

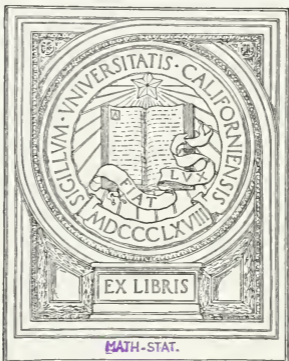
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THE
PRINCIPLES
AND PRACTICE
of LIFE
INSURANCE

IN MEMORIAM
Gordon Thomson
1882-1950



MATH-STAT.

EIGHTH EDITION

PRINCIPLES AND PRACTICE

—OF—

LIFE INSURANCE

Originally prepared by NATHAN WILLEY, Actuary. Also new and Extended Tables based on the American and Combined Experience Mortality Tables, computed at 3, 3½, 4 and 4½ per cent interest.

New Explanatory Text and Additions by

HENRY MOIR, F.F.A., F.I.A.

Fellow Actuarial Society of America

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1912

MATH-STAT.

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Mathematical Statistics
For Business Men

GIFT

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PREFACE TO THE EIGHTH EDITION.

There has been a constant demand for "Principles and Practice of Life Insurance," and in submitting a new edition, many improvements have been introduced which will doubtless make the explanations and the tabular matter of more value than ever to the student and to the actuary. The publication has grown from a small beginning until it now contains complete sets of tables which are indispensable to the management of a life insurance company.

Additional tables added in the Seventh Edition, principally at 3% and 3½% interest, and on the basis of the American Experience Table of Mortality have been retained. This Mortality Table is being used to a much greater extent than formerly, and the steady reduction which has taken place in the rates of interest on good investments has caused most companies to adopt 3½%, and some of them 3%, as their basis for premium calculations and reserves. The old tables, based on Actuaries' 4% and American 4½%, are still used for computing the values of old policies, while the American 4% Tables have been retained for the sake of completeness, and because in one or two States they are still required.

Among the additional tables in this edition will be found "Terminal Net Values," 10 and 15 Payment Life; 10, 15 and 20 Year Endowment modified on the Illinois Standard 20 Pay Life Preliminary Term basis. These tables are more complete than any others hitherto published, and it is believed also that they are more accurate.

Fundamental tables, and tables of the life and endowment values ordinarily used upon the American Experience Table of Mortality, with interest at 4% and 3½%, are included in the present volume. In this connection we desire to acknowledge our indebtedness to the Connecticut Mutual Life Insurance Company for the permission, which it freely gave, to reprint the 3% tables from its published volume of tables by the American Experience Table of Mortality.

The commutation column R_x , useful for the calcula-

tion of increasing benefits, has been added to the American Experience Table at 3%, 3½%, and 4% interest. The values of several other functions, such as life annuities, single premiums, etc., have also been amplified by the addition of those for younger and older ages.

The introductory explanations are divided in two sections. The first contains verbal explanations of terms commonly used in life insurance, and given in alphabetical order, so as to be suitable for ready reference. The second section deals with the scientific principles on which life insurance is based, enters into mathematical formulas, and explains the principles of life insurance to such an extent that any student can thereby attain familiarity with the tables which form the main portion of the work.

The notation used in the mathematical demonstrations is in accordance with the system recommended by the Actuarial Society of America, and now generally used throughout the world for actuarial purposes. The International Congress of Actuaries in 1898 recommended that one uniform system be adopted in all countries, and this recommendation has been generally followed. The new notation is very easily understood. So far as possible, the initial letters of words are employed as a general basis, and these letters are modified by other subscript letters, printed in smaller type to the left or right of the principal symbol. Each symbol is explained as the necessity for using it arises; it is therefore unnecessary to give here any detailed explanation or an index of the symbols.

In the introduction commutation symbols are printed in Gothic type, in accordance with the recommendation of the Actuarial Society of America, but in the headings to the tables the old type is still employed with exactly the same significance as the Gothic type used in the introduction.

THE SPECTATOR COMPANY.

July, 1912.

PREFACE TO THE FIRST EDITION.

The design of this work is to furnish the public with a means of clearly understanding the fundamental principles of life insurance, and to enable agents to present them in a concise and forcible manner. To accomplish this result, the author has attempted to explain the mathematical laws which the study and experience of the past two centuries have shown to lie at the foundation of the science. In this undertaking he has endeavored to confine himself strictly to those topics which the experience of American companies, during the last few years, has shown to be absolutely necessary to an intelligent and successful prosecution of the business, and to illustrate them in such a manner that they may be comprehended by any one who is willing to give the subject a careful investigation. Those who still remain prejudiced against life insurance are confirmed in their opinions more by a want of correct information than by any solid arguments which they can produce against it, and the sooner it is stripped of forbidden technical nomenclature and formulæ, and adapted to the comprehension of the average intellect of business men, the greater will be the popular appreciation of its merits. Both officers and agents of companies should be able to meet any objections raised against life insurance, and to explain its principles so clearly that the public may see that it is a plain financial transaction, giving support to the families of thousands of claimants every year, and throwing its mantle of protection around nearly a million of its living patrons.

NATHAN WILLEY.

May, 1872.

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DEFINITIONS AND EXPLANATIONS OF LIFE INSURANCE PHRASEOLOGY.

A good many words which are in common use in business life have a meaning peculiar to the subject when used in connection with Life Insurance. It is therefore desirable to call attention to some of these expressions in order to avoid confusion. The meanings hereafter given are those most commonly in use. There is much looseness of expression, and some words are used in a way which would sadly shock a purist who prefers to retain the old meaning from which a word may have been derived. But it is thought better to explain the words and phrases as they are generally understood, and even occasionally as they are colloquially used.

ACCUMULATION.

Literally, that which is heaped up. It is applied to the accumulation of *interest*, when the interest on an investment or deposit remains undrawn. In Life Insurance it has a special meaning, and indicates that class of *surplus* which is gathered up for a period of years before distribution, as opposed to an annual dividend. An accumulation policy is therefore of much the same nature as a deferred dividend policy, although in the former the dividend may be ascertained annually and left undrawn, whereas in the latter the dividend is usually calculated only after the deferred period has expired.

ACTUARY.

The oldest meaning of this word was simply registrar, or clerk; but more recently it has been used to denote one who is proficient in the practical application of mathematics to the facts upon which Life Insurance is based. It is now acquiring a broader significance, and might almost be stated as "an expert in insurance," where the word expert involves a knowledge of mathematics, law, bookkeeping, and finance.

ANNUITY.

A sum of money payable periodically after fixed intervals. The word annuity was originally applied only to a sum payable once each year, being taken

directly from the Latin word *annus*, a year; but the meaning has become extended and it now may be applied to any sum payable at regular intervals, so much so that the redundant expression "an annuity payable annually" is often used and is scarcely considered wrong. If the payments are to be made forever, the contract is called a perpetual annuity or a perpetuity. The more important conditions by which payments are limited are explained by the following terms:

Life Annuity, one which depends for payment upon the survivance of some person definitely named, and which ceases at death.

Annuity-Certain.—One payable for a fixed number of years, or for a fixed period of time, irrespective of the survivance of any particular life or the happening of any contingency.

Contingent Annuity.—One which only goes into effect after the happening of an event which may or may not take place. Of such nature is an annuity payable to A after the death of B, if such death take place in the lifetime of C; or an annuity payable to A if B should die within one year. If the annuity were payable to A from the death of B, without other condition, it would be called a

Reversionary Annuity.—This is an annuity payable to one person after the death of another, the most common instance being an income for a widow after the death of her husband. The word reversionary really implies that the annuity is in existence all the time and *reverts* to one person after another ceases to enjoy it by death or otherwise. This is the true distinction, now seldom observed, between a reversionary annuity and a

Survivorship Annuity.—This term is used to denote an annuity to commence at the death of some specified person or persons, and be payable during the subsequent lifetime of the beneficiary.

Temporary Annuity.—An annuity with payments limited to a fixed time. It may depend upon a life as well as a fixed period, when it is distinguished as a temporary life annuity. Such an annuity would cease after the expiry of the fixed period, whether the life were to survive or not, and at an earlier date if the annuitant were to die. When no life contingency is involved this becomes an annuity-certain.

Deferred Annuity.—This is the complement of a temporary annuity. It does not commence, or technically is not "entered upon," until after the expiry of a fixed period of years. A deferred life annuity is there-

fore of the nature of a pension. By this means a man may, in the working period of life, purchase an income for his old age.

Joint Life Annuity.—This expression refers to a payment to continue periodically while two or more persons remain alive; it would cease with the first death.

Last Survivor Annuity.—An annuity depending upon two or more lives, payable at the same rate so long as any one of them is alive. When two lives are involved this is sometimes called a Joint and Survivor Annuity.

APPLICATION.

The form filled out by a person who wishes to obtain an insurance policy. It gives particulars of the name, residence, occupation, and age of the person on whose life the policy is to be written, and specifies the kind of policy wanted, how premiums are to be payable, etc., etc. It forms the basis of the policy contract. Sometimes, especially in Britain, it is called a "proposal."

ASSETS.

All the property, having monetary value, in possession of a company. A distinction has been drawn between *gross* assets and *admitted* assets. The former may include such items as personal security loans, promissory notes, office furniture, etc., but these items are excluded by most Insurance Departments, and after they have been deducted the balance is called the net, or admitted, assets.

ASSIGNEE.

The person to whom the policy contract has been assigned, conveyed or mortgaged. By the laws of some of the States, it is considered contrary to public policy that one person should have an interest in the death of another, unless closely related by ties of blood or marriage, and assignments in the absence of such interest are not valid. Generally, however, a purchaser of a policy for value is protected by the law, and a creditor may hold a policy to the extent to which he would suffer loss through the death of his debtor, but for no more. (See Insurable Interest).

ASSURED OR INSURED.

These two words are generally treated as synonymous. They are most commonly used to designate the person on whose life a policy is taken. An attempt has been

made to limit the use to the person in whose favor the policy is granted, that is, the beneficiary, but this limitation has not been generally followed, although the origin of the word would make it a more correct usage. (See Insured.)

BENEFICIARY.

The person for whose benefit an insurance has been effected. The life insured must always be named in a policy contract, and often a specific beneficiary is also mentioned. Sometimes a third person acquires an interest in the policy, namely, the assignee.

BONUS.

This word is sometimes used to denote the share of surplus under a policy. It is commonly used in Britain, but very seldom in America, where the word "dividend" is the equivalent.

BROKERAGE.

This term in Life Insurance is generally applied to the remuneration of an agent, who is instrumental in effecting a policy, when such remuneration takes the form of a single cash payment upon completion of the transaction,—often a percentage of the first premium under the policy.

CLAIMS.

