,000	29,500	23,200	66	744,400	45,000	28,600
32	5,896,000	32,000	25,100	67	617,800	18,000	26,000
33	6,363,200	10,500	27,300	68	483,800	14,000	22,300
34	6,714,500	17,000	29,200	69	415,400	26,000	20,900
35	7,045,300	15,000	31,300	70	346,900	42,000	19,100
36	7,218,000	44,000	33,000	71	260,200	9,000	15,700
37	7,327,600	27,200	34,700	72	226,200	10,500	14,000
38	7,310,900	41,000	35,800	73	176,500	11,000	12,700
39	7,140,800	30,000	36,500	74	145,500	6,000	11,500
40	7,179,000	34,000	38,300	75	121,500	1,000	10,500
41	7,083,800	41,500	39,500	76	97,000	14,000	9,100
42	7,170,800	20,000	42,100	77	71,000	7,000	7,300
43	7,051,700	36,700	43,700	78	51,000	11,000	5,700
44	6,975,200	44,400	45,800	79	33,000	. . .	4,000
45	6,967,900	37,000	48,600	80	32,000	4,000	4,300
46	6,721,600	30,000	50,100	81	28,000	. . .	4,100
47	6,455,900	33,800	51,400	82	17,000	3,000	2,700
48	6,214,000	68,900	53,000	83	7,000	1,000	1,200
49	5,962,600	57,700	54,600	84	1,000	. . .	200
50	5,715,500	75,000	56,400	85	1,000	. . .	200
51	5,443,100	33,500	58,000	86	1,000	. . .	200
52	5,114,600	35,000	59,000	87	1,000	1,000	200
53	4,710,400	50,300	58,900				
54	4,306,200	58,000	58,300	Totals	$205,663,600	$1,635,500	$1,871,300

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF BRITISH COLUMBIA

EXPECTED DEATHS BY C^M TABLE

1ST INSURANCE YEAR

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$39,500	. . .	$100	50	$189,800	. . .	$1,300
16	76,000	. . .	200	51	117,200	. . .	900
17	200,500	. . .	400	52	72,500	. . .	600
18	330,000	. . .	700	53	90,900	. . .	800
19	377,900	$1,000	900	54	76,400	. . .	700
20	512,400	. . .	1,200	55	28,200	. . .	300
21	605,300	. . .	1,500	56	15,000	. . .	200
22	820,800	1,000	2,000	57	23,500	. . .	300
23	855,100	. . .	2,100	58	6,000	. . .	100
24	1,013,400	2,000	2,600	59	37,000	. . .	500
25	1,046,100	3,000	2,700	60	38,500	. . .	600
26	1,087,000	2,000	2,800	61	7,200	. . .	100
27	1,149,500	. . .	2,900	62	8,000	. . .	100
28	1,204,500	6,500	3,100	63	8,000	. . .	200
29	1,311,300	1,000	3,300	64	26,000	. . .	600
30	1,286,700	. . .	3,300	65	6,500	. . .	200
31	1,221,500	. . .	3,200				
32	1,052,500	6,000	2,800	Totals	$25,770,700	$78,500	$81,100
33	1,057,300	3,000	2,800				
34	1,128,300	. . .	3,100				
35	911,700	8,000	2,600				
36	1,090,300	2,000	3,200				
37	908,700	1,000	2,800				
38	716,000	3,000	2,300				
39	776,900	15,000	2,600				
40	665,100	. . .	2,300				
41	580,500	1,000	2,100				
42	501,700	. . .	2,000				
43	513,000	. . .	2,100				
44	491,100	. . .	2,200				
45	413,500	1,000	1,900				
46	368,400	20,000	1,800				
47	318,500	2,000	1,700				
48	262,200	. . .	1,500				
49	126,600	. . .	800				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF BRITISH COLUMBIA

Expected Deaths by C^M Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$24,000	. . .	$100	50	$148,400	. . .	$1,200
16	55,000	$1,000	200	51	84,700	. . .	700
17	147,000	2,000	500	52	44,500	. . .	400
18	235,000	2,000	800	53	52,400	. . .	500
19	259,200	. . .	900	54	54,400	$1,000	600
20	347,900	7,000	1,200	55	30,000	2,000	400
21	406,200	9,000	1,500	56	45,000	. . .	600
22	495,100	. . .	1,800	57	23,500	. . .	300
23	567,300	2,000	2,100	58	5,000	. . .	100
24	662,900	. . .	2,400	59	34,000	. . .	600
25	654,900	2,000	2,400	60	35,500	. . .	600
26	699,500	. . .	2,500	61	4,700	. . .	100
27	831,600	5,000	3,000	62	8,000	. . .	200
28	871,200	10,000	3,100	63	3,000	. . .	100
29	897,900	. . .	3,200	64	26,000	. . .	700
30	833,500	. . .	3,000	65	6,500	. . .	200
31	896,900	8,000	3,200				
32	717,900	. . .	2,600	Totals	$18,005,400	$78,000	$76,800
33	764,400	. . .	2,800				
34	828,100	. . .	3,100				
35	656,900	1,000	2,500				
36	871,000	. . .	3,400				
37	693,400	2,500	2,800				
38	515,900	. . .	2,300				
39	467,100	. . .	2,000				
40	478,400	1,500	2,200				
41	389,900	1,000	1,800				
42	401,000	1,000	2,000				
43	367,000	. . .	1,900				
44	325,900	4,000	1,800				
45	323,100	16,000	1,900				
46	307,100	. . .	1,900				
47	175,000	. . .	1,200				
48	117,700	. . .	800				
49	84,900	. . .	600				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF BRITISH COLUMBIA

Expected Deaths by C^M Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$23,000	. . .	$100	50	$116,500	. . .	$1,100
16	44,000	. . .	200	51	68,700	. . .	700
17	123,000	$3,000	400	52	43,500	. . .	600
18	208,500	1,000	800	53	48,400	. . .	600
19	207,500	3,000	800	54	63,900	. . .	800
20	284,400	2,000	1,100	55	22,000	. . .	300
21	324,400	1,000	1,300	56	44,000	. . .	700
22	412,400	. . .	1,600	57	22,500	. . .	400
23	433,400	4,000	1,700	58	2,000	. . .	. . .
24	492,700	. . .	2,000	59	28,000	. . .	500
25	508,000	. . .	2,000	60	12,500	. . .	300
26	572,300	. . .	2,200	61	3,000	. . .	100
27	657,800	4,000	2,500	62	7,000	. . .	200
28	714,300	. . .	2,700	63	1,000	. . .	. . .
29	781,900	104,000	3,000	64	26,000	. . .	800
30	650,200	12,000	2,500	65	6,500	. . .	200
31	800,300	7,700	3,100				
32	638,900	3,500	2,500	Totals	$14,690,100	$190,700	$69,000
33	687,400	. . .	2,700				
34	691,600	. . .	2,800				
35	570,900	5,500	2,400				
36	587,000	. . .	2,500				
37	572,100	. . .	2,500				
38	455,700	. . .	2,100				
39	354,700	11,000	1,700				
40	363,800	1,000	1,800				
41	320,100	. . .	1,700				
42	309,100	10,000	1,700				
43	285,500	. . .	1,700				
44	252,000	. . .	1,600				
45	246,900	. . .	1,600				
46	296,100	4,000	2,100				
47	135,800	5,000	1,000				
48	108,000	7,000	900				
49	60,900	2,000	500				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF BRITISH COLUMBIA

Expected Deaths by C^M Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$16,000	. . .	$100	50	$94,200	$2,000	$1,000
16	37,000	. . .	100	51	67,700	. . .	800
17	109,500	$1,000	400	52	39,000	. . .	500
18	173,500	. . .	700	53	40,700	. . .	600
19	168,500	1,000	700	54	50,900	. . .	800
20	224,500	1,000	900	55	22,000	1,000	400
21	277,000	. . .	1,200	56	44,000	. . .	800
22	354,700	. . .	1,500	57	22,500	. . .	400
23	350,500	1,000	1,500	58	3,000	. . .	100
24	403,800	4,500	1,700	59	28,000	. . .	700
25	402,700	1,000	1,700	60	12,500	. . .	300
26	498,100	2,000	2,000	61	2,000	. . .	100
27	540,500	. . .	2,200	62	7,000	. . .	200
28	641,200	5,000	2,600	63	1,000	. . .	. . .
29	566,500	. . .	2,300	64	26,000	. . .	900
30	518,500	1,000	2,100	65	6,500	. . .	300
31	687,000	2,000	2,800				
32	536,000	10,000	2,200	Totals	$12,284,400	$59,500	$64,300
33	458,200	1,000	2,000				
34	576,400	8,000	2,500				
35	502,600	6,000	2,300				
36	526,500	. . .	2,500				
37	455,000	. . .	2,200				
38	417,300	. . .	2,100				
39	306,700	3,000	1,600				
40	311,200	. . .	1,800				
41	295,100	. . .	1,800				
42	269,600	. . .	1,700				
43	261,000	4,000	1,700				
44	198,500	. . .	1,400				
45	202,000	. . .	1,500				
46	275,600	4,000	2,200				
47	114,800	1,000	1,000				
48	94,500	. . .	900				
49	46,900	. . .	500				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF BRITISH COLUMBIA