This word is used almost exclusively to denote claims by death, although the word might also be held to cover surrender values drawn in cash, endowments which mature by survivorship, and other obligations on the part of the company.

COMMISSION.

The remuneration to an agent for his services, based upon the business transacted. It is most commonly paid as a percentage of the premiums collected, but sometimes it depends partly upon the sums insured under business paid-for. The first year's commission (see Brokerage) is generally at a higher rate than the renewal commission. The renewal commission is often paid for a fixed period of years if the policy be maintained, or sometimes even for the entire duration of the policy.

COMPANY.

A number of persons associated together for some business enterprise. In a Life Insurance Company the purpose is that of protecting one another, or others who wish the protection, against unforeseen loss through

death. The organization of a company generally implies the election of a Board of Directors to manage the affairs of the company, appoint Executive Officers, etc. In a mutual insurance company the Directors are elected by the policyholders, sometimes by personal votes, but more frequently by proxies. In a proprietary company the policyholders have the additional guarantee of the capital subscribed by the stockholders, who elect the Directors and who are generally entitled to share in the profits of the company. A pure stock insurance company, in which all the profits belong to the stockholders, is now practically unknown.

CONTRIBUTION PLAN.

A method of distributing the surplus of a life insurance company based on the following principles: The policy is credited with the premiums paid and with interest earned thereon. It is then debited with expenses of management, the cost of insurance, and the policy value at the date of computation. The excess of the credits over the debits represents the surplus contributed by that policy, hence the use of the name Contribution Plan.

COST OF INSURANCE.

The actual mortality risk incurred by a Life Insurance Company expressed in money. The aggregate cost of insurance experienced by a company in a year consists of the total claims by death, less the policy values released on the termination of the contracts. The expected cost of insurance is the mortality portion of the net premium accumulated to the end of the year, and consists of the rate of mortality, under the table adopted, multiplied by the net amount at risk. (See Risk.)

DISTRIBUTION.

A dividing up; apportionment; this word is generally applied to the division of surplus in an insurance company. It consists in allocating to individual policyholders the share in the total surplus to which each is entitled.

Distribution Period.—The time over which a distribution of dividends is calculated; sometimes used as the exact time at which the distribution takes place.

DIVIDEND.

This word, of course, literally means "something divided." In investment parlance it is probably best

used to distinguish a return based upon actual profits (as in the case of dividends to stockholders), from one which is guaranteed (as in the case of bonds or mortgages), the latter being called "interest." In Life Insurance the meaning is analogous, and the word expresses the share of surplus earned by and allocated to any policy. Life insurance dividends to policyholders are variously distinguished as annual, accumulation, deferred, cash, reversionary, and contingent.

Annual and Deferred Dividends.—In the case of an annual dividend, the amount of cash surplus earned by any policy in the preceding year is ascertained and allocated at the end of that year. Under a deferred dividend the surplus is not distributed until the expiry of a definite period, when those policyholders only participate in the surplus who are alive and whose policies are in force (see Accumulation). The distribution is generally made in cash when it may be applied to reduce future premiums. Sometimes this cash dividend may remain undrawn and be payable with accumulated interest along with the sum insured. Otherwise it may be applied to purchase a reversionary addition to the policy as explained in the next paragraph.

Cash and Reversionary Dividends.—The distinction between these two forms of dividend is that the former is a sum payable at once, while the latter is an equivalent larger sum payable at death. If reversionary dividends are selected the cash surplus is applied as a single premium to purchase a paid-up addition to the sum insured, due at the same time as the face value of the policy. Sometimes the cash dividend is allowed to remain with the company and accumulate at interest; the result in such case is quite different from a reversionary dividend. The death rate and the interest on money are taken into consideration in fixing the equivalent amount of reversionary dividend, with the result that the same sum is payable if the insured die immediately after the allocation as will be paid if he survive for many years. When cash dividends remain undrawn, on the other hand, a smaller amount is payable in event of early death than if the life insured were to survive many years, because in the latter case the interest accumulations over the entire period swell the dividend payment.

Contingent Dividend.—This partakes of the nature of a pure endowment, and is payable only if the life insured survives a fixed period, or in the event of some other contingency being fulfilled.

ENDOWMENT.

Pure Endowment.—A Pure Endowment is a form of policy which provides a sum of money after a specified number of years, provided some nominated person be alive at that time. In such case the benefit is lost if the nominee should die before the date agreed upon. The word "Endowment" is often used as meaning the same as

Endowment Insurance.—This form of policy combines the Pure Endowment above mentioned with term insurance for the same period, with the result that the sum insured is payable either at death within the period or on survivance. The Endowment Insurance is a very popular form of policy, but the Pure Endowment is almost unknown to the general public; hence the word "Endowment" in popular usage generally refers to an Endowment Insurance and not to a Pure Endowment.

EXPECTATION OF LIFE.

The average after lifetime at a specified age. This function is obtained by adding together the periods lived by each one of a body of persons, all of the same age, and dividing the result by the total number of persons. It is incorrect to use the expectation of life as a basis for monetary calculations.

Complete and Curtate Expectation.—When the above result is obtained accurately by taking into account fractions of a year, the expectation is called "complete;" but when only the number of full years lived by each person is used, the fraction of a year in the year of death being ignored, the phrase "curtate expectation" is used. Accordingly, the latter is always less than the former by approximately half a year.

EXPECTED.

An adjective used to distinguish from the actual results of experience the figures which would result if the tabular death rate were to be exactly reproduced. Thus we have the "expected" deaths and the "actual" deaths, the "expected" cost of insurance and the "actual" cost of insurance, etc. As mortality tables differ from each other, the "expected" results in like manner differ according to the table employed in computation.

EXTENDED INSURANCE.

This consists in carrying the nominal risk, as shown by the face value of a policy, for a period of time as

temporary insurance. No further premiums are payable. This is one of the forms of surrender value prescribed by statute. It is sometimes also called Continued Insurance.

FORFEITURE.

The loss of a valuable right or benefit through the violation of, or omission to observe, an essential condition. The causes which most commonly result in the forfeiture of a life insurance policy are:

1. Non-payment of premium when due;
2. Fraud in obtaining a policy.
3. Proceeding to an unhealthy climate, undertaking some hazardous occupation, or committing suicide within a limit of time after the policy is taken; and
4. The lack of insurable interest on the part of the person who effected the policy.

The third of the above causes is generally covered in American companies after two years from the date of issue of any policy; in one or two instances policies are free in this respect from the commencement. Under the second and fourth causes the policy may be considered void from the beginning; but the avoidance of the risk cannot be established until the fraud or lack of insurable interest is proved; these conditions are therefore much the same as forfeiture.

IMPAIRED.

An adjective often used to distinguish a person who is unsuitable for the issue of a policy of insurance in the healthy class; literally, below par; not equal to the average. Impaired risks are sometimes accepted in a special class by themselves, or with extra premiums which correspond to the extent of the impairment.

INSTALMENT POLICY.

A contract under which the sum insured, instead of being payable in one sum at death or on maturity, is payable in equal annual instalments thereafter. For example, a Whole Life Policy for \$10,000, payable in twenty instalments, would secure \$500 each year for twenty years after the death of the insured. It follows that the rate of premium appears small in relation to the face value of the policy, because when the sum insured is payable in instalments its value is considerably smaller at the date of death. The premium, therefore, for the policy mentioned in the above ex-

ample would be roughly three quarters of the premium required for a policy of \$10,000 payable in cash at death.

Continuous Instalments.—When a beneficiary is named, and when the policy has a provision that the annual instalment shall be payable not only for a fixed number of years certain, but also for as many more years as the beneficiary may live, the policy is said to be one by continuous instalments. If the beneficiary die before the policy becomes a claim, the premium is generally reduced to the regular fixed instalment rate, and the minimum number of instalments is then payable after a claim arises. Otherwise another beneficiary may be named if the proper increase in premium be paid annually. The policy is a survivorship annuity under another name, and with the guarantee of a fixed number of payments whether the annuitant be alive or dead.

INSURABLE INTEREST.

The liability by one person to suffer pecuniary loss on the death of another. The law recognizes two or three kinds of insurable interest: A wife has an insurable interest in her husband's life, a daughter in her father's life, and a sister in her brother's life; a creditor has an insurable interest in his debtor's life. The law is very rigid in providing that one person cannot insure the life of another unless he has some insurable interest and would suffer pecuniary loss by the death of that other person. The reason for the enforcement of this law is obvious; insurances effected in the absence of such interest would be contrary to public policy; they would provide a motive for crime.

INSURANCE.

A term applied to the guarantee of a monetary payment by way of compensation on the happening of some untoward event, in consideration of an immediate cash payment, or series of annual payments. In its fundamental principle it consists in the combination of many persons to protect each individual against some contingency which may happen soon, which may be long deferred, or which may never happen at all.

Life Insurance involves the payment of a sum of money on the death of some nominated person, the life insured, in consideration of the receipt of a specific premium. It is distinguished by several names according to the class of business transacted, or according to

the nature of the company undertaking the obligation, as stated in the following paragraphs:

Insurance Company.—An organization formed for the granting of insurance. In Life Insurance, companies are generally divided in two classes: (1) Mutual companies where the policyholders have the supreme control and elect Directors, and (2) Stock Companies where Directors are elected by the stockholders, who are frequently entitled to a share of the surplus. In former days there were several stock companies in which the entire surplus belonged to stockholders; and an attempt was then made to distinguish a third class of company as a "Mixed" company, because in such cases the policyholders had a share in the surplus. At the present time all stock companies give policyholders a large share in the surplus, so that the distinction is no longer necessary. The principal difference between a mutual and a stock company now lies in the method of electing Directors. (See also "Company.")

Assessment Insurance.—This is a form of mutual protection which originated in the practice of calling for a donation from each member of a Society for the family of a deceased member. It is still conducted partly in this manner, and the proceeds under any certificate of membership are frequently limited to the assessments levied upon the surviving members in consequence of the death or deaths which have occurred. The payment at the death of a member, therefore, varies according to the number of members, the amount of assessment paid by each, and the number of deaths. Sometimes assessments are levied in advance, and in such cases a fixed amount is usually guaranteed at death.

Fraternal Insurance is conducted by an association without capital stock, carried on solely for the mutual benefit and protection of its members, having a lodge system and representative form of government.

Old-Line Insurance.—This term is generally applied to Life Insurance conducted on scientific principles, under which a policy value is carried in respect of each contract in force. All the tables of premiums and values in this volume have been prepared on the old-line basis.

Industrial Insurance.—This is a form of old-line Life Insurance, generally for small amounts, under which the premiums are payable in weekly or monthly instalments. Its original design was to provide insurance by weekly premiums for the industrial classes, hence the use of the word. When premiums are payable at longer intervals than once a month, the same policy

would be called ordinary; the distinguishing feature, therefore, is in the payment of premiums at frequent intervals. Premiums are usually collected from door to door each week.