Expected Deaths by C^M Table

5th Insurance Year							
Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$16,000	. . .	$100	50	$89,200	. . .	$1,100
16	32,000	. . .	100	51	54,700	. . .	800
17	99,000	. . .	400	52	36,000	$3,000	500
18	147,500	. . .	600	53	25,700	. . .	400
19	149,000	. . .	600	54	48,400	. . .	900
20	188,500	. . .	800	55	11,000	. . .	200
21	216,500	. . .	900	56	16,000	. . .	300
22	297,700	. . .	1,300	57	9,500	. . .	200
23	317,000	$1,000	1,400	58	3,000	1,000	100
24	330,600	2,000	1,400	59	3,000	. . .	100
25	357,300	3,000	1,500	60	12,500	. . .	400
26	453,400	. . .	1,900	61	2,000	. . .	100
27	441,500	. . .	1,800	62	7,000	. . .	300
28	521,700	2,500	2,200	63	1,000	. . .	. . .
29	471,600	1,000	2,000	64	26,000	. . .	1,100
30	468,500	5,000	2,000	65	6,500	. . .	300
31	570,500	. . .	2,500				
32	480,800	3,000	2,100	Totals	$10,574,300	$61,500	$59,500
33	417,200	. . .	1,900				
34	498,900	. . .	2,400				
35	404,400	. . .	2,000				
36	451,000	7,000	2,300				
37	423,500	5,000	2,300				
38	358,100	. . .	2,000				
39	291,000	2,000	1,700				
40	288,200	11,000	1,800				
41	250,900	1,000	1,700				
42	244,100	1,000	1,700				
43	236,600	. . .	1,800				
44	185,800	. . .	1,500				
45	171,400	1,000	1,500				
46	224,100	. . .	2,100				
47	94,800	10,000	1,000				
48	85,000	. . .	900				
49	38,700	2,000	500				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN MEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF BRITISH COLUMBIA

EXPECTED DEATHS BY C^{M} TABLE

6TH AND SUBSEQUENT INSURANCE YEARS

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	$12,000	....	....	55	$1,276,000	$21,000	$18,800
21	42,000	....	$200	56	1,133,200	14,000	18,100
22	119,500	....	500	57	992,700	9,000	17,300
23	235,500	$2,000	1,000	58	849,900	21,500	16,100
24	324,000	3,000	1,400	59	775,100	18,000	16,000
25	439,500	....	1,900	60	665,600	19,500	15,000
26	576,500	1,000	2,500	61	599,900	3,000	14,800
27	758,200	10,000	3,300	62	546,700	14,500	14,700
28	921,100	3,000	4,000	63	480,700	12,000	14,100
29	1,083,100	7,000	4,700	64	398,900	10,000	12,800
30	1,262,900	7,500	5,400	65	367,900	13,000	12,900
31	1,473,600	5,000	6,300	66	352,400	9,500	13,600
32	1,748,900	11,000	7,500	67	333,900	15,000	14,100
33	1,956,100	9,500	8,400	68	324,400	10,000	14,900
34	2,199,900	8,000	9,700	69	328,400	9,000	16,500
35	2,359,000	12,500	10,500	70	300,900	11,000	16,600
36	2,697,000	13,000	12,300	71	295,400	22,000	17,800
37	2,802,800	11,000	13,300	72	253,900	16,000	16,700
38	2,885,100	1,000	14,100	73	210,900	14,000	15,200
39	3,049,900	11,000	15,600	74	192,400	4,000	15,100
40	3,080,700	20,000	16,400	75	180,400	12,500	15,500
41	3,142,800	8,000	17,500	76	155,400	4,000	14,600
42	3,206,300	16,500	18,800	77	132,400	8,400	13,600
43	3,160,700	22,000	19,600	78	79,000	19,000	8,800
44	3,122,400	24,500	20,500	79	52,500	5,000	6,400
45	3,026,900	21,300	21,100	80	35,500	2,000	4,700
46	2,910,200	15,500	21,700	81	31,500	2,500	4,600
47	2,743,100	55,000	21,800	82	25,000	2,000	4,000
48	2,518,600	19,500	21,500	83	23,000	1,000	4,000
49	2,351,900	12,500	21,600	84	22,000	5,000	4,100
50	2,188,500	12,500	21,600	85	16,000	....	3,300
51	2,064,900	19,800	22,000	86	6,000	5,000	1,300
52	1,821,500	8,500	21,000	87	1,000	....	200
53	1,622,200	16,000	20,300	88	1,000	....	300
54	1,432,000	18,500	19,400	89	1,000	1,000	300
				Totals	$76,780,200	$739,000	$824,200

MORTALITY EXPERIENCE BY HABITAT

CANADIAN WOMEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

Expected Deaths by C^M Table

1st Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	$2,000	. . .	. . .	50	$16,000	. . .	$100
16	15,000	. . .	. . .	51	1,000	. . .	. . .
17	23,500	. . .	. . .	52	7,000	. . .	100
18	32,000	. . .	$100	53	7,000	. . .	100
19	46,500	$1,000	100	54	12,500	. . .	100
20	68,000	2,000	200	55	2,000	. . .	. . .
21	88,000	. . .	200	56	2,000	. . .	. . .
22	88,500	1,000	200	57	3,500	. . .	. . .
23	82,200	. . .	200	58	17,500	. . .	200
24	67,000	. . .	200	59	1,000	. . .	. . .
25	78,000	2,000	200	60	1,000	. . .	. . .
26	78,000	. . .	200	61	6,000	. . .	100
27	85,000	. . .	200	62	. . .	. . .	. . .
28	84,000	1,000	200	63	3,000	. . .	100
29	81,000	. . .	200	64	1,000	. . .	. . .
30	71,500	. . .	200	Totals	$1,727,400	$19,000	$5,600
31	45,500	. . .	100				
32	73,500	. . .	200				
33	38,000	. . .	100				
34	67,000	. . .	200				
35	28,500	. . .	100				
36	34,500	. . .	100				
37	49,000	1,000	100				
38	35,000	. . .	100				
39	39,000	. . .	100				
40	52,200	. . .	200				
41	28,000	. . .	100				
42	17,000	. . .	100				
43	46,000	1,000	200				
44	13,000	. . .	100				
45	24,000	10,000	100				
46	34,500	. . .	200				
47	10,000	. . .	100				
48	10,000	. . .	100				
49	12,000	. . .	100				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN WOMEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

Expected Deaths by C^M Table

2d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	\$2,000	. . .	. . .	50	\$16,000	. . .	\$100
16	9,000	. . .	. . .	51	1,000	. . .	. . .
17	18,500	\$2,000	\$100	52	11,000	. . .	100
18	17,000	1,000	100	53	7,000	. . .	100
19	26,500	. . .	100	54	4,500	. . .	. . .
20	48,000	. . .	200	55	1,000	. . .	. . .
21	68,000	. . .	200	56	1,000	. . .	. . .
22	61,500	. . .	200	57	3,500	. . .	. . .
23	58,200	1,000	200	58	12,500	. . .	200
24	45,000	1,000	200	59	. . .	. . .	. . .
25	52,000	1,000	200	60	2,000	. . .	. . .
26	64,000	. . .	200	61	5,000	. . .	100
27	76,000	1,000	300	62	. . .	. . .	. . .
28	69,000	5,000	200	63	3,000	. . .	100
29	63,000	. . .	200	64	1,000	. . .	. . .
30	57,500	. . .	200	Totals	\$1,326,300	\$13,000	\$5,800
31	40,000	. . .	100				
32	47,500	. . .	200				
33	26,000	. . .	100				
34	54,000	. . .	200				
35	22,500	. . .	100				
36	28,500	. . .	100				
37	40,600	. . .	200				
38	26,000	. . .	100				
39	32,000	. . .	100				
40	41,000	. . .	200				
41	24,000	. . .	100				
42	12,000	. . .	100				
43	34,000	. . .	200				
44	17,000	. . .	100				
45	12,000	. . .	100				
46	33,500	. . .	200				
47	8,000	. . .	100				
48	10,000	1,000	100				
49	14,000	. . .	100				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN WOMEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

Expected Deaths by C[M] Table

3d Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	. . .	. . .	. . .	50	$15,000	. . .	$100
16	$7,000	. . .	. . .	51	7,000	$6,000	100
17	14,500	. . .	$100	52	11,000	. . .	100
18	11,000	. . .	. . .	53	7,000	. . .	100
19	15,000	. . .	100	54	5,500	. . .	100
20	43,000	. . .	200	55	1,000	. . .	. . .
21	54,000	$1,000	200	56	1,000	. . .	. . .
22	49,500	. . .	200	57	3,500	. . .	100
23	45,700	. . .	200	58	12,500	. . .	200
24	32,000	. . .	100	59	. . .	. . .	. . .
25	49,000	. . .	200	60	2,000	. . .	. . .
26	58,000	. . .	200	61	. . .	. . .	. . .
27	67,000	1,000	300	62	. . .	. . .	. . .
28	57,000	. . .	200	63	3,000	. . .	100
29	60,000	. . .	200	64	. . .	. . .	. . .
30	46,500	. . .	200	Totals	$1,175,300	$9,000	$5,800
31	35,000	. . .	100				
32	49,500	. . .	200				
33	29,000	. . .	100				
34	48,000	. . .	200				
35	23,500	. . .	100				
36	28,500	. . .	100				
37	40,600	. . .	200				
38	25,000	1,000	100				
39	32,000	. . .	200				
40	38,000	. . .	200				
41	24,000	. . .	100				
42	11,000	. . .	100				
43	19,000	. . .	100				
44	16,000	. . .	100				
45	17,000	. . .	100				
46	34,500	. . .	200				
47	7,000	. . .	100				
48	8,000	. . .	100				
49	12,000	. . .	100				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN WOMEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