Insurance Department.—That section of the State government which has control of insurance matters.

INSURED.

This word is used very loosely with meanings as follows:

As an Adjective it is commonly used in the phrase "life insured," this being the person on whose life the policy is taken.

As a Noun it is most commonly applied with the same meaning as that above given for an adjective. An attempt has frequently been made to restrict the meaning of "the insured" to the person for whose benefit the policy is taken, that is, the beneficiary. This would perhaps be the more correct meaning, but it is not popularly understood in this way.

As a verb the word is used from two entirely different points of view, as in the following sentences:

(1) "The company *insured* John Doe," and (2) "John Doe *insured* his life." Properly speaking, the party who "insures" is the company issuing the policy; the other party is the person who obtains the insurance. It would be well if this distinction could be observed, but it seems hopeless to obtain accuracy of expression in this direction.

INTEREST.

Interest is the payment made by a borrower for the use of money. It is generally due at fixed intervals, such as at the end of each year or half year, and is computed as a percentage or ratio of the sum lent. For example, if \$100 were lent out at 5 per cent payable half-yearly, interest of \$2.50 would be due at the end of each half-year during the continuance of the loan, the two payments in each year making up the \$5.00, or 5 per cent per annum.

Simple and Compound Interest.—When the interest falls due at periodic intervals, and there is the means of enforcing payment at the proper time, there is no difference between simple and compound interest. But if the interest be allowed to run on for a length of time, then under simple interest no additional charge can be made for interest on the unpaid interest. On the other hand, when compound interest is charged,

the interest as it falls due becomes part of the "principal" of the loan and thus earns more interest. Subsequent interests, therefore, are charged not only on the original sum lent, but also on the unpaid interest due in the past. In some States it is illegal to charge compound interest because this used to be thought usurious; this idea is gradually disappearing. When interest is payable in advance, it is frequently called

Discount.—This is also a payment for the use of money, but charged in advance. As the payment is made at once, discount is a little more valuable to a lender than interest at the same rate. The most common instance is that of a banker "discounting" a note. If a promissory note due in three months for \$100 were presented to a banker and he were to discount it at 5 per cent, he would deduct \$1.25 from the \$100 and hand the owner of the note \$98.75, in consideration of receiving \$100 in three months. If the note were not paid when due, it would be charged back against the person who discounted it, so that the banker has double security, first the maker of the note and then the person who discounted it.

LAPSE.

Literally, a slipping away. Lapse implies the loss of a privilege by neglect of some necessary condition; in this sense it is therefore like the word "forfeiture." The word is most commonly applied to the termination of a policy through non-payment of a premium. There is this vital distinction between lapse and forfeiture, that a policy may lapse while yet the non-forfeiture provision may apply; the policy lapses, but its value, or a fair proportion of it, remains.

LIABILITY.

This word is used in a general commercial sense to denote any legal obligation for which the company may be *liable*. In the plural the word liabilities is used in Life Insurance to cover all obligations, present and future, including claims filed but not approved, dividends apportioned but not paid, commissions on premiums outstanding, surrender values which may be claimed on lapsed policies, as well as the present value of all outstanding policies. This last, in the case of nearly all life insurance companies, is by far the largest item of liability. When the surplus is added to the liabilities above outlined, a balance is effected with the assets.

LIFE POLICY.

Under this form the obligation on the part of the company is that it shall pay a stipulated sum at the death of the insured. If the consideration payable by the insured is an annual premium so long as he may live, it is called a *Continued Payment Policy*, or an *Ordinary Whole Life Policy*. If the premiums by the insured are limited to a fixed number of years, the sum insured being still payable at death, it is called a *Limited Payment Policy*, sometimes more specifically a *Twenty Payment Policy* or *Ten Payment Policy*.

LIMITED PAYMENT.

This term is generally applied to a form of policy under which the sum insured is payable at death, the premiums falling due only for a limited number of years. If the life insured live, the premiums cease after a fixed period and the policy becomes "paid-up"; if he die within the period the premiums cease when the sum insured becomes payable. The most popular form is a *Twenty Payment Policy*, premiums being limited to twenty annual payments or ceasing earlier in the event of the death of the insured.

LOADING.

The sum by which the premium for a policy of insurance exceeds the net rate required for the risk (see "Premium"). The additional payment is necessary in order to meet expenses, provide against adverse fluctuation, and perhaps furnish part of the surplus for distribution.

MORTALITY.

The rate of dying; hence the ratio of the number of persons dying in a year to the total number alive at the beginning of a year and under observation. *Light* mortality is spoken of when the number dying is less than the tabulated statistics lead one to anticipate; the converse is *heavy* mortality. In Life Insurance the terms favorable and unfavorable for light and heavy mortality are frequently used.

Expected Mortality.—The deaths which would take place amongst a number of persons, as in an insurance company, if the rate of dying were to agree exactly with some specified mortality table.

Mortality Table.—"The instrument by means of which are measured the probabilities of living and dy-

ing." A mortality table generally records the number of persons remaining alive at each age out of a fixed number born (such as 10,000 or 100,000, called the "radix" of the table), also the number dying between the respective ages. The radix may, however, commence at any convenient age, and in life insurance tables generally commences at age 10; the table terminates about age 100.

NON-FORFEITURE.

This term is applied to certain laws and policy provisions which secure to policyholders a fair value for their contracts if they should be allowed to lapse accidentally or otherwise. The most general provision is that a large proportion of the policy value shall be applied *either* to purchase paid-up insurance at the attained age of the insured, payable at the same time and under the same conditions (except as to payment of premiums) as the original policy, *or* to extend the face value of the original policy as term insurance for such time as the available value will purchase when applied as a single premium. By the laws of one or two States, it is further provided that a proportion of the value may be withdrawn in cash, but this is an unusual stipulation.

The provisions of law generally stipulate that the value must be claimed within a reasonable time after the lapse of the policy for non-payment of premium. This time varies in different States from six months in New York to five years (fixed by legal decisions, not by enactment) in Tennessee. In Massachusetts the law (see page 34) stipulates that paid-up insurance will be granted automatically "without any further stipulation or act," so that application for this right is unnecessary. This law only applies to Massachusetts companies.

Life insurance companies generally are more liberal in their conditions than even the strictest laws require, and amongst other features have introduced

Automatic Non-Forfeiture.—This term implies that the value of any policy contract at the date of lapse will be used without request by the insured, or without action on his part, towards preserving his equity. This is done in various ways, (1) by extending the face value of the policy under term insurance, (2) by providing (as in the case of the Massachusetts law) a paid-up policy for an equitable amount, and (3) in a few instances, by applying the value to maintain the policy in full force, subject to an indebtedness to the extent of the unpaid premium which is advanced by the company as a loan against the policy.

Each one of these three plans has much to be said in its favor and has its own advocates. Under the first and third plans the insurance protection is maintained at the largest possible figure, but the reserve value of the policy is necessarily used in maintaining this protection. Under the second plan the policy value will increase the longer the paid-up policy remains in force, and a small amount of protection is available at any time. On the other hand, however, the reduction in the sum insured at the date of lapse is frequently large, and the insured cannot obtain the protection he formerly possessed without undergoing a new medical examination. The third plan entirely meets this latter objection, because the policy may be reinstated in full force on payment only of the premiums which have been advanced by the company with interest.

Two of the most important State laws regulating non-forfeiture are afterwards given, and there is included also the old non-forfeiture laws in Massachusetts which have since been changed. These old laws, however, still apply to policies issued by Massachusetts companies while they were in force, and therefore they are still of practical importance, in addition to being valuable historically as giving an indication of the trend of thought and development of this non-forfeiture question.

Non-Forfeiture Laws.—(See pp. 31-35.)

OPTION.

The right to choose; frequently the word is used as meaning the right to enter into or reject a contract at a specific time. The various alternatives under a policy of insurance when surplus is distributed are spoken of as options. At that time the holder of the policy may take either a cash payment or apply the same to the purchase of further insurance, or the purchase of an annuity to reduce future premiums. He has therefore the right to choose between these alternatives.

PAID-UP INSURANCE.

This represents an obligation on the part of an insurance company to pay the sum insured when the corresponding obligation on the part of the insured for payment of premiums has been fully satisfied. Properly speaking, it is the premiums that are "paid-up," not the insurance, and the more correct expression would therefore be "insurance with premiums paid-up."

POLICY.

The document executed by an insurance company, setting forth the terms on which a contract of insurance has been agreed upon. The full contract of life insurance generally consists of an application by the insured, including statements made by him to a medical examiner, and the policy issued by the company. For description of the different kinds of policies, see Life Policy; Limited Payment; Endowment; Term Insurance.

Policy Year.—A year dating from the issue, or the renewal date of a policy.

POLICY VALUE.

Commonly spoken of as the "Reserve;" that is, the fund which has accumulated out of the net premiums payable under any policy. On the average this fund, together with the net premiums to be received in future, is the exact mathematical equivalent of the obligation incurred by the company to pay the sum insured.

Terminal Value.—The policy value is most conveniently calculated at the end of a policy year when a premium is just due, and before payment of such premium. The value at this time is called the Terminal Value or the Terminal Reserve under a policy.

Mean Value.—When a valuation of the policies of a company is being made at a fixed date, the Terminal Values above explained do not in general apply, because the premiums fall due at various intervals throughout the year. It is generally assumed in a company valuation that premiums fall due with regularity over the year, and this is approximately correct in America. The policy values are therefore computed as *Mean Values* by taking the arithmetical mean between (1) the Terminal Value of the current year, and (2) the Terminal Value of the preceding year plus one year's net premium.

PREMIUM.

The amount payable by a person effecting an insurance in consideration of the benefit he obtains. The root of the word (L. *primus*, first) implies that it is payable in advance, and this is the general practice; the policy of insurance does not go into effect until the first premium has been paid. Premiums are most frequently payable annually, but with a slight increase in the rate they may be paid in semi-annual or quarterly instalments. In such cases, if the life insured should die after paying only one semi-annual instalment of a

full year's premium, then, in accordance with the practice in America, the other instalment or instalments are deducted from the sum insured. Practically, therefore, the premiums remain annual premiums, but they are accepted in instalments as a convenience for the policyholder.

Extra Premium.—A premium charged in addition to the normal rate on account of some additional hazard incurred by the life insured. The most usual causes for extra premiums are (1) occupation, and (2) foreign residence. Occasionally an extra premium is also imposed because of impaired health on the part of the life insured, but this practice is not common in America.

Net Premium.—This is the exact mathematical equivalent of the benefit guaranteed, according to the Table of Mortality and Rate of Interest used in the calculation. It is the basis on which insurance companies form the gross premium.

Gross Premium.—The premium charged in a policy contract. It generally consists of the net premium with the addition of such sums as may be required for expenses of management and contingencies, called the "loading."