Expected Deaths by C^M Table

4th Insurance Year

Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths	Age at Entry	Exposed to Risk	Actual Deaths	Expected Deaths
15	. . .	. . .	. . .	50	$17,000	. . .	$200
16	$7,000	. . .	. . .	51	4,000	. . .	. . .
17	13,500	. . .	$100	52	11,000	. . .	100
18	11,000	. . .	. . .	53	7,000	. . .	100
19	14,000	. . .	100	54	6,500	. . .	100
20	38,000	. . .	200	55	4,000	. . .	100
21	44,000	. . .	200	56	1,000	. . .	. . .
22	43,500	. .	200	57	3,500	. . .	100
23	42,700	. .	200	58	12,500	$1,500	300
24	27,000	. .	100	59	. . .	. . .	. . .
25	43,000	. . .	200	60	2,000	. . .	100
26	45,000	$1,000	200	61	. . .	. . .	. . .
27	59,000	2,000	200	62	. . .	. . .	. . .
28	54,000	1,000	200	63	2,000	. . .	100
29	60,000	. . .	200	64	1,000	. . .	. . .
30	39,500	. . .	200	Totals	$1,070,300	$7,500	$6,000
31	36,000	. . .	100				
32	50,000	1,000	200				
33	25,000	. . .	100				
34	48,000	1,000	200				
35	18,500	. . .	100				
36	26,000	. . .	100				
37	39,600	. . .	200				
38	24,000	. . .	100				
39	17,000	. . .	100				
40	35,000	. . .	200				
41	22,000	. . .	100				
42	12,000	. . .	100				
43	15,000	. . .	100				
44	17,000	. . .	100				
45	17,000	. . .	100				
46	31,500	. . .	300				
47	6,000	. . .	100				
48	6,000	. . .	100				
49	12,000	. . .	100				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN WOMEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

EXPECTED DEATHS BY C^M TABLE

5TH INSURANCE YEAR

AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS	AGE AT ENTRY	EXPOSED TO RISK	ACTUAL DEATHS	EXPECTED DEATHS
15	. . .	. . .	. . .	50	$17,000	. . .	$200
16	$7,000	. . .	. . .	51	3,000	. . .	. . .
17	13,500	. . .	$100	52	11,000	. . .	200
18	12,000	. . .	100	53	6,000	. . .	100
19	16,500	. . .	100	54	5,000	. . .	100
20	42,000	. . .	200	55	5,000	. . .	100
21	37,000	. . .	200	56	1,000	. . .	. . .
22	39,000	. . .	200	57	3,500	. . .	100
23	33,700	$1,000	100	58	11,000	. . .	300
24	26,000	1,000	100	59	1,000	. . .	. . .
25	44,000	. . .	200	60	2,000	. . .	100
26	40,000	. . .	200	61	. . .	. . .	. . .
27	52,000	1,000	200	62	. . .	. . .	. . .
28	50,000	. . .	200	63	2,000	. . .	100
29	57,000	. . .	200	64	1,000	. . .	. . .
30	37,000	2,000	200	Totals	$1,021,000	$8,000	$6,200
31	33,000	. . .	100				
32	48,000	1,000	200				
33	26,000	. . .	100				
34	48,000	1,000	200				
35	19,500	. . .	100				
36	23,000	. . .	100				
37	39,600	. . .	200				
38	24,000	. . .	100				
39	19,000	. . .	100				
40	25,000	. . .	200				
41	24,000	. . .	200				
42	14,700	. . .	100				
43	16,000	. . .	100				
44	21,000	. . .	200				
45	16,000	1,000	100				
46	28,500	. . .	300				
47	4,000	. . .	. . .				
48	5,500	. . .	100				
49	11,000	. . .	100				

MORTALITY EXPERIENCE BY HABITAT

CANADIAN WOMEN

RESIDENT AT DATE OF INSURANCE IN THE PROVINCE OF QUEBEC

EXPECTED DEATHS BY C[M] TABLE

6TH AND SUBSEQUENT INSURANCE YEARS

Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths	Attained Age	Exposed to Risk	Actual Deaths	Expected Deaths
20	. . . .	. . . .	. . . .	55	$214,700	$2,000	$3,200
21	$5,000	. . . .	. . . .	56	217,200	1,000	3,500
22	17,500	. . . .	$100	57	211,700	. . . .	3,700
23	27,500	$1,000	100	58	197,300	2,000	3,700
24	43,000		200	59	201,300	7,500	4,200
25	63,000	. . . .	400	60	203,300	1,000	4,600
26	101,000	1,000	400	61	204,100	5,100	5,000
27	126,000	1,000	500	62	194,500	2,000	5,200
28	148,700	1,000	600	63	176,500	3,000	5,200
29	162,500	2,000	700	64	166,500	2,000	5,400
30	182,500	3,000	800	65	167,500	3,000	5,900
31	202,500	3,000	900	66	164,000	. . . .	6,300
32	218,100	10,000	900	67	142,000	4,000	6,000
33	233,100	1,000	1,000	68	122,000	8,500	5,600
34	270,600	2,000	1,200	69	104,000	9,000	5,200
35	280,600	3,000	1,200	70	95,500	12,000	5,300
36	282,600	2,000	1,300	71	72,500	1,000	4,400
37	304,600	3,000	1,400	72	71,000	17,000	4,700
38	313,600	2,000	1,500	73	54,000	9,000	3,900
39	318,600	11,000	1,600	74	42,000	1,000	3,300
40	309,600	3,000	1,700	75	39,000	2,000	3,400
41	293,500	3,000	1,600	76	47,000	1,000	4,400
42	303,100	2,000	1,800	77	45,000	1,000	4,600
43	292,100	1,000	1,800	78	45,000	1,000	5,000
44	289,100	1,000	1,900	79	45,000	1,000	5,500
45	271,600	6,500	1,900	80	34,000	. . . .	4,500
46	271,100	3,000	2,000	81	34,000	2,000	4,900
47	257,800	3,000	2,100	82	37,000	2,000	5,800
48	275,800	3,000	2,400	83	33,000	10,000	5,700
49	261,800	2,000	2,400	84	23,000	. . . .	4,300
50	257,300	1,000	2,500	85	21,000	. . . .	4,300
51	270,300	. . . .	2,900	86	21,000	2,000	4,600
52	260,300	4,600	3,000	87	19,000	5,000	4,500
53	254,200	3,000	3,200	88	14,000	. . . .	3,600
54	235,200	2,000	3,200	89	13,000	13,000	3,600
				Totals	$10,915,400	$214,200	$212,200

MORTALITY BY CAUSES OF DEATH

AMERICAN MEN

1st INSURANCE YEAR

Code No.	Cause of Death	Percentage of Total Deaths — Age at Death 20–29	30–39	40–49	50–59	60–69	Ratio per $10,000 Exposed to Risk — Age at Death 20–29	30–39	40–49	50–59	60–69
1	Typhoid Fever	18.7	13.8	6.1	1.5	11.2	5.3	4.5	2.7	1.5	11.9
3	Malaria	3.0	1.2	1.8	1.2	...	.9	.4	.8	1.2	...
5	Influenza	...	.5	.7	1.0	...	...	.2	.3	1.0	...
13	Other Epidemic Diseases (Diphtheria)	1.0	.5	.2	.1	...	.3	.2	.1	.1	...
14	Purulent Infection and Septicæmia	1.7	.6	1.0	.3	...	.5	.2	.4	.3	...
17	Tuberculosis of the Lungs	8.2	4.6	3.5	.7	...	2.3	1.5	1.5	.7	...
18	Other Varieties of Tuberculosis	1.7	.8	.2	.1	...	.5	.2	.1	.1	...
21	Cancer and Other Malignant Tumors	.5	.6	2.1	10.8	2.0	.1	.2	.9	10.5	2.1
22	Acute Articular Rheumatism	.2	.8	.9	.7	...	.1	.3	.4	.7	...
24	Diabetes	.3	.1	.3	.3	...	.1	...	.1	.3	...
25	Anæmia and Chlorosis	.2	...	.1	.7	3.3	.1	...	...	.7	3.5
26	Other General Diseases (Blood Poisoning)	1.1	.5	.5	.5	...	.3	.2	.2	.5	...
30	Inflammation of Brain and its Membranes	2.4	1.9	1.2	1.5	.7	.7	.6	.5	1.4	.7
31	Locomotor Ataxia	.2	...	...	...	...	.1	...	...	...	...
32	Other Diseases of the Spinal Cord	.6	.1	.2	...	...	.2	...	.1	...	...
33	Cerebral Hemorrhage and Apoplexy	.7	2.3	6.0	8.9	15.9	.2	.8	2.6	8.6	16.8
34	Softening of the Brain	.1	.1	.6	.6	...	...	...	.3	.5	...
35	Paralysis without Specified Cause	.4	.4	.2	.6	...	.1	.1	.1	.6	...
36	General Paralysis of the Insane	...	.3	.1	.5	.7	...	.1	.1	.4	.7
37	Other Forms of Mental Alienation	.1	...	1.3	...	...	...	...	.6	...	...
39	Other Diseases of the Nervous System	.4	.7	.6	.1	...	.1	.2	.3	.1	...
42	Pericarditis and Acute Endocarditis	.6	.9	.5	.2	3.6	.2	.1	.2	.2	3.9
43	Organic Diseases of the Heart (Myocarditis Dilatation)	2.5	5.4	3.9	8.3	13.5	.7	1.8	1.7	8.1	14.4

MORTALITY BY CAUSES OF DEATH

AMERICAN MEN

1ST INSURANCE YEAR (Continued)

Code No.	Cause of Death	Percentage of Total Deaths — Age at Death 20–29	30–39	40–49	50–59	60–69	Ratio per $10,000 Exposed to Risk — Age at Death 20–29	30–39	40–49	50–59	60–69
44	Angina Pectoris	.1	4.6	1.8	3.5	2.0	...	1.5	.8	3.5	2.1
45	Diseases of the Arteries, Atheroma, Aneurism, etc.	...	.2	.5	.3	...	...	.1	.2	.3	...
51	Pneumonia	8.1	10.4	10.5	11.4	11.9	2.3	3.4	4.6	11.2	12.6
52	Pleurisy	.4	.3	.3	.3	...	.1	.1	.1	.3	...
54	Other Diseases of the Respiratory System, Tuberculosis Excepted	.7	.3	1.3	.7	...	.2	.1	.6	.7	...
55	Ulcer of the Stomach	.5	.2	...	.3	...	.1	.1	...	.3	...
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus	.7	1.5	.9	.3	...	.2	.5	.4	.3	...
57	Diarrhoea and Enteritis	.4	.3	1.0	.5	...	.1	.1	.4	.5	...
60	Appendicitis and Typhlitis	6.3	3.6	7.1	2.1	5.3	1.8	1.2	3.1	2.1	5.6
61	Hernias, Intestinal Obstruction	.9	1.0	.8	2.0	...	.2	.3	.4	1.9	...
63	Cirrhosis of Liver	.2	.5	.5	.4	...	.1	.2	.2	.4	...
64	Biliary Calculi	.2	.4	2.5	.1	...	...	.1	1.1	.1	...
65	Other Diseases of the Liver	.2	.5	.7	.9	.7	.1	.2	.3	.9	.7
66	Simple Peritonitis, Non-Puerperal	1.4	.9	1.6	.7	...	.4	.3	.7	.7	...
67	Other Diseases of the Digestive System, Cancer and Tuberculosis Excepted	.1	.5	.5	.7	1.3	...	.2	.2	.7	1.4
68	Nephritis and Bright's Disease	2.1	3.0	5.1	5.4	3.3	.6	1.0	2.2	5.3	3.5
81	Suicide	3.0	6.3	7.1	10.5	...	.8	2.1	3.1	10.3	...
82-91	Affections Produced by External Causes Other than Suicide	22.6	20.6	15.2	12.4	18.5	6.4	6.8	6.6	12.1	19.7
94	Cause of Death Not Specified or Ill-defined	2.6	1.9	2.2	1.9	1.3	.7	.6	1.0	1.8	1.4
	All Other Causes	4.9	6.9	8.4	7.0	4.8	1.5	2.2	3.4	6.7	5.3
	Total	100.0	100.0	100.0	100.0	100.0	28.4	32.9	43.4	97.6	106.3

MORTALITY BY CAUSES OF DEATH

AMERICAN MEN

2ND INSURANCE YEAR

Cause No.	Cause of Death	Percentage of Total Deaths					Ratio per $10,000 Exposed to Risk				
		Age at Death					Age at Death				
		20–29	30–39	40–49	50–59	60–69	20–29	30–39	40–49	50–59	60–69
1	Typhoid Fever	13.7	7.4	5.2	2.4	...	4.9	3.1	3.5	3.0	...
3	Malaria	1.8	1.6	.9	1.3	9.4	.6	.6	.6	1.6	20.0
5	Influenza	.2	.7	.5	...	1.3	.1	.3	.3	...	2.7
13	Other Epidemic Diseases (Diphtheria)	.5	1.4	...	1.4	...	.2	.6	...	1.7	...
14	Purulent Infection and Septicaemia	.5	1.1	.4	1.9	.3	.2	.5	.3	2.4	.5
17	Tuberculosis of the Lungs	19.4	12.1	4.3	3.0	...	7.0	5.0	2.9	3.8	...
18	Other Varieties of Tuberculosis	4.1	2.7	1.0	.4	.4	1.5	1.1	.7	.5	.8
21	Cancer and Other Malignant Tumors	1.8	2.4	3.3	11.2	11.4	.7	1.0	2.2	14.1	24.3
22	Acute Articular Rheumatism	.1	.3	.1	.2	.8	...	.1	.1	.2	1.6
24	Diabetes	1.5	1.1	.9	.8	...	.5	.5	.6	1.0	...
25	Anaemia and Chlorosis	...	.3	.5	.6	.3	...	.1	.4	.8	.5
26	Other General Diseases (Blood Poisoning)	.8	1.1	.3	.2	...	.3	.4	.2	.2	...
30	Inflammation of Brain and its Membranes	2.8	1.2	2.3	.7	...	1.0	.5	1.5	.8	...
31	Locomotor Ataxia	...	...	...	...	...	...	...	...	...	...
32	Other Diseases of the Spinal Cord	.5	.2	.2	...	...	.2	.1	.2	...	...
33	Cerebral Hemorrhage and Apoplexy	1.8	1.5	9.2	11.0	9.0	.7	.6	6.2	13.8	19.0
34	Softening of the Brain	...	.5	.2	.1	.5	...	.2	.2	.1	1.1
35	Paralysis without Specified Cause	.2	.5	.5	1.9	.3	.1	.2	.3	2.3	.5
36	General Paralysis of the Insane	.1	.4	.6	.6	...	...	.2	.4	.7	...
37	Other Forms of Mental Alienation	.2	.7	.3	.3	...	.1	.3	.2	.4	...
39	Other Diseases of the Nervous System	.4	1.9	.2	.1	.8	.1	.8	.2	.2	1.6
42	Pericarditis and Acute Endocarditis	1.9	1.5	4.3	2.7	...	.5	.6	2.9	3.4	...
43	Organic Diseases of the Heart (Myocarditis Dilatation)	1.8	3.9	6.3	6.5	7.6	.7	1.6	4.2	8.2	16.1

MORTALITY BY CAUSES OF DEATH

AMERICAN MEN

2ND INSURANCE YEAR (Continued)

Code No.	Cause of Death	Percentage of Total Deaths — Age at Death 20–29	30–39	40–49	50–59	60–69	Ratio per $10,000 Exposed to Risk — Age at Death 20–29	30–39	40–49	50–59	60–69
44	Angina Pectoris	.5	.6	1.4	4.5	7.3	.2	.3	.9	5.7	15.5
45	Diseases of the Arteries, Atheroma, Aneurism, etc.	...	.2	.3	3.3	2.6	...	.1	.2	4.1	5.5
51	Pneumonia	8.3	9.1	9.1	8.6	10.0	3.0	3.8	6.1	10.8	21.2
52	Pleurisy	.2	.5	...	.3	...	.1	.2	...	.4	...
54	Other Diseases of the Respiratory System, Tuberculosis Excepted	.5	.1	1.0	.2	...	.2	.1	.7	.2	...
55	Ulcer of the Stomach	.1	.7	.5	.3	...	...	.3	.4	.4	...
56	Other Diseases of the Stomach, Mouth, Pharynx, Oesophagus	.6	.9	.3	3.5	...	.2	.4	.2	4.4	...
57	Diarrhoea and Enteritis	.4	.6	.4	.2	2.8	.1	.3	.3	.3	5.9
60	Appendicitis and Typhilitis	4.5	4.5	2.9	1.2	2.5	1.6	1.9	1.9	1.5	5.4
61	Hernias, Intestinal Obstruction	.3	.5	1.0	.8	.3	.1	.2	.7	1.0	.5
63	Cirrhosis of Liver	.1	.4	1.3	.6	1.5	...	.2	.9	.7	3.2
64	Biliary Calculi	...	.1	.2	1.4	1.0	...	...	.1	1.8	2.1
65	Other Diseases of the Liver	.3	.5	1.0	.8	.4	.1	.2	.7	.9	.8
66	Simple Peritonitis, Non-Puerperal	.8	.6	1.3	.3	...	.3	.2	.8	.4	...
67	Other Diseases of the Digestive System, Cancer and Tuberculosis Excepted	...	.2	1.3	.5	...	...	.1	.8	.7	...
68	Nephritis and Bright's Disease	3.6	3.9	6.7	6.4	8.8	1.3	1.6	4.5	8.1	18.7
81	Suicide	4.3	6.3	8.3	4.3	2.2	1.6	2.6	5.5	5.4	4.7
82-91	Affections Produced by External Causes Other than Suicide	16.9	18.9	14.0	7.9	5.7	6.1	7.8	9.4	10.0	12.2
94	Cause of Death not Specified or Ill-defined	1.0	1.3	1.6	.8	1.3	.3	.5	1.1	1.0	2.7
	All Other Causes	4.1	5.6	5.9	6.8	11.5	1.4	2.0	3.7	8.9	25.2
	Total	100.0	100.0	100.0	100.0	100.0	36.0	41.2	67.0	125.9	212.3