Single Premium.—When an insurance or annuity benefit is purchased for one payment only, this payment is called the single premium. For example, the net single premium at age 30 by the American Experience Table at $3\frac{1}{2}$ per cent is \$337.02; this is the exact equivalent of \$1,000 payable at the death of a person of the age of 30 when $3\frac{1}{2}$ per cent interest during life is allowed for, and the chance of death in any year by that Table is taken into consideration.

Premium Notes.—Promissory notes given by policyholders in part payment of their premiums. In all cases these notes are secured by the value of the policy. Sometimes they run for a short period only, thereby giving the insured facility for paying part of his premium at a later date. Sometimes they are drawn for a fixed proportion of each premium and become due only when the policy ceases to be in force, or when a dividend is declared, or a claim arises. They are in the nature of policy loans, although the policy contract itself is not deposited as an evidence of indebtedness.

RENEWAL.

An adjective applied to those premiums paid after the first year, by means of which a policy is renewed and kept in force. Hence it is also applied to renewal

commission, being the commission paid on renewal premiums. Such commissions are often colloquially referred to as an agent's renewals.

RESERVE.

This word is generally used to denote the net value of all the policies of a company remaining in force on a fixed date (see "Policy Value"). The aggregate policy values are ascertained liabilities, so that, when used in this way, the word Reserve has a different significance from that commonly employed in commercial circles, where the reserve fund is something set apart as a further protection over and above the ascertained liabilities.

RISK.

Chance of loss. Often used in life insurance to denote the person on whom a policy has been issued, who is spoken of as "a good risk" or "an impaired risk."

Amount at Risk is the difference between the face value of the policy of insurance and the policy value held in the assets against it. This is the sum which has to be taken from the general mortality fund of the company if the insured should die, and upon which the cost of insurance is calculated.

SURPLUS.

Excess above what is required. The sum by which the assets of a Life Insurance Company exceed its liabilities. Like the word "assets," therefore, it is distinguished by the adjectives gross, net, and admitted. The two latter refer to the surplus credited by the Insurance Department to an Insurance Company, while the former may include certain assets which, by the practice of Insurance Departments would be excluded, or not admitted.

SURRENDER.

The giving up; a word used in life insurance generally to imply the voluntary discontinuance of a policy of insurance, and the claiming of the value which may then be allowed by the company. The

Surrender Value is the equivalent given by an Insurance Company to a policyholder on his giving up his rights under the policy. Such surrender values are usually payable in one of three forms: (1) Cash; (2) Paid-up Insurance; or (3) Extended Insurance.

TERM INSURANCE.

This form of policy provides that the sum insured shall be payable only in event of death within a specified term. Under some forms of the policy when the insured survives the term he has no further rights, and if he should then desire to continue insurance protection, has again to undergo medical examination and submit himself to the same restrictive tests as a new applicant. The position is a little different under a

Renewable Term Policy.—When the term expires in a contract of this character, the insured has the option to continue the policy on paying the premium for the attained age whatever may be the state of health. If he should be in thoroughly good health when the first policy expires the option is of little value, but if his health is poor, and if he still desires insurance protection, the option becomes a valuable one. When the term is a long one, notice that renewal is desired has frequently to be given to the company sometime before expiry.

Convertible Term.—This phrase is generally used to denote that a term policy may be converted into another form of policy, such as Life or Endowment Insurance. Sometimes the conversion applies only to the attained age of the insured, and requires that future premiums shall be at the rate for the age attained when the conversion is effected. Sometimes, however, the right is given to exchange to participating forms of policy (within a limited time) on payment of the difference, with interest, between the premiums for the Term Insurance and the premiums for the age of entry under the form of policy afterwards selected. It is incorrect and unscientific to give this option except for the early years of a policy contract, otherwise the insurance company might suffer through policyholders exercising the option to its disadvantage.

Preliminary Term Insurance.—This phrase is used in two different senses. Sometimes it applies to protection running for a month or two only, preliminary to the date of the policy on the form applied for. The reason for this preliminary insurance is most frequently that the insured wishes his premium to fall due at a fixed time, but does not wish to postpone the protection which the policy affords. This provision is of great advantage to such men as farmers whose income is received after the harvest; it is most convenient for them to pay their premiums in the fall, and they often take preliminary term insurance from the date when application for the policy is made.

The other form of Preliminary Term Insurance is that used by a large number of companies as a means of providing for the heavy initial expense incurred in writing new life insurance business. Much expense is incurred the first year in placing the business on the books of a Life Insurance Company; and, by treating the first year of the policy as Term Insurance, a large portion of the premium is set free to meet this expense which seems to be one of the necessary features in the business of life insurance. Under such contracts the premium for the first year is generally the same as that for subsequent years.

TONTINE.

This peculiar word is derived from the name of an Italian, Leonardo Tonti, who first suggested the form of investment, or speculation, which now goes under the name of a Tontine. It is a fund subscribed with the understanding that it will accumulate for a time, and thereafter be divided amongst the surviving contributors. Tontines are now practically unknown, and have been little used since the beginning of the 19th century. The word is frequently used in life insurance to distinguish a certain form of surplus, spoken of as a

Tontine Dividend.—This form of dividend was popular so long as it was the practice to forfeit entirely the policy value in event of the insured discontinuing payment of premiums. When the practice of guaranteeing liberal surrender values arose, the advantages in the Tontine Dividend form of distribution to a great extent disappeared. Policies which were entitled to a Tontine Dividend were placed in a class by themselves, and the premiums were accumulated for the specific benefit of the members of that class. The expenses of management and claims by death applicable to the class were charged out, and at the end of the Tontine period the aggregate policy values were also deducted from the fund. The remainder was the surplus which fell to be distributed amongst the policyholders then existing. Usually also the right was given at that time to withdraw the entire policy value. At the termination of a Tontine period, therefore, the entire fund contributed by the members of any specific class was understood to be closed out.

Semi-Tontine Dividends.—This form was introduced after it became customary to pay surrender values on the discontinuance of policies after being three years in force. It is practically the equivalent of a deferred.

dividend policy, and the latter name is now generally preferred.

VALUATION.

The process of ascertaining the liabilities of an Insurance Company under its outstanding policies. Valuation consists in striking a balance between the present value of the obligations on the part of the company and the present value of the premiums to be received from policyholders. The practice of companies (almost invariable in America) is to take credit only for *net* premiums on the assumption that the loadings are thereby left intact to meet future expenses in connection with the business. Valuation by this process is known as Net Premium Valuation, or, more shortly, *Net Valuation*. When the gross premiums actually payable, are valued and taken credit for, the process is called one of *Gross Premium Valuation*. This method does not make sufficient allowance for future expense; although this may be done by deducting a percentage from the value of the premiums.

NEW YORK NON-FORFEITURE LAW.

A law was passed, taking effect on January 1st, 1880, to provide that in event of a policy lapsing through non-payment of premiums, a surrender value could be claimed at any time within six months, such value to be either paid-up insurance or extended insurance as might be stipulated in the policy contract. Verbal changes were made when the insurance laws of 1802 were put in force, but these changes did not affect the values to be given or the conditions on which such values could be claimed. The law was completely changed in 1906, but as the provisions in the 1802 law remain in force for old policies, quite a large proportion of the business now in force is still subject to such provisions and accordingly the old law is herein given in full.

STATUTES OF THE STATE OF NEW YORK,

LAWS OF 1802.

Chapter 690, Article II., Section 88.

Surrender value of lapsed or forfeited policies.—Whenever any policy of life insurance issued after January first, eighteen hundred and eighty, by any domestic life insurance corporation after being in force three full years, shall, by its terms, lapse or become forfeited for the non-payment of any premium or any note given for a premium or loan made in cash on such policy as security, or of any interest on such note or loan, the reserve on such policy computed according to the American experience table of mortality at the rate of four and one-half per cent per annum shall, on demand made, with surrender of the policy within six months after such lapse or forfeiture, be taken as a single premium of life insurance at the published rates of the corporation at the time the policy was issued, and shall be applied, as shall have been agreed in the application or policy, either to continue the insurance of the policy in force at its full amount so long as such single premium will purchase temporary insurance for that amount, at the age of the insured at the time of lapse or forfeiture, or to purchase upon the same life at the same age paid-up insurance payable at the same time and under the same conditions, except as to payments of premiums, as the original policy. If no such agreement be expressed in the application or policy, such single premium may be applied in either of the modes above specified at the option of the owner of the policy, notice of such option to be contained in the demand hereinbefore required to be made to prevent the forfeiture of the policy.

The reserve hereinbefore specified shall include dividend additions calculated at the date of the failure to make any of the payments above described according to the American experience table of mortality with interest at the rate of four and one-half per cent per annum after deducting any indebtedness of the insured on account of any annual or semi-annual or quarterly premium then due, and any loan made in cash on such policy, evidence of which is acknowledged by the insured in writing.

The net value of the insurance given for such single premium under this section, computed by the standard of this State, shall in no case be less than two-thirds of the entire reserve computed according to the rule prescribed in this section after deducting

the indebtedness as specified; but such insurance shall not participate in the profits of the corporation.

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

This section shall not apply to any case issued before January first nineteen hundred and seven, where the provisions of the section are specifically waived in the application and notice of such waiver is written or printed in red ink on the margin of the face of the policy when issued.

The changes made in 1906 were fundamental in their character. Under the old law application had to be made for a surrender value and a large surrender charge was permitted. But under the 1906 law the surrender value had to be guaranteed automatically and without action by the insured, while at the same time the surrender charge was greatly reduced, thereby making conditions for policyholders much more favorable. The 1906 law also prohibited any waiver of the conditions of the Section.

Under the 1906 law the automatic form of surrender value was that of extended insurance, but this condition was changed by amendment of 1910, under which a company may agree to give either paid-up insurance or extended insurance as stipulated in the policy contract. The law as now in force, with amendments to date, is as follows:

CHAPTER 28 OF CONSOLIDATED LAWS AND CHAPTER
33 of 1909 (with amendments).

SECTION 88. SURRENDER VALUE OF LAPSED OR FORFEITED POLICIES: Whenever any policy of life insurance issued after January 1st, 1880, and before January 1st, 1907, by any domestic life insurance corporation, etc. (Here follows a re-enactment of the old law printed above.)

If any policy of life insurance (other than a term policy for twenty years or less), issued on or after January first, nineteen hundred and seven, by any domestic life insurance corporation, after being in force three full years shall by its terms lapse or become forfeited by the non-payment of any premium or any note therefor or any loan on such policy or of any interest on such note or loan, the reserve on such policy computed according to the standard adopted by said company in accordance with section eighty-four of this chapter, together with the value of any dividend additions upon said policy, after deducting any indebtedness to the company and one-fifth of the said entire reserve, or the sum of two and fifty-one hundredths dollars for each one hundred dollars of the face of said policy if said sum shall be more than the said one-fifth, shall upon demand not later than three months after the date of lapse with surrender of the policy be applied as a surrender value as agreed upon in the policy, provided that if no other option expressed in the policy be availed of by the owner thereof, and if the policy itself does not direct

what option shall become operative in default of selection by the owner, the same shall be applied to continue the insurance in force at its full amount including any outstanding dividend additions less any outstanding indebtedness on the policy but without future participation and without the right to loans, so long as such surrender value will purchase non-participating temporary insurance at net single premium rates by the standard adopted by the company, at the age of the insured at the time of lapse or forfeiture, provided in case of any endowment policy if the sum applicable to the purchase of temporary insurance shall be more than sufficient to continue the insurance to the end of the endowment term named in the policy, the excess shall be used to purchase in the same manner pure endowment insurance payable at the end of the endowment term named in the policy on the conditions on which the original policy was issued, and provided further that any attempted waiver of the provisions of this paragraph in any application, policy or otherwise, shall be void, and provided further that any value allowed in lieu thereof shall be at least equal to the net value of the temporary insurance or of the temporary and pure endowment insurance herein provided for. The term of temporary insurance herein provided for shall include the period of grace, if any. In every case where a contract provides for both insurance and annuities, the foregoing provisions shall apply only to that part of the contract which provides for insurance, but every such contract containing a provision for a deferred annuity on the life of the insured only (unless paid for by a single premium) shall provide that in the event of the non-payment of any premium after three full years' premiums shall have been paid, the annuity shall automatically become converted into a paid-up annuity for such a proportion of the original annuity as the number of completed years' premiums paid bears to the total number of premiums required under the contract.

MASSACHUSETTS NON-FORFEITURE LAWS.

In 1861 the Legislature of Massachusetts adopted a non-forfeiture law to protect the interests of policyholders; that year marked the commencement of legislation on this subject. Frequent changes have been made in the old Massachusetts law, and as such changes do not become retroactive, it follows that policies once issued remain at all time under the law in force at the date of their issue. Apart therefore from the historical value of the various laws and the changes therein, the different laws have also a practical value, as they still apply to existing policy contracts.

The text of three more important non-forfeiture laws is therefore given in full—*first*, the original law, *second*, the codification of 1887, and *third*, the existing law. Notes are added as to the minor changes which have been made:

THE MASSACHUSETTS NON-FORFEITURE LAW.

APPROVED APRIL 10, 1861.

SECTION 1. No policy of insurance on life hereafter issued by any company chartered by the authority of this Commonwealth shall be forfeited or become void by the non-payment of premium thereon, any further than regards the right of the party insured therein to have it continued in force beyond a certain period, to be

determined as follows, to-wit: The net value of the policy, when the premium becomes due and is not paid, shall be ascertained according to the "Combined Experience" or "Actuaries" rate of mortality, with interest at four per centum per annum. After deducting from such net value any indebtedness to the company or notes held by the company against the insured, which notes, if given for premiums, shall then be canceled, four-fifths of what remains shall be considered as net single premium of temporary insurance, and the term for which it will insure shall be determined according to the age of the party at the time of the lapse of the premium and the assumptions of mortality and interest aforesaid.

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

In 1880 a new law was passed which for policies issued after December 31st of that year by domestic companies, provided for an automatic value in paid-up insurance after two full annual premiums had been paid. The amount of such paid-up insurance was that purchased by the net value of the policy at default, such net value to be increased by dividend additions (if any) and reduced by indebtedness (if any) against the policy, also reducible by a surrender charge not to exceed 8% of the present value of the future yearly costs of insurance (similar to the terms of Codification of 1887): In those cases where the insurable interest of a beneficiary had terminated the surrender value was payable in cash. The basis was Combined Experience or Actuaries' Table 4%.

MASSACHUSETTS NON-FORFEITURE LAW.

CODIFICATION OF 1887.

SECTION 76. All policies hitherto issued by any domestic life insurance company shall be subject to the provisions of law applicable and in force at the date of such issue. No policy of life or endowment assurance hereafter issued by any such company shall become forfeited or void for non-payment of premium after two full annual premiums, in cash or note, or both, have been paid thereon; but in case of default in the payment of any subsequent premium, then, without any further stipulation or act, such policy shall be binding upon the company for the amount of paid-up insurance which the then net value of the policy and all dividend additions thereon, computed by the rule of section eleven, less any indebtedness to the company on account of said policy, and less the surrender charge provided herein will purchase at a net single premium for life or endowment insurance maturing or terminating at the time and in the manner provided in the original policy contract; and such default shall not change or affect the conditions

or terms of the policy, except as regards the payment of premiums and the amount payable thereon. Said surrender charge shall be eight per cent of the insurance value of the policy at the date of default, which insurance value is the present value of all the normal future yearly costs of insurance which by its terms said policy is exposed to pay in case of its continuance, computed upon the rate or mortality and interest assumed in section eleven. Every such policy, after the payment of two full annual premiums thereon, shall have a surrender value which shall be its net value, less the surrender charge, and less any indebtedness to the company on account of the said policy, and its holder may, upon any subsequent anniversary of its issue, surrender the same and claim and recover from the company such surrender value in cash; *provided* that from the surrender value of all endowment policies the company may deduct five per cent. On policies of prudential or industrial insurance on which the weekly premiums are not more than fifty cents each the surrender value in all cases shall be payable in cash. Upon surrender, on any anniversary of its issue, of a policy which has become paid-up after the payment of two full annual premiums, by force of the statute upon default in payment of premium, the holder shall be entitled to its net value, payable in cash; *provided* that from such net value of all endowment policies the company may deduct five per cent. But no surrender of a policy shall be made without the written assent of the person to whom the policy is made payable. Any condition or stipulation in the policy or elsewhere, contrary to the provisions of this section and any waiver of such provisions by the assured, shall be void.

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

In 1894 a change in the above law was made so that it might apply, in accordance with the practice of companies, to policies taken by single premiums.

In 1896 the clause "provided that from the surrender value of all endowment policies the company may deduct 5 per cent" was struck out; companies had not availed themselves of the right to make the deduction.

In 1900 a new law was passed, going into force January 1st, 1901, when the basis of valuation of policies was also altered from the Actuaries' Table 4% to the American Experience Table with 3½% interest.

An important change was that surrender values were guaranteed only after payment of *three* full annual premiums (the rule generally followed in the laws of other States) and the surrender charge was simplified and made 5% of the present value of the future net premiums, unless fixed at a smaller rate by the policy. At the same time it was provided that policy contracts could stipulate for any form of insurance, other than paid-up insurance, of not less value than the paid-up insurance to be guaranteed.

In 1907 a new law was passed which went into effect on January 1st, 1908, and is the law now in force, reading as follows:

MASSACHUSETTS ACTS OF 1908, CHAPTER 436.

SECTION 79. All policies issued prior to the first day of January in the year nineteen hundred and eight by any domestic life insurance company shall be subject to the provisions of law limiting forfeiture which were applicable and in force at the date of their issue.

SECTION 80. (As amended by chapter 166, Acts of 1908.) After three full annual premiums have been paid on any policy of life or endowment insurance issued by a domestic insurance company after December thirty-first, nineteen hundred and seven, the holder thereof, within thirty days after any default in the payment of a subsequent premium, may elect, by a writing filed with the company at its home office, (a) to surrender the policy and, with the written assent of the person to whom it is made payable, receive its value in cash, or (b) take paid-up insurance which shall be participating if the policy is on a participating basis, payable at the same time and on the same conditions as in the original contract, or (c) have the insurance continued in force from the anniversary date last passed for its face amount including any outstanding dividend additions and less any indebtedness thereon, or secured thereby, but without the right to loans. The cash value shall be the reserve on the policy at the end of the last policy year for which the premium was paid in full, plus a proportionate part of the increase in the cash value at the end of the succeeding year if any instalment not less than a quarterly instalment of the premium for that year has been paid, and of any dividend additions thereto, computed on the mortality and interest assumption upon which the company elects to reserve as prescribed by the laws of this commonwealth, less a surrender charge of not more than five per cent of the present value of the future net premiums which by its terms the policy is exposed to pay in case of its continuance, computed upon the aforesaid mortality and interest basis, and less any existing indebtedness to the company on the policy or secured thereby. The company may reserve the right to defer the payment of such cash value for not exceeding sixty days after the application therefor is made. The term for which the policy will be continued or the amount of the paid-up policy will be such as the cash value will purchase as a net single premium at attained age of the insured according to the mortality and interest basis heretofore designated. But in case of an endowment policy, if the sum applicable to the purchase of temporary insurance shall be more than sufficient to continue the insurance to the end of the endowment term named in the policy, the excess shall be used to purchase in the same manner non-participating paid-up pure endowment, payable at the end of the endowment term on the same conditions. If the holder shall not within thirty days from default surrender the policy to the company for cash as provided in option (a) or elect, by a writing filed with the company at its home office, to take extended insurance as provided in option (c) the insurance will be binding upon the company from the date of default without any further stipulation or act as provided in option (b). The paid-up or extended insurance granted by the terms of the policy shall have a cash value which shall be its net value less any indebtedness to the company on account of such policy or secured thereby, and the holder thereof may, by giving a notice of sixty days and furnishing to the company the written assent of the person to whom the policy is payable, claim and receive in cash such surrender value at the date of the application therefor.

Every such policy which by its own terms has become paid-up shall have a cash surrender value which shall be its net value, less not more than five per cent of one net annual premium on a ten-payment life policy at the age of entry of the insured, and less any indebtedness to the company on such policy or secured thereby, and the holder of any such paid-up policy may surrender the same and claim and recover from the company within sixty days of the application therefor the surrender value in cash upon furnishing the company with the written assent of the person to whom the policy is payable.

On policies of prudential or industrial insurance on which the premiums are paid weekly and are not more than fifty cents each, the surrender value shall in all cases be payable in cash, which shall be a legal claim for not more than two years from the date of lapse and be payable within sixty days after the demand therefor. Within ninety days after the lapse of any policy which has a surrender value and upon which settlement has not been made, the company shall send a notice thereof to the last known address of the holder of said policy, which notice shall state the amount of the surrender value of said policy. The affidavit of any officer, clerk or agent of the company or any one authorized to mail such notice, that the notice required herein has been duly mailed by the company, shall be presumptive evidence that such notice was duly given.

SCIENTIFIC PRINCIPLES OF LIFE INSURANCE.