MORTALITY BY CAUSES OF DEATH

AMERICAN MEN

3RD, 4TH AND 5TH INSURANCE YEARS

Code No.	Cause of Death	Percentage of Total Deaths — Age at Death 20–29	30–39	40–49	50–59	60–69	Ratio per $10,000 Exposed to Risk — Age at Death 20–29	30–39	40–49	50–59	60–69
1	Typhoid Fever	12.0	7.6	5.0	2.3	.6	4.6	3.4	3.4	3.2	1.7
3	Malaria	.5	.7	1.0	.4	.4	.2	.3	.7	.5	1.1
5	Influenza	.2	.3	.5	.6	1.0	.1	.1	.4	.9	2.9
13	Other Epidemic Diseases (Diphtheria)	1.0	.4	.2	.1	...	.4	.2	.2	.2	...
14	Purulent Infection and Septicæmia	.5	.9	.8	1.4	.2	.2	.4	.6	2.0	.9
17	Tuberculosis of the Lungs	26.3	16.5	6.4	2.7	1.8	10.2	7.4	4.4	3.7	5.3
18	Other Varieties of Tuberculosis	2.9	2.0	1.3	.3	.9	1.1	.9	.9	.5	2.7
21	Cancer and Other Malignant Tumors	2.2	2.4	5.9	7.3	8.4	.9	1.1	4.0	10.0	25.3
22	Acute Articular Rheumatism	.2	.3	.7	.3	.1	.1	.1	.5	.5	.4
24	Diabetes	2.1	1.1	1.2	1.3	1.1	.8	.5	.8	1.7	3.2
25	Anæmia and Chlorosis	.1	.4	1.2	1.4	2.5	...	.2	.8	2.0	7.5
26	Other General Diseases (Blood Poisoning)	.9	1.1	.7	.8	1.4	.4	.5	.5	1.0	4.1
30	Inflammation of Brain and its Membranes	1.8	2.0	1.3	1.3	.8	.7	.9	.9	1.8	2.3
31	Locomotor Ataxia	.1	.1	.6	.1	.2	...	...	.4	.1	.5
32	Other Diseases of the Spinal Cord	.4	.2	.4	.1	.5	.2	.1	.3	.3	1.3
33	Cerebral Hemorrhage and Apoplexy	1.1	2.9	6.1	11.3	12.1	.4	1.3	4.2	15.5	36.5
34	Softening of the Brain	...	.2	.2	.4	.3	...	.1	.1	.5	.9
35	Paralysis without Specified Cause	.3	1.0	.9	1.6	1.7	.1	.4	.6	2.2	5.1
36	General Paralysis of the Insane	...	.6	1.0	.5	.5	...	.3	.7	.8	1.5
37	Other Forms of Mental Alienation	.3	.2	.4	.1	.1	.1	.1	.3	.1	.2
39	Other Diseases of the Nervous System	.2	1.0	.7	1.0	.2	.1	.5	.5	1.4	.6
42	Pericarditis and Acute Endocarditis	.9	1.1	1.1	1.1	1.3	.3	.5	.8	1.5	3.9
43	Organic Diseases of the Heart (Myocarditis Dilatation)	3.2	4.1	6.4	9.0	12.1	1.2	1.9	4.4	12.4	36.6

MORTALITY BY CAUSES OF DEATH

AMERICAN MEN

3RD, 4TH AND 5TH INSURANCE YEARS (Continued)

Code No.	Cause of Death	Percentage of Total Deaths					Ratio per $10,000 Exposed to Risk				
		Age at Death					Age at Death				
		20–29	30–39	40–49	50–59	60–69	20–29	30–39	40–49	50–59	60–69
44	Angina Pectoris	.1	.3	1.4	2.4	4.0	.1	.2	.9	3.2	12.1
45	Diseases of the Arteries, Atheroma, Aneurism, etc	...	.3	.7	1.9	2.1	...	.1	.4	2.7	6.2
51	Pneumonia	6.1	10.6	9.2	7.8	6.8	2.4	4.7	6.3	10.7	20.6
52	Pleurisy	.3	.3	.4	.2	.1	.1	.1	.3	.2	.3
54	Other Diseases of the Respiratory System, Tuberculosis Excepted	.6	.7	.6	.7	.8	.2	.3	.4	1.0	2.4
55	Ulcer of the Stomach	.3	.6	1.6	.8	.1	.1	.3	1.1	1.1	.3
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus	.7	1.0	.6	1.4	1.1	.3	.4	.4	1.9	3.3
57	Diarrhoea and Enteritis	.4	.4	.6	.2	.9	.2	.2	.4	.3	2.7
60	Appendicitis and Typhilitis	4.5	4.2	2.5	2.5	.5	1.7	1.9	1.7	3.4	1.4
61	Hernias, Intestinal Obstruction	.6	.8	.5	.5	.7	.2	.3	.3	.7	2.0
63	Cirrhosis of Liver	.3	.5	1.6	1.4	2.3	.1	.2	1.1	1.9	6.9
64	Biliary Calculi	.1	.2	.2	1.1	.5	...	.1	.1	1.5	1.5
65	Other Diseases of the Liver	.5	1.3	1.0	1.0	2.1	.2	.6	.7	1.3	6.3
66	Simple Peritonitis, Non-Puerperal	.7	.9	.9	1.1	.2	.3	.4	.6	1.5	.7
67	Other Diseases of the Digestive System, Cancer and Tuberculosis Excepted	.3	.3	.3	2.2	.2	.1	.1	.2	2.9	.7
68	Nephritis and Bright's Disease	3.5	4.5	8.6	10.4	14.2	1.3	2.0	5.3	14.2	42.8
81	Suicide	2.8	6.1	6.8	5.2	2.0	1.1	2.7	4.7	7.1	6.1
82-91	Affections Produced by External Causes Other than Suicide	15.9	13.6	11.4	5.7	1.1	6.2	6.1	7.8	7.8	12.3
94	Cause of Death Not Specified or Ill-defined	1.2	1.6	1.0	1.1	1.2	.5	.7	.7	1.5	3.8
	All Other Causes	3.9	4.7	6.1	6.9	7.8	1.7	2.3	4.0	9.1	24.5
	Total	100.0	100.0	100.0	100.0	100.0	38.9	44.9	68.4	136.6	301.4

MORTALITY BY CAUSES OF DEATH

AMERICAN MEN

6TH AND SUBSEQUENT INSURANCE YEARS

Code No.	Cause of Death	Percentage of Total Deaths — Age at Death						Ratio per $10,000 Exposed to Risk — Age at Death					
		20–29	30–39	40–49	50–59	60–69	70 & Over	20–29	30–39	40–49	50–59	60–69	70 & Over
1	Typhoid Fever	9.6	6.7	3.1	1.1	.6	.1	4.1	3.3	2.4	1.9	2.2	1.4
3	Malaria	.8	.5	.3	.2	.2	.1	.3	.2	.2	.4	.8	1.2
5	Influenza	.1	.5	.5	.6	1.0	1.6	...	.3	.4	1.1	3.9	15.3
13	Other Epidemic Diseases (Diphtheria)	1.0	.4	.1	...	.1	...	.4	.2	.1	.1	.2	.3
14	Purulent Infection and Septicaemia	.5	1.1	.8	.5	.3	.2	.2	.5	.6	.8	1.1	1.6
17	Tuberculosis of the Lungs	29.8	19.8	9.0	4.1	1.9	.7	12.9	9.7	7.1	7.1	7.5	6.5
18	Other Varieties of Tuberculosis	2.1	1.9	1.3	.5	.3	.1	.9	.9	1.0	.8	1.1	.9
21	Cancer and Other Malignant Tumors	1.5	2.8	6.1	7.3	7.4	5.3	.6	1.4	4.8	12.4	29.0	51.8
22	Acute Articular Rheumatism	.5	.3	.4	.2	.3	.2	.2	.2	.3	.4	1.0	1.7
24	Diabetes	1.6	1.9	2.0	2.7	3.3	2.1	.7	.9	1.6	4.6	12.8	20.6
25	Anaemia and Chlorosis	.3	.5	1.0	1.2	1.1	.5	.1	.2	.8	2.0	4.1	4.8
26	Other General Diseases (Blood Poisoning)	.5	1.0	.8	.6	.3	.3	.2	.5	.7	1.1	1.2	2.6
30	Inflammation of Brain and its Membranes	1.7	1.5	1.5	.7	.4	.2	.7	.8	1.2	1.2	1.5	2.1
31	Locomotor Ataxia	.1	.4	.7	.8	.7	.3	...	.2	.6	1.3	2.7	2.5
32	Other Diseases of the Spinal Cord	.5	.4	.5	.6	.8	.6	.2	.2	.4	1.0	2.9	6.2
33	Cerebral Hemorrhage and Apoplexy	1.0	2.6	6.2	10.5	13.3	11.9	.4	1.3	4.9	17.9	51.7	115.5
34	Softening of the Brain	...	.2	.2	.3	.3	.5	...	.1	.1	.5	1.2	4.6
35	Paralysis without Specified Cause	.2	.7	1.3	1.1	1.4	1.7	.1	.3	1.0	1.8	5.3	16.3
36	General Paralysis of the Insane	.1	2.3	1.8	1.1	.6	.6	.2	1.1	1.4	1.8	2.5	5.4
37	Other Forms of Mental Alienation	.2	.6	.6	.3	.3	.2	.1	.3	.4	.6	1.3	2.2
39	Other Diseases of the Nervous System	.6	1.1	.7	.6	.4	.3	.3	.5	.6	1.0	1.7	2.4
42	Pericarditis and Acute Endocarditis	.6	.9	1.5	1.4	1.4	1.3	.3	.5	1.1	2.4	5.3	13.0
43	Organic Diseases of the Heart (Myocarditis Dilatation)	2.4	4.5	7.9	10.7	14.1	13.1	1.0	2.2	6.2	18.2	55.0	127.3

MORTALITY BY CAUSES OF DEATH

AMERICAN MEN

6TH AND SUBSEQUENT INSURANCE YEARS (Continued)

Code No.	Cause of Death	Percentage of Total Deaths						Ratio per $10,000 Exposed to Risk					
		Age at Death						Age at Death					
		20–29	30–39	40–49	50–59	60–69	70&Over	20–29	30–39	40–49	50–59	60–69	70&Over
44	Angina Pectoris	...	.6	1.6	3.5	4.3	2.6	...	.3	1.3	5.9	16.7	25.0
45	Diseases of the Arteries, Atheroma, Aneurism, etc.	.2	.5	1.5	3.0	6.2	7.9	.1	.3	1.2	5.2	24.2	76.8
51	Pneumonia	8.5	8.2	8.2	6.9	7.0	7.6	3.7	4.0	6.4	11.8	27.2	73.7
52	Pleurisy	.3	.3	.5	.3	.2	.2	.1	.1	.4	.5	.9	1.6
54	Other Diseases of the Respiratory System, Tuberculosis Excepted	.6	.6	.7	.5	.6	.5	.3	.3	.6	.9	2.4	5.3
55	Ulcer of the Stomach	.8	.6	.6	.5	.4	.2	.3	.3	.4	.9	1.7	2.1
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus	1.0	1.0	1.0	1.0	1.0	1.1	.4	.5	.8	1.8	4.0	10.6
57	Diarrhœa and Enteritis	...	.5	.5	.5	.6	.9	...	.2	.4	.9	2.3	8.5
60	Appendicitis and Typhilitis	4.3	3.6	2.3	1.7	.6	.3	1.8	1.8	1.8	2.9	2.3	3.1
61	Hernias, Intestinal Obstruction	.4	.6	.6	.7	.6	.7	.2	.3	.5	1.2	2.5	6.4
63	Cirrhosis of Liver	.8	1.0	1.8	2.1	1.4	.8	.3	.5	1.4	3.6	5.5	8.2
64	Biliary Calculi	...	.3	.4	.5	.5	.3	...	.1	.3	.8	1.8	3.0
65	Other Diseases of the Liver	.7	.7	1.0	.9	.7	.4	.3	.4	.8	1.5	2.7	4.4
66	Simple Peritonitis, Non-Puerperal	.8	.9	.6	.4	.3	.1	.3	.4	.5	.6	1.1	1.0
67	Other Diseases of the Digestive System, Cancer and Tuberculosis Excepted	.4	.4	.2	.3	.2	.1	.2	.2	.2	.5	.7	1.4
68	Nephritis and Bright's Disease	3.7	5.8	10.2	13.2	12.7	9.8	1.6	2.9	8.0	22.6	49.5	95.9
81	Suicide	3.8	4.7	4.8	4.1	1.2	.2	1.6	2.3	3.7	6.9	4.6	2.4
82-91	Affections Produced by External Causes Other than Suicide	12.8	10.2	7.9	5.4	2.3	1.6	5.5	5.0	6.3	9.2	9.1	15.1
94	Cause of Death Not Specified or Ill-defined	.5	1.0	1.1	1.0	1.0	.7	.2	.5	.9	1.8	3.8	6.5
	All Other Causes	4.4	5.9	6.2	6.4	7.7	22.1	2.3	2.9	4.4	10.7	30.7	216.6
	Total	100.0	100.0	100.0	100.0	100.0	100.0	43.1	49.1	78.2	170.6	389.7	973.8

MORTALITY BY CAUSES OF DEATH

CANADIAN MEN

1st INSURANCE YEAR

Case No.	Cause of Death	Percentage of Total Deaths					Ratio per $10,000 Exposed to Risk				
		Age at Death					Age at Death				
		20–29	30–39	40–49	50–59	60–69	20–29	30–39	40–49	50–59	60–69
1	Typhoid Fever	13.6	15.2	10.4	5.5	...	3.4	4.2	4.5	4.7	...
3	Malaria	...	...	...	...	...	...	...	...	...	...
5	Influenza	...	.5	...	...	...	...	.1	...	...	...
13	Other Epidemic Diseases (Diphtheria)	1.9	...	...	...	...	.5	...	...	...	...
14	Purulent Infection and Septicæmia	1.9	3.7	2.5	...	46.4	.5	1.0	1.1	...	84.3
17	Tuberculosis of the Lungs	7.8	2.4	2.0	2.2	...	2.0	.6	.9	1.9	...
18	Other Varieties of Tuberculosis	1.4	2.7	...	...	...	.3	.7	...	...	...
21	Cancer and Other Malignant Tumors	.8	1.7	5.3	2.2	27.9	.2	.5	2.3	1.9	50.5
22	Acute Articular Rheumatism	.8	...	...	...	...	.2	...	...	...	...
24	Diabetes	...	...	...	...	...	...	...	...	...	...
25	Anæmia and Chlorosis	2.0	1.0	...	...	...	.5	.3	...	...	...
26	Other General Diseases (Blood Poisoning)	.8	...	...	1.1	...	.1	...	...	.9	...
30	Inflammation of Brain and its Membranes	1.9	.7	.5	5.5	...	.5	.2	.2	4.7	...
31	Locomotor Ataxia	...	...	...	...	...	...	...	...	...	...
32	Other Diseases of the Spinal Cord	.5	...	...	...	...	.1	...	...	...	...
33	Cerebral Hemorrhage and Apoplexy	1.9	3.7	2.0	16.4	4.7	.5	1.0	.9	14.1	8.4
34	Softening of the Brain	...	...	...	...	...	...	...	...	...	...
35	Paralysis without Specified Cause	...	.7	...	...	...	...	.2	...	...	...
36	General Paralysis of the Insane	...	...	...	...	...	...	...	...	...	...
37	Other Forms of Mental Alienation	.5	...	...	...	...	.1	...	...	...	...
39	Other Diseases of the Nervous System	...	1.0	...	...	...	...	.3	...	...	...
42	Pericarditis and Acute Endocarditis	3.2	...	...	...	...	.8	...	...	...	...
43	Organic Diseases of the Heart (Myocarditis Dilatation)	3.1	1.8	2.5	11.0	...	.8	.5	1.1	9.4	...

MORTALITY BY CAUSES OF DEATH

CANADIAN MEN

1st INSURANCE YEAR (Continued)

Cause No.	Cause of Death	Percentage of Total Deaths — Age at Death 20–29	30–39	40–49	50–59	60–69	Ratio per $10,000 Exposed to Risk — Age at Death 20–29	30–39	40–49	50–59	60–69
44	Angina Pectoris	...	.7	.5	3.3	...	...	.2	.2	2.8	...
45	Diseases of the Arteries, Atheroma, Aneurism, etc	...	...	...	1.1	...	...	...	...	.9	...
51	Pneumonia	6.3	8.7	35.5	9.3	7.0	1.6	2.4	15.5	8.0	12.6
52	Pleurisy	1.6	.3	...	...	...	.4	.1	...	...	...
54	Other Diseases of the Respiratory System, Tuberculosis Excepted	2.2	1.0	...	6.6	4.7	.5	.3	...	5.6	8.4
55	Ulcer of the Stomach	.3	2.0	...	...	9.3	.1	.6	...	...	16.8
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus	2.2	2.7	1.5	1.1	...	.5	.7	.7	.9	...
57	Diarrhœa and Enteritis	.3	...	...	1.1	...	.1	...	...	.9	...
60	Appendicitis and Typhilitis	5.9	5.0	1.0	...	...	1.5	1.4	.4	...	...
61	Hernias, Intestinal Obstruction	.5	...	.5	1.1	...	.1	...	.2	.9	...
63	Cirrhosis of Liver	...	...	2.1	...	...	...	...	.9	...	...
64	Biliary Calculi	.3	...	...	...	...	.1	...	...	...	...
65	Other Diseases of the Liver	...	.3	.5	...	...	...	.1	.2	...	...
66	Simple Peritonitis, Non-Puerperal	2.2	3.7	...	...	...	.5	1.0	...	...	...
67	Other Diseases of the Digestive System, Cancer and Tuberculosis Excepted	...	...	...	...	...	...	...	...	...	...
68	Nephritis and Bright's Disease	.5	1.3	2.0	10.7	...	.1	.4	.9	9.2	...
81	Suicide	.5	...	2.0	...	...	.1	...	.9	...	...
82-91	Affections Produced by External Causes Other than Suicide	29.9	27.2	21.3	17.5	...	7.5	7.5	9.3	15.0	...
94	Cause of Death Not Specified or Ill-defined	2.4	6.1	5.1	...	...	.6	1.7	2.2	...	...
	All Other Causes	3.3	5.9	2.8	4.3	...	1.1	1.5	1.3	3.9	...
	Total	100.0	100.0	100.0	100.0	100.0	25.3	27.5	43.7	85.7	181.0