While accident or acute disease may carry off any person in a moment, in the twinkling of an eye, it is a fact, now clearly established, that the death rate in a body of persons is subject to a well-defined law. The rate may vary according to the circumstances of the people, according to occupation, and according to country, but persons living in modern conditions and healthy surroundings experience a rate of mortality which is marvelously regular from year to year, and still more regular when viewed over a lengthened period such as a generation. The fluctuation as between one year and the year immediately succeeding may sometimes be considerable, although even that is less than one would expect when consideration is given to the variations in temperature and moisture as between one year and the next. Sometimes the effect of an unusual season is different from what one might suppose; it has been shown that a wet season is in many instances more healthy than a dry one, the reason being apparently that the dust particles in the air are more dangerous than the moisture.

As the result of careful observations over a period now extending to more than 300 years, very accurate knowledge has been obtained as to the rates of mortality in temperate zones. For general purposes the investigation is made of communities from the vital statistics derived from census returns and the deaths which take place between two census dates. Such tables were also used for life insurance purposes in the early years of the science, but it was soon demonstrated that insured lives were subject to a different rate of mortality from the general population, especially in the first few years after their policies were taken. The reason for this is simple: Life Insurance Companies, to protect their own interests, will only accept healthy persons who can undergo medical examination to their satisfaction. At the present time, therefore, statistics derived from insured lives are used almost exclusively by Life Insurance Companies, and the variation from the standard mortality table is seldom great after the first two or three years have elapsed from the dates when the policies are taken. The calculations involving mortality statistics can now be accurately made, and the principles on which life

insurance transactions are based are spoken of as Actuarial Science. Mathematically this term might be defined as the combination of monetary indemnity with the doctrine of chances.

As life insurance contracts involve monetary obligations extending over a long period of time, the interest on money is a very important factor in dealing with Actuarial Science. The premiums, or at least a certain portion of the total premiums, have to be accumulated at interest so as to provide the sum insured at the proper time. The interest question, therefore, as affecting life insurance, relates not only to the rates which may be obtained for high-class investments now, but must take into consideration the interest to be earned in future, that is, between the time when policies are effected and the time when the sums insured become payable. This future rate is necessarily of the nature of an estimate, and any such estimate must be on a conservative basis, such a rate being used in the calculations as can surely be earned.

For the investment of its funds a Life Insurance Company can select from a wide range of securities, including Government, State, and Municipal securities, mortgage loans, real estate, stocks, bonds, etc. With this variety of choice, the result has been that Insurance Companies have earned a very satisfactory interest rate, and despite the recent tendency towards reduction, the average even yet exceeds 4 per cent. A maximum rate for valuation purposes has been prescribed by the statutes of most of the States. This maximum rate is as high as $4\frac{1}{2}$ per cent in one or two Western States, but in the East it is generally $3\frac{1}{2}$ per cent. A good many companies as a further precautionary measure have adopted 3 per cent voluntarily, in order to avoid any possibility of loss in future if the interest on money should seriously diminish.

The calculations required in life insurance, therefore, involve two important factors, (1) compound interest, and (2) rates of mortality. The principles of compound interest form part of the mathematics now always included in a good general education, but as some symbols are used in a particular sense in Actuarial Science, it will be well to recapitulate briefly some of the general outlines.

COMPOUND INTEREST.

Amount.—If \$100 be invested at 4 per cent per annum, the lender will at the end of one year possess \$104, this being his original capital with the addition of \$4 of

interest. If he again invest this larger sum at the same rate, the interest he would earn in the second year would be 4 per cent on \$104, that is \$4.16, so that at the end of the second year he would possess \$108.16. If this again were invested for a third year, the interest would be \$4.33 and the total sum in hand, or the "amount" after three years would be \$112.49; during the fourth year the interest would be \$4.50 and the "amount" at the end of the fourth year, \$116.99, and so forth.

It is unnecessary to carry the above illustration further. These values, and those in continuation, are shown more accurately in Table V. on page 70. The above figures show the difference between simple and compound interest. At simple interest the amount in hand at the end of the fourth year would be \$116 only, consisting of the \$100 originally lent and interest for four years of \$4 each year. The figures show further that the difference between the simple and the compound interest is an increasing quantity, beginning with 16 cents at the end of the second year, increasing to 33 cents in the third year, and to 50 cents in the fourth year. If the illustration were carried further, the difference between simple and compound interest would be more striking; in the twentieth year, the amount at compound interest would be \$219, while at simple interest it would only be \$180; in the fiftieth year at compound interest the amount of \$100 would be \$711, whereas at simple interest it would only be \$300.

The use of simple interest is entirely illogical over an extended time if there is any means of enforcing payment of the interest when due, because when the interest is obtained it can always be re-invested so as to earn more interest, and this is particularly the case when an Insurance Company or Corporation collects large sums of interest which can be re-invested at once on favorable terms.

In dealing with the theory of this subject, it is convenient to employ unity as the basis instead of \$100 as used in the above illustration. If the interest be 4 per cent as above, the rate on a single unit would be .04. This rate per unit is generally expressed symbolically as i , the initial letter of the word interest. The amount of 1 in one year would therefore be $(1+i)$. If this amount were re-invested for another year, the interest earned upon it would be $i \times (1+i)$ and the total amount at the end of the second year would therefore be $(1+i) + i \times (1+i) = (1+i)(1+i)$, or $(1+i)^2$. Continuing the same principle for an indefinite number of years,

say x years, we have as the amount of 1 in x years $(1+i)^x$. It is of course understood that x may represent any number. For example, by Table V. if the value 10 be given to x , we have the amount of 1 in 10 years 1.4802 at 4 per cent interest; in 20 years it is 2.1911; and in 50 years 7.1067. If the amount invested were different from 1, it would only be necessary to multiply the above figures by the relative amount. Thus, if \$50 were invested for 10 years at 4 per cent compound interest, the amount at the end of that time would be \$74.01. In like manner, if \$1,000 were invested for the same period, the amount would be \$1,480.20 at compound interest.

Amount of 1, or 100, Per Annum.—The foregoing explains how a single investment may be accumulated. In life insurance transactions an annual deposit is frequent. If a payment of \$100 were to be made each year and accumulated at 4 per cent interest, the process would be as follows:

First payment made	\$100.00
Add interest for first year at 4 per cent	4.00
<hr/>	
TOTAL AT END OF FIRST YEAR.....	\$104.00
Add payment at beginning of second year	100.00
<hr/>	
TOTAL AT BEGINNING OF SECOND YEAR.....	\$204.00
Add interest for second year at 4 per cent.	8.16
<hr/>	
TOTAL AT END OF SECOND YEAR.	\$212.16
Add payment at beginning of third year.	100.00
Add year's interest on \$312.16 at 4 per cent..	12.49
<hr/>	
TOTAL AT END OF THIRD YEAR.....	\$324.65
etc.	etc.

The same result as is above shown can be obtained from the table of the amount of 1. The total amount of \$100 each year with 4 per cent interest at the end of the third year is composed of three separate amounts, namely:

(1.) \$100 invested for 3 years at 4 per cent amounting to.	\$112.49
(2.) \$100 invested for 2 years at 4 per cent amounting to.	108.16
(3.) \$100 invested for 1 year at 4 per cent amounting to.....	104.00
<hr/>	
TOTAL.....	\$324.65

By the use of algebraic symbols the process for arriving at the amount of 1 per annum over a given number of years can be simplified. The result is exactly the same as that above shown, but the process of calculation is reduced. It is evident that the amount of 1 per annum consists of the accumulations of each individual payment :

The <i>last</i> payment of 1 would have amounted to	$(1+i)$
The <i>second last</i> payment of 1 would have amounted to	$(1+i)^2$
The <i>third last</i> payment of 1 would have amounted to	$(1+i)^3$, etc.
The <i>first</i> payment would after x years have amounted to	$(1+i)^x$

The above series of values is a geometrical progression with a ratio $(1+i)$. The sum of the series by the common algebraic rule is therefore

$$(1+i) \frac{(1+i)^x - 1}{1+i-1} = (1+i) \frac{(1+i)^x - 1}{i}$$

By working out this formula for all values of x , the succeeding figures for the table of the amount of 1 per annum may be obtained. Referring again to Table V. it will be observed that the amount of 1 paid each year in advance, and accumulated at 4 per cent for 10 years, is \$12.4864; the amount of \$50 per annum in advance would therefore be \$624.32, and of \$100 per annum \$1,248.64.

If the payments were made at the end of each year instead of at the beginning, the interest earnings would be different, and the formula would not be quite the same as that above given. In that case the last payment would be made at the date up to which the accumulation takes place; it would therefore earn no interest; and the interest on every payment would in like manner run for one year less. In other respects the amount would remain the same as if the accumulation took place for one year less; that is, the amount of 1 at the *end* of each year for *ten* years is equivalent to the amount of 1 at the *beginning* of each year for *nine* years, plus the tenth payment of 1 received at the date of accumulation. At 4 per cent interest this amount would therefore (see Table V.) be $11.0061 + 1 = 12.0061$, which is considerably smaller than the corresponding amount of 1 per annum payable at the beginning of each year, given above.

Present Values.—We have seen that \$100 amounts to \$104 in one year at 4 per cent interest, and therefore

\$100 is the present value of \$104 due in one year. What then is the present value of \$100 due at the end of one year? The result is obtained very simply by proportion, namely, $\frac{100 \times 100}{104} = \96.15 . In like manner, the present

value of \$100 due in two years may be obtained by proportion from the sum to which \$100 will amount in two years. It is therefore $\frac{100 \times 100}{108.16} = \92.46 . Other

values may be obtained in the same way. We may express the ideas conveyed by the above examples thus: If \$96.15 were invested now at 4 per cent interest for one year, the amount at the end of the year would be \$100; or if \$92.46 were invested for two years at 4 per cent the amount after two years would be \$100.

To investigate present values individually and arithmetically as above is a tedious process as compared with that which is evolved by the use of algebra. It was shown that 1 in one year would amount to $(1+i)$. It follows by proportion, that the present value of 1 due at the end of one year must be $\frac{1}{(1+i)}$. This is generally expressed as v , the initial letter of the word value, so that we have

$$v = \frac{1}{(1+i)}$$

The amount of 1 in two years is $(1+i)^2$, so that the present value of 1 due in two years is

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

Generally the present value of 1 due at the end of x years is

$$v^x = \frac{1}{(1+i)^x}$$

A table of present values may be formed very easily from a table of amounts by taking the reciprocal of each successive amount; or it may be formed by successive division from the commencement by $(1+i)$, or by continued multiplying by $\frac{1}{(1+i)}$.

Still another way, and perhaps the best of all, is to calculate the value when $x = 50$ or 100 and thereafter multiply by $(1+i)$, thereby obtaining the successive values as x decreases. Tables of these present values are available for all ordinary purposes, the 4 per cent table being given in the second column of Table V.,

from which it will be observed that the present value of \$100 due in ten years would be \$67.56, and of the same amount due in fifty years, \$14.07.