MORTALITY BY CAUSES OF DEATH

CANADIAN MEN

2ND INSURANCE YEAR

Code No.	Cause of Death	Percentage of Total Deaths — Age at Death 20-29	30-39	40-49	50-59	60-69	Ratio per $10,000 Exposed to Risk — Age at Death 20-29	30-39	40-49	50-59	60-69
1	Typhoid Fever	12.8	11.3	4.1	1.6	...	4.7	3.3	1.8	2.5	.
3	Malaria	...	...	...	...	...	...	...	...	...	...
5	Influenza	...	...	...	...	...	...	...	...	...	...
13	Other Epidemic Diseases (Diphtheria)	.5	...	...	...	...	.2	...	...	...	. .
14	Purulent Infection and Septicæmia	2.2	2.0	6.5	...	...	.8	.6	2.8	...	. .
17	Tuberculosis of the Lungs	20.0	12.0	8.8	1.9	...	7.4	3.6	3.9	3.0	...
18	Other Varieties of Tuberculosis	1.6	4.1	4.1	...	...	.6	1.2	1.8	...	...
21	Cancer and Other Malignant Tumors	1.6	.8	.6	1.9	...	.4	.2	.3	3.0	...
22	Acute Articular Rheumatism	.3	...	...	...	...	.1	...	...	...	...
24	Diabetes	1.8	...	...	.6	. .	.7	...	...	1.0	...
25	Anæmia and Chlorosis	.3	.4	1.8	...	...	.1	.1	.8	...	...
26	Other General Diseases (Blood Poisoning)	1.4	1.2	.6	...	...	.5	.3	.3	...	...
30	Inflammation of Brain and its Membranes	1.4	3.2	...	...	...	.5	.9	...	...	...
31	Locomotor Ataxia	...	...	...	...	...	...	...	...	...	...
32	Other Diseases of the Spinal Cord	.8	...	.6	.	...	.3	...	.3	...	...
33	Cerebral Hemorrhage and Apoplexy	.5	.8	1.2	3.2	5.4	.2	.2	.5	5.0	7.6
34	Softening of the Brain	...	...	...	...	...	...	...	...	...	...
35	Paralysis without Specified Cause	...	...	...	...	...	...	...	...	...	...
36	General Paralysis of the Insane	...	...	2.9	...	...	...	...	1.3	...	...
37	Other Forms of Mental Alienation	...	...	...	...	...	...	...	...	...	...
39	Other Diseases of the Nervous System	1.9	.4	...	...	...	.7	.1	...	...	...
42	Pericarditis and Acute Endocarditis	...	...	...	...	...	...	...	...	...	...
43	Organic Diseases of the Heart (Myocarditis Dilatation)	1.4	.8	2.7	5.2	5.4	.5	.2	1.2	8.1	7.6

MORTALITY BY CAUSES OF DEATH

CANADIAN MEN

2ND INSURANCE YEAR (Continued)

Code No.	Cause of Death	Percentage of Total Deaths					Ratio per $10,000 Exposed to Risk				
		Age at Death					Age at Death				
		20-29	30-39	40-49	50-59	60-69	20-29	30-39	40-49	50-59	60-69
44	Angina Pectoris	...	.4	...	23.9	5.4	...	.1	...	37.3	7.6
45	Diseases of the Arteries, Atheroma, Aneurism, etc.	...	...	4.1	4.5	...	...	...	1.8	7.1	...
51	Pneumonia	5.8	12.2	21.2	17.9	5.4	2.1	3.6	9.2	27.8	7.6
52	Pleurisy	.8	...	1.8	...	...	.3	...	.8	...	...
54	Other Diseases of the Respiratory System, Tuberculosis Excepted	.3	1.8	...	...	...	.1	.5	...	...	...
55	Ulcer of the Stomach	.3	...	...	...	...	.1	...	...	...	...
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus	...	...	.6	.6	...	...	...	.3	1.0	...
57	Diarrhœa and Enteritis	...	...	...	...	...	...	...	...	...	...
60	Appendicitis and Typhlitis	3.7	5.9	4.1	...	...	1.4	1.7	1.8	...	...
61	Hernias, Intestinal Obstruction	.5	1.4	...	...	...	.2	.4	...	...	...
63	Cirrhosis of Liver	.3	1.0	...	...	13.5	.1	.3	...	...	19.0
64	Biliary Calculi	.5	...	.6	...	...	.2	...	.3	...	...
65	Other Diseases of the Liver	...	...	1.8	2.6	...	...	...	.8	4.0	...
66	Simple Peritonitis, Non-Puerperal	1.9	.4	.6	...	...	.7	.1	.3	...	...
67	Other Diseases of the Digestive System, Cancer and Tuberculosis Excepted	...	...	...	...	...	...	...	...	...	...
68	Nephritis and Bright's Disease	.5	3.6	6.5	9.7	54.1	.2	1.0	2.8	15.1	76.0
81	Suicide	1.4	.8	4.1	.6	...	.5	.2	1.8	1.0	...
82-91	Affections Produced by External Causes Other than Suicide	32.8	28.0	11.2	6.5	...	12.1	8.3	4.9	10.1	...
94	Cause of Death Not Specified or Ill-defined	1.6	3.2	1.2	9.1	...	.6	.9	.5	14.1	...
	All Other Causes	1.1	4.3	8.3	10.2	10.8	.4	1.7	3.3	15.8	15.1
	Total	100.0	100.0	100.0	100.0	100.0	36.9	29.5	43.6	155.9	140.5

MORTALITY BY CAUSES OF DEATH

CANADIAN MEN

3RD, 4TH AND 5TH INSURANCE YEARS

Code No.	Cause of Death	Percentage of Total Deaths					Ratio per 10,000 Exposed to Risk				
		Age at Death					Age at Death				
		20–29	30–39	40–49	50–59	60–69	20–29	30–39	40–49	50–59	60–69
1	Typhoid Fever	11.6	5.5	9.0	.5	.8	4.6	2.4	5.5	.6	1.7
3	Malaria	...	...	...	...	...	...	...	...	...	...
5	Influenza	.1	.3	.3	...	...	.1	.1	.2	...	...
13	Other Epidemic Diseases (Diphtheria)	.5	.1	...	...	...	.2	...	...	...	...
14	Purulent Infection and Septicæmia	1.3	.7	.8	5.4	...	.7	.3	.5	6.7	...
17	Tuberculosis of the Lungs	27.1	12.6	10.4	3.3	.8	10.6	5.5	6.3	4.1	1.7
18	Other Varieties of Tuberculosis	4.7	2.9	2.6	.3	...	1.8	1.3	1.6	.3	...
21	Cancer and Other Malignant Tumors	1.1	2.5	5.1	5.9	2.5	.4	1.1	3.1	7.3	5.2
22	Acute Articular Rheumatism	.5	...	.4	1.0	...	.2	...	.2	1.3	...
24	Diabetes	2.1	1.8	.9	1.3	...	.8	.8	.6	1.6	...
25	Anæmia and Chlorosis	.1	.3	2.2	1.8	...	.1	.1	1.3	2.2	...
26	Other General Diseases (Blood Poisoning)	.5	1.1	.2	...	...	.2	.5	.1	...	...
30	Inflammation of Brain and its Membranes	1.9	1.2	1.7	.5	...	.8	.5	1.0	1.0	...
31	Locomotor Ataxia	...	...	...	...	...	...	...	...	...	...
32	Other Diseases of the Spinal Cord	.4	...	.3	...	...	.2	...	.2	...	...
33	Cerebral Hemorrhage and Apoplexy	.7	1.0	4.7	11.6	19.7	.3	.4	2.8	14.3	40.9
34	Softening of the Brain	...	.3	...	1.3	4.1	...	.1	...	1.6	8.6
35	Paralysis without Specified Cause	...	.2	2.5	.8	5.0	...	.1	1.5	1.0	10.4
36	General Paralysis of the Insane	...	.3	.2	...	...	...	.1	.1	...	...
37	Other Forms of Mental Alienation	.1	.1	.4	...	...	.1	.0	.2	...	...
39	Other Diseases of the Nervous System	.1	.9	.3	.5	...	.1	.4	.2	.6	...
42	Pericarditis and Acute Endocarditis	.5	.9	1.7	3.6	...	.2	.4	1.0	4.4	...
43	Organic Diseases of the Heart (Myocarditis Dilatation)	1.6	1.8	4.6	7.6	9.5	.6	.8	2.8	9.4	19.8

MORTALITY BY CAUSES OF DEATH

CANADIAN MEN

3D, 4TH AND 5TH INSURANCE YEARS (Continued)

Code No.	Cause of Death	Percentage of Total Deaths — Age at Death					Ratio per $10,000 Exposed to Risk — Age at Death				
		20-29	30-39	40-49	50-59	60-69	20-29	30-39	40-49	50-59	60-69
44	Angina Pectoris	...	...	1.3	.3	4.9	...	...	.8	.3	10.2
45	Diseases of the Arteries, Atheroma, Aneurism, etc.	...	...	2.2	.8	2.1	...	...	1.3	1.0	4.3
51	Pneumonia	5.4	8.2	8.6	6.7	5.8	2.1	3.6	5.2	8.2	12.1
52	Pleurisy	.8	.1	.9	.8	...	.3	[illegible]	.6	1.0	...
54	Other Diseases of the Respiratory System, Tuberculosis Excepted	.4	.8	.3	.5	8.3	.2	.3	.2	.6	17.3
55	Ulcer of the Stomach	...	...	.5	...	.8	...	...	.3	...	1.7
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus	.7	1.4	.6	3.1	...	.3	.6	.4	3.8	...
57	Diarrhœa and Enteritis	.6	.7	...	.	...	.2	.3	...	...	...
60	Appendicitis and Typhilitis	5.9	7.4	3.0	.5	...	2.3	3.2	1.8	.6	...
61	Hernias, Intestinal Obstruction	.4	.7	.3	.5	...	.2	.3	.2	.6	...
63	Cirrhosis of Liver	...	1.1	...	.8	...	...	.5	...	1.0	...
64	Biliary Calculi	...	.1	...	...	...	...	.0	...	...	...
65	Other Diseases of the Liver	.5	.7	.7	...	...	.2	.3	.4	...	...
66	Simple Peritonitis, Non-Puerperal	1.0	1.1	1.9	.5	...	.4	.5	1.1	.6	...
67	Other Diseases of the Digestive System, Cancer and Tuberculosis Excepted	.3	.2	.8	...	...	.1	.1	.5	...	...
68	Nephritis and Bright's Disease	1.6	6.0	10.5	5.1	6.6	.6	2.6	6.4	6.3	13.8
81	Suicide	1.8	2.2	1.2	1.6	...	.7	1.0	.8	2.0	...
82-91	Affections Produced by External Causes Other than Suicide	20.8	28.3	7.7	21.7	14.1	8.2	12.4	4.7	26.7	29.3
94	Cause of Death Not Specified or Ill-defined	1.1	2.4	3.0	1.5	3.3	.4	1.0	1.8	1.9	6.9
	All Other Causes	3.3	4.1	8.2	9.9	11.7	1.1	2.4	5.1	12.2	24.3
	Total	100.0	100.0	100.0	100.0	100.0	39.3	44.0	60.8	123.2	208.2