Present Value of 1 Per Annum.—We have seen by the foregoing that the value of \$100 due in one year at 4 per cent is \$96.15, and that the present value of \$100 due in two years is \$92.46. It follows that the present value of \$100 per annum for two years is the sum of the two, namely, \$188.61. The present value of \$100 due in three years is \$88.90, and adding this amount to \$188.61 we have \$277.51 as the present value of \$100 per annum for three years. This is probably a sufficient general explanation of the last column given in Table V. above mentioned. From that table it will be observed that the present value of \$100 per annum for ten years is \$811.09, the total payment for the entire period being, of course, \$1,000; and the present value of \$100 per annum for fifty years is \$2,148.22.

Algebraically the process of obtaining the values may be simplified. The present value of 1 due in one year is represented as v ; the present value of 1 due in two years is represented as v^2 ; the present value of 1 due in three years is represented as v^3 ; the general form for any number of years is represented as v^x . This series is a geometrical progression with common ratio v , and the sum of the series may be easily proved to be $\frac{1-v^x}{i}$, representing the present value of 1 per annum for x years, and generally written

$$a_x = \frac{1-v^x}{i}$$

LIFE CONTINGENCIES.

The other important factor in Actuarial Science is the rate of mortality, and in this connection the general nature of a mortality table has already been explained (see page 21). Many mortality tables have been published, some of them for general use, and some for special purposes; but two only have been very widely, almost exclusively, used in America by old-line companies during the last 40 years, namely, the Actuaries' Table and the American Experience Table.

Actuaries' Table of Mortality.—This is frequently referred to as the "Combined Experience" Table, or in Britain, as the "Seventeen Offices" Table. It was compiled from statistics given by 17 British Insurance Companies, who furnished particulars of nearly 84,000 policies taken out between the years 1762 and 1833.

The various tables were arranged under the supervision of Jenkin Jones, and were published in London in 1843. For many years this table, with 4 per cent interest, formed the basis of valuation prescribed by law in several of the most important States. It was therefore generally adopted by American companies, although it has now been superseded by the American Experience Table. The change in the laws was not made retro-active, and accordingly the Actuaries' Table is still used in New York and Massachusetts for the valuation of policies effected prior to January 1st, 1901.

American Experience Table of Mortality.—This table was published in 1868, and was constructed by Sheppard Homans who was then the Actuary of the Mutual Life Insurance Company of New York. It is understood that he used mortality statistics taken from the experience of that company, after excluding the very light mortality of the first year or two after the date of entry; but it is generally supposed that the table was adjusted more or less arbitrarily, such adjustments being based upon the wide and unusual experience of its author. For some time after its first publication, this table was used with $4\frac{1}{2}$ per cent interest as the Standard Table for valuation in many of the States. It was afterwards superseded by the Actuaries' Table with 4 per cent interest, but has again been re-introduced with a reduced interest rate of $3\frac{1}{2}$ per cent, as from January 1st, 1901, this being the legal valuation basis in New York and Massachusetts.

It has already been explained that the mortality table contains a record of the number who would survive a year out of a given number of persons alive at the beginning of the same year. The actual figures forming the American Experience Table of Mortality are given in Table X. on page 82. It is customary to represent the number living at any age by the symbol l_x , and the number dying between any two ages by d_x . The numbers living at ages 10, 11, etc., are $l_{10} = 100,000$, $l_{11} = 99,251$, etc., while the numbers dying are $d_{10} = 749$, $d_{11} = 746$, etc. The American Experience Table commences at age 10 with a radix of 100,000. As every person alive must at some time die, it follows that the sum of the entire number dying at each age from 10 upward must equal the number living at age 10. The sum of the third column will be found to be 100,000; in actuarial notation this is represented as follows:

$$l_x = d_x + d_{x+1} + d_{x+2} + d_{x+3} + d_{x+4} + \dots$$

The number living n years after the age x is written

l_{x+n} , and this, in like manner to the above, is equal to the sum of the deaths from age $x+n$ upward.

From Table X on page 82, it will be observed that out of 100,000 alive at age 10, 99,251 would survive one year, while 749 would die before attaining age 11. The chances of dying or of surviving are therefore in the ratio of 749 to 99,251.

In the science of probability it is customary to represent the chance of an event taking place as a fraction. The probability of dying in a year at age 10 would be

$\frac{749}{100,000}$. The probability of surviving a year would be

$\frac{99,251}{100,000}$, and the sum of these two would be $\frac{100,000}{100,000} = 1$

which represents certainty, or the combined probability that a person must either live or die; we know there is no third course.

The number of persons out of 100,000 who live for two years is 98,505; therefore the probability that a

person 10 years of age will live two years is $\frac{98,505}{100,000}$.

The probability that a person of age 11 will survive to

age 12 is $\frac{98,505}{99,251} = .992484$; and as 746 persons die

between ages 11 and 12, the probability of dying in that time is $\frac{746}{99,251} = .007516$.

The probabilities of dying within a year at any age are given in the Table on page 82 by the American Experience Table, and on page 360 by the Actuaries' Table.

If the probability of dying in a certain period be known, the probability of living over the same period may be at once obtained. As already stated, a person must either live or die, and when the one probability is given it is only necessary to subtract the result from unity in order to obtain the other.

The probability of living for a year is represented in actuarial notation by the symbol p_x ; p is the initial letter of the word probability, and the subscript x on the right side is used to indicate the age of the life. If the age were 10 the probability of living a year would be written p_{10} ; if the age were 15 it would be written p_{15} , etc. Sometimes it is desirable to express the probability of living a year at an age a few years older than another age; in that case the symbol used is p_{x+n} . In the above instance, therefore, the probability of living a year at age 15 could be represented by p_{10+5} .

The probability of *dying* is represented by the letter q , selected because of its being the letter next after p . Thus q_x represents the probability of dying in the year from age x to age $x+1$. From the above explanations it will be very readily seen that the following equations hold good. To a considerable extent they are derived one from the other, and involve only a careful understanding of the symbols employed.

$$\begin{aligned}d_x &= l_x - l_{x+1} \\d_{x+n} &= l_{x+n} - l_{x+n+1} \\l_{x+1} &= l_x - d_x \\p_x &= \frac{l_{x+1}}{l_x} = \frac{l_x - d_x}{l_x} = 1 - q_x \\q_x &= \frac{d_x}{l_x} = \frac{l_x - l_{x+1}}{l_x} = 1 - p_x \\p_{x+n} &= \frac{l_{x+n+1}}{l_{x+n}}\end{aligned}$$

The probability of living for n years may easily be obtained. We observe from the American Experience Table that out of 100,000 alive at age 10, 92,637 survive to age 20. The probability that any individual will survive 10 years at age 10 is therefore $\frac{92,637}{100,000} = .92637$. Algebraically this result is expressed in general terms as follows:

$${}_n p_x = \frac{l_{x+n}}{l_x}$$

But the probabilities over a longer period than a single year are seldom required in life insurance calculations.

We have observed from the American Experience Mortality Table that out of 100,000 alive at age 10, 99,251 will survive to age 11, 98,505 to age 12, etc. The number of full years which would be lived by 100,000 persons of age 10 would therefore be the sum of the numbers living opposite each age in the Mortality Table. If all these years were added together and divided by 100,000, we should have the curtate expectation of life, this being the average number of full years which persons of a given age will live. To obtain the complete expectation, it is necessary to add the period survived by those who die during the year. On the assumption that death takes place at equal intervals throughout the year (an assumption reasonably accurate except at the very old ages) each person will live on the average for half a year in the

year of death. The "complete" expectation of life is therefore obtained from the curtate expectation by adding one half year

Algebraically the expressions above referred to, would be written thus:

$$e_x = \frac{l_{x+1} + l_{x+2} + l_{x+3} + l_{x+4} + \dots}{l_x}$$

This gives the curtate expectation of life, and from it the "complete" expectation may be derived, written usually with a small circle above the e , as follows:

$$\begin{aligned} e_x^{\circ} &= \frac{\frac{1}{2}d_x + l_{x+1} + \frac{1}{2}d_{x+1} + l_{x+2} + \frac{1}{2}d_{x+2} + l_{x+3} + \dots}{l_x} \\ &= \frac{\frac{1}{2}l_x + l_{x+1} + l_{x+2} + l_{x+3} + \dots}{l_x} = \frac{1}{2} + e_x. \end{aligned}$$

It should be carefully noted that the expectation of life is of very limited use, principally for comparing one Mortality Table with another. It does not represent the time which a man of a given age may reasonably expect to live; and, moreover, the function cannot be used for accurate monetary calculations.

MONETARY OBLIGATIONS DEPENDENT ON MORTALITY.

One of the simplest obligations on the part of an Insurance Company is an undertaking to pay a sum of money at the end of a year if a specified person should die during the year. Suppose a company to enter into 100,000 such obligations at age 10; then we know that in accordance with the American Experience Mortality Table 749 of these lives insured would die during the year, and therefore 749 claims would arise. If each claim were for \$1,000 the total sum payable at the end of the year would be \$749,000. The value at the beginning of the year would be the same amount discounted at interest. If the interest were $3\frac{1}{2}$ per cent, the value at the beginning of the year would therefore be $\frac{749,000}{1.035} = \$723,672$. The share of this sum applicable

to each one of the 100,000 persons would be \$7.24, and this is the net premium which would be required at age 10 to provide one year's term insurance of \$1,000.

There is another way of arriving at the same result. The probability of dying in a year at age 10 is .00749. If, therefore, any person should desire one year's insurance at that age for \$1,000, it is necessary to multiply together (1) the probability of dying, (2) the sum

insured, and (3) the present value of 1 due at the end of one year, giving the following result:

$$.00749 \times 1000 \times \frac{1}{1.035} = \$7.24 \text{ as before.}$$

The above example illustrates in a simple way two different methods of arriving at accurate results in life insurance calculations. The first method is to assume that many risks are incurred, trace the payments which would arise in consequence, discount these payments at interest, and divide the present value among the number of risks assumed. The other plan is to deal with the probability that an event will happen, and multiply it by the sum involved, discounting the amount at interest to the date of calculation. The former method brings out very clearly one of the great principles of life insurance, namely, that it is necessary to have a reasonable number of risks whereby an average result can be obtained. It is impossible to tell what may happen to an individual, or at what time an individual may die, but when a sufficient number of individuals are observed together the results may be relied upon. This does not mean that it is necessary to have an average number of risks for each age, for each kind, or for each occupation. It is sufficient that when all Life Contingencies undertaken by a company are grouped, the aggregate should be sufficient to form a general average. A company may therefore assume a risk on a single life proceeding to the tropics if an adequate premium be paid, because this risk is classified with the general average mortality of the company.