MORTALITY BY CAUSES OF DEATH

CANADIAN MEN

6TH AND SUBSEQUENT INSURANCE YEARS

Code No.	Cause of Death	Percentage of Total Deaths						Rate per 10,000 Exposed to Risk					
		Age at Death						Age at Death					
		20-29	30-39	40-49	50-59	60-69	70 & Over	20-29	30-39	40-49	50-59	60-69	70 & Over
1	Typhoid Fever	9.5	7.8	3.4	1.5	.6	.2	4.3	3.4	2.4	2.0	1.9	2.0
3	Malaria	...	.2	...	...	...	...	...	.1	...	...	...	...
5	Influenza	.2	.3	.3	.5	1.0	.9	.1	.2	.2	.7	3.5	7.4
13	Other Epidemic Diseases (Diphtheria)	1.2	.3	.3	...	...	...	.5	.2	.2	.1	...	...
14	Purulent Infection and Septicæmia	1.9	1.1	1.2	1.2	.5	.2	.8	.5	.8	1.7	1.6	1.9
17	Tuberculosis of the Lungs	28.2	20.1	10.8	4.2	2.6	.5	12.7	8.9	7.6	5.8	8.9	4.6
18	Other Varieties of Tuberculosis	3.5	3.0	1.4	1.2	.1	.0	1.6	1.3	1.0	1.6	.5	.2
21	Cancer and Other Malignant Tumors	.9	2.2	6.4	7.5	8.6	8.8	.4	1.0	4.5	10.4	29.6	76.5
22	Acute Articular Rheumatism	.2	.3	.6	.4	.2	.1	.1	.1	.4	.5	.7	.8
24	Diabetes	1.5	1.8	1.8	2.8	2.9	1.1	.7	.8	1.3	3.8	10.0	10.0
25	Anæmia and Chlorosis	.4	.5	1.3	1.8	1.8	1.0	.2	.2	.9	2.4	6.4	8.6
26	Other General Diseases (Blood Poisoning)	.8	.6	.7	.7	.7	.2	.4	.3	.5	1.0	2.5	1.3
30	Inflammation of Brain and its Membranes	1.2	2.2	1.4	.4	.6	.7	.5	1.0	1.0	.5	1.9	6.0
31	Locomotor Ataxia	...	.5	.3	.5	.3	...	...	.2	.2	.7	.9	.4
32	Other Diseases of the Spinal Cord	.6	.4	.5	.6	1.1	.8	.3	.2	.3	.8	3.7	7.0
33	Cerebral Hemorrhage and Apoplexy	.2	1.2	3.4	10.1	12.1	10.3	.1	.5	2.4	13.9	41.9	89.5
34	Softening of the Brain	...	.2	...	.6	.4	1.0	...	.1	...	.8	1.6	9.1
35	Paralysis without Specified Cause	.2	.3	1.5	1.8	2.8	2.2	.1	.2	1.0	2.5	9.7	18.8
36	General Paralysis of the Insane	...	.6	1.4	1.1	.8	.3	...	.3	1.0	1.6	2.7	2.3
37	Other Forms of Mental Alienation	...	.2	.2	.3	.4	.2	...	.1	.2	.4	1.4	1.6
39	Other Diseases of the Nervous System	.9	1.3	.8	.5	.6	.4	.4	.6	.6	.7	2.0	3.2
42	Pericarditis and Acute Endocarditis	.2	1.1	.6	1.0	1.1	.9	.1	.5	.4	1.4	3.9	7.6
43	Organic Diseases of the Heart (Myocarditis Dilatation)	1.9	3.6	7.3	8.9	14.3	11.6	.8	1.6	5.2	12.3	49.6	101.0

MORTALITY BY CAUSES OF DEATH

CANADIAN MEN

6TH AND SUBSEQUENT INSURANCE YEARS (Continued)

Cause No.	Cause of Death	Percentage of Total Deaths — Age at Death						Ratio per $10,000 Exposed to Risk — Age at Death					
		20–29	30–39	40–49	50–59	60–69	70 & Over	20–29	30–39	40–49	50–59	60–69	70 & Over
44	Angina Pectoris	...	.6	1.4	3.4	2.3	2.6	...	.3	1.0	4.7	8.1	22.8
45	Diseases of the Arteries, Atheroma, Aneurism, etc.	...	.1	.5	3.9	7.0	8.0	...	.1	.3	5.4	24.3	69.3
51	Pneumonia	5.1	10.0	10.2	6.9	6.1	7.9	2.3	4.4	7.2	9.6	21.0	68.8
52	Pleurisy	.6	.5	.7	.8	.5	.6	.3	.2	.5	1.0	1.8	4.8
54	Other Diseases of the Respiratory System, Tuberculosis Excepted	.7	1.3	1.0	1.4	1.7	1.0	.3	.6	.7	2.0	6.0	8.7
55	Ulcer of the Stomach	...	.3	.5	.2	.4	...	...	.1	.4	.3	1.5	.2
56	Other Diseases of the Stomach, Mouth, Pharynx, Œsophagus	.7	.9	1.2	1.4	1.1	1.4	.3	.4	.9	1.9	3.9	12.1
57	Diarrhœa and Enteritis	1.9	.4	.7	.4	.4	1.1	.8	.2	.5	.6	1.4	9.4
60	Appendicitis and Typhlitis	5.1	2.8	2.4	.6	.5	.2	2.3	1.2	1.7	.8	1.6	1.7
61	Hernias, Intestinal Obstruction	.6	.7	.7	.7	.7	.9	.3	.3	.5	.9	2.3	8.1
63	Cirrhosis of Liver	.7	.9	.9	2.9	1.1	.6	.3	.4	.7	3.9	3.9	5.5
64	Biliary Calculi	...	.2	.2	.5	.1	.3	...	.1	.2	.8	.3	2.3
65	Other Diseases of the Liver	.4	1.3	1.0	.4	1.0	.6	.2	.6	.7	.5	3.3	5.6
66	Simple Peritonitis, Non-Puerperal	1.1	.9	.8	1.0	.4	.2	.5	.4	.6	1.4	1.4	2.2
67	Other Diseases of the Digestive System, Cancer and Tuberculosis excepted	...	.2	.1	.1	...	...	...	.1	.1	.2	.2	.4
68	Nephritis and Bright's Disease	2.6	6.1	12.0	9.9	7.3	5.8	1.2	2.7	8.5	13.6	25.1	50.5
81	Suicide	1.1	2.9	3.4	1.1	.9	.1	.5	1.3	2.4	1.6	3.2	.7
82-91	Affections Produced by External Causes Other than Suicide	20.4	11.8	8.0	4.7	3.0	2.5	9.2	5.2	5.6	6.5	10.3	21.8
94	Cause of Death Not Specified or Ill-defined	2.6	2.1	2.6	2.3	2.3	2.0	1.2	.9	1.9	3.2	7.9	17.2
	All Other Causes	2.9	5.9	6.1	9.8	9.7	22.8	1.3	2.0	3.9	13.2	33.6	200.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0	45.1	43.8	70.4	137.7	346.0	871.9

AM MORTALITY TABLE

(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	.00436	.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	.00743	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
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	.02448	59
55	.00994	.01447	.01712	.01951	.02271	.02668	60
56	.01078	.01566	.01860	.02122	.02472	.02903	61

AM MORTALITY TABLE

(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
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
						.06670	71
						.07233	72
						.07839	73
						.08492	74
						.09194	75
						.09951	76
						.10765	77
						.11631	78
						.12569	79
						.13574	80
						.14642	81
						.15787	82
						.17005	83
						.18315	84
						.19707	85
						.21180	86
						.22729	87
						.24408	88
						.26170	89
						.28085	90
						.29946	91
						.32198	92
						.34188	93
						.36364	94
						.38776	95
						.41111	96
						.44340	97
						.45763	98
						.50000	99
						.56250	100
						.57143	101
						.66667	102
						1.00000	103

C^M MORTALITY TABLE

(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	.01016	.01189	.01354	54
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

C^M MORTALITY TABLE

(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
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	.05035	69
65	.02425	.02783	.03303	.03996	.04773	.05507	70
						.06024	71
						.06587	72
						.07201	73
						.07870	74
						.08601	75
						.09395	76
						.10259	77
						.11200	78
						.12216	79
						.13322	80
						.14517	81
						.15810	82
						.17210	83
						.18707	84
						.20327	85
						.22071	86
						.23942	87
						.25938	88
						.28063	89
						.30336	90
						.32725	91
						.35271	92
						.37874	93
						.40723	94
						.43496	95
						.46763	96
						.50000	97
						.54054	98
						.58824	99
						.71429	100
						1.00000	101