While the term contract for one year as above illustrated is one of the simplest obligations discussed in Actuarial Science, it is not one of the most frequent. Probably the most common form of life insurance involves an obligation to pay a sum of money at the death of a specified person at whatever time such death may take place. If a company were to enter into 100,000 such obligations (commonly known as whole life, or ordinary life insurance) at age 10, then by examining the column showing the numbers dying, we can ascertain how many claims would arise each year and how much the company would have to pay out annually. According to the tabular experience there would be 749 deaths in the first year, 746 in the second, 743 in the third, and so forth. The present value of all the claims which would arise through these deaths can be easily found by discounting the payment at interest for 1, 2, 3, etc. years. The average obligation by the company for

each individual is therefore the sum of all these payments divided by 100,000, and this represents the single premium for a whole life insurance at age 10. If the sum insured in each case were \$1,000 and the rate of interest $3\frac{1}{2}$ per cent, the entire present value of the total sums payable would be the series

$$\frac{\$749,000}{1.035} + \frac{746,000}{(1.035)^2} + \frac{743,000}{(1.035)^3} +, \text{ etc.}$$

and the average value, or single premium for whole life insurance at age 10, the sum of the series divided by 100,000.

To make a calculation of the above nature in an individual case would be a laborious process, and simpler methods have been invented. Algebraically the situation may be represented as follows, wherein A_x represents the single premium for the insurance of 1 at age x :

$$A_x = \frac{vd_x + v^2d_{x+1} + v^3d_{x+2} + \dots}{l_x}$$

This formula is not simpler than the arithmetical process already explained; indeed it is the same thing expressed symbolically. Moreover, if the single premium were desired at age $x+1$, the values in the above table would be of no service, because the formula at age $x+1$ would be

$$A_{x+1} = \frac{vd_{x+1} + v^2d_{x+2} + v^3d_{x+3} +, \text{ etc.}}{l_{x+1}}$$

each term in the latter expression being different from the corresponding term in the former. These two formulas can be brought into comparative harmony by a very simple device, it being remembered that a fraction remains unchanged in value if the numerator and denominator be multiplied by the same quantity. If the numerator and denominator of the first expression be multiplied by v^x , and those of the second expression by v^{x+1} , we have the formulas as follows:

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

$$A_{x+1} = \frac{v^{x+2}d_{x+1} + v^{x+3}d_{x+2} +, \text{ etc.}}{v^{x+1} l_{x+1}}$$

It will now be observed that the first numerator contains all the values given in the second, with the addition of one more. Accordingly, if a calculation of the numerator were made for the youngest tabular age, all other values could be obtained therefrom by an easy process.

But the formulas have been still further simplified as follows: If $v^{x+1}d_x$ be represented by C_x , $v^{x+2}d_{x+1}$ by C_{x+1} , and $v^{x+n+1}d_{x+n}$ generally by C_{x+n} ; and further if $v^x l_x$ be written as D_x , then we have the formula for the single premium as follows:

$$A_x = \frac{C_x + C_{x+1} + C_{x+2} + \dots}{D_x}$$

If the values of C be summed continuously, that is, add the second last value to the last, the third last value to the sum of these two, the fourth last to the sum of the three, etc., then we have a column (written M_x) which gives opposite any age the sum of the values of C from that age upwards, and the expression for a single premium at age x may now be written in a very simple form, namely,

$$A_x = \frac{M_x}{D_x}$$

The mode of construction of such *Commutation Columns*, as they are called, will be better understood by an example. The following shows the construction of such columns for the last few years of the American Experience Table, ages 85 to 95, inclusive— $3\frac{1}{2}$ per cent interest. To complete the table the same process must be applied down to the youngest age:

AGE	NO. LIVING	NO. DYING	PRESENT VALUE OF 1. $3\frac{1}{2}\%$	$v^{x+1} \times d_x$	SUM OF C_x	SUM OF M_x
x	l_x	d_x	v^{x+1}	C_x	M_x	R_x
85	5,485	1,292	.051896	67.0494	263.9067	826.1330
86	4,193	1,114	.050141	55.8567	196.8573	562.2263
87	3,079	933	.048445	45.1993	141.0006	365.3690
88	2,146	744	.046807	34.8244	95.8013	224.3684
89	1,402	555	.045224	25.0993	60.9769	128.5671
90	847	385	.043695	16.8225	35.8776	67.5902
91	462	246	.042217	10.3854	19.0551	31.7126
92	216	137	.040789	5.5881	8.6697	12.6575
93	79	58	.039410	2.2858	3.0816	3.9878
94	21	18	.038077	.6854	.7958	.9062
95	3	3	.036790	.1104	.1104	.1104

The above figures would have been more accurate according to the book values if one or two further decimal places had been used.

The final column in the above table R_x is derived from M_x in the same way in which M_x is obtained from C_x . We therefore have the following relationships between the three columns:

$$\begin{aligned} C_x &= v^{x+1}d_x \\ M_x &= C_x + C_{x+1} +, \text{ etc.} \\ M_{x+1} &= C_{x+1} + C_{x+2} +, \text{ etc.} \\ R_x &= M_x + M_{x+1} +, \text{ etc.} \end{aligned}$$

Accordingly,

$$\begin{aligned} R_x &= M_x + M_{x+1} + M_{x+2} \\ &= C_x + C_{x+1} + C_{x+2} +, \text{ etc.} \\ &\quad + C_{x+1} + C_{x+2} +, \text{ etc.} \\ &\quad \quad + C_{x+2} +, \text{ etc.} \\ &\quad \quad \quad +, \text{ etc.} \end{aligned}$$

$$= C_x + 2C_{x+1} + 3C_{x+2} +, \text{ etc.}$$

Remembering that C_x enables us to provide the sum insured to those who die between ages x and $x+1$, C_{x+1} the sum insured at death between ages $x+1$ and $x+2$, and so forth, the last equation shows that R_x enables us to find the present value of an insurance obligation where the sum insured the first year is 1, the second year 2, the third year 3, and so forth, increasing by 1 each year. The sum insured therefore increases in arithmetical progression when the expression R_x is involved.

The device above explained produces what are known as Commutation Columns. The name was obtained from the fact that they are suitable for commuting or interchanging values at one age to values at another. The columns C_x , M_x and R_x are commonly spoken of as Insurance Columns, while the columns D_x and N_x (hereafter explained) are known as Annuity Columns.

It has already been explained that a life annuity is a payment due periodically so long as a person may survive. The best means of investigating the annuity is by assuming that a large number of annuities are all granted at one age. The simplest arithmetical case would be that of 100,000 annuities of \$1 each being issued at age 10. Then by the American Experience Table we find that 99,251 persons would survive one year, therefore \$99,251 would be required to pay \$1 to each of the survivors; in like manner, \$98,505 would be required to pay the annuities at the end of the second year, and so on, the amount payable in each year decreasing by the amount represented by the deaths of the year. The present values of these pay-

ments would be the several amounts discounted at interest; if this present value were divided equally amongst the 100,000 alive at age 10, we should have the value of an annuity of \$1 to each person of age 10. At $3\frac{1}{2}$ per cent interest this value is 22.2245 (see page 180) which includes a payment of \$1 at the date of purchase.

Algebraically the above may be expressed as follows, wherein a_x represents an annuity of 1 to a person aged x , the first payment of the annuity to be made at the end of one year from the date of purchase:

$$a_x = \frac{vl_{x+1} + v^2l_{x+2} + v^3l_{x+3} + \text{etc.}}{l_x}$$

If the numerator and denominator of the above fraction were multiplied by v^x , we should have an expression in a form suitable for the use of commutation symbols:

$$a_x = \frac{v^{x+1}l_{x+1} + v^{x+2}l_{x+2} + \text{etc.}}{v^x l_x}$$

It will be observed that the equation may now be written in the series:

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

If the column **D** be summed consecutively from the oldest age in the table, in the same way as was fully explained in regard to column **C**, and the result be written in another column called column **N**, we shall have a very simple expression for the annuity, namely,

$$a_x = \frac{N_{x+1}}{D_x}$$

Another column may be formed from that of **N**, by summing it continuously. This is usually called **S**, and it affords the means of calculating premiums which increase or decrease in regular progression. The practical utility of such column is comparatively slight, and therefore it is not given in the following work.

When annuities are being dealt in, the form most generally used is that above given; but in life insurance transactions the most frequent annuity value is that which is required in computing and valuing annual premiums. The annual premium is an annuity payable by the policyholder; and the first payment is due at once—not at the end of a year. The second payment is due at the end of the first year; or, what is the same thing, at the beginning of the second year. An annuity of this nature involves the same number of payments, with the addition of the first payment due

at once. This annuity commencing with a payment due at once is distinguished by the use of different type for the letter a , so that we have:

$$a_x = 1 + a_x \\ = \frac{D_x}{D_x} + \frac{N_{x+1}}{D_x} = \frac{N_x}{D_x}.$$

The letters N and D came to be used through this formula; they are the initial letters of *Numerator* and *Denominator*.

SINGLE AND ANNUAL PREMIUMS.

The present value of an insurance payable at death above given, namely A_x , is known also as the *net single premium* for a Whole Life Policy. If this sum were paid by each one of a large number of persons, the accumulating amounts with compound interest would be just sufficient to provide the sums insured if the claims should coincide with the mortality table adopted. In whatever form the premium may be paid to the insurance company, the equivalent net value must equal the present value of the risk incurred. If the consideration be an annual premium during the entire lifetime of the person on whose life the policy is taken, the present value will be the value of the premium treated as an annuity payable by the policy-holder. The net annual premium at age x is usually represented by the symbol P_x , and therefore we have the value of all premiums at the date the first falls due equal to $P_x \times a_x$. By the fundamental proposition that the net premiums must equal the risk, this expression must have the same value as the risk incurred, or in symbols:

$$P_x \times a_x = A_x, \\ \text{whence } P_x = \frac{A_x}{a_x}.$$

If the same sum insured were provided, but premiums were payable during a limited period only, r years, in which case the symbol is ${}_rP_x$, the annual payment would take the form of a temporary annuity and the equation would then become

$${}_rP_x \times a_{x:\overline{r}|} = A_x,$$

whence the annual premium for a Whole Life Policy with premiums limited to r years is

$${}_rP_x = \frac{A_x}{a_{x:\overline{r}|}}.$$

The equivalent formulas in Commutation Symbols are given below.

The above processes enable us to obtain very simple formulas for all kinds of annuities and insurances of which the following may be taken as typical examples:

Single Premiums.—

$$\text{Whole Life Insurance:—} \quad A_x = \frac{M_x}{D_x}$$

$$\text{Term Insurance:—} \quad A_{x:\overline{n}|} = \frac{M_x - M_{x+n}}{D_x}$$

$$\text{Deferred Insurance:—} \quad {}_n|A_x = \frac{M_{x+n}}{D_x}$$

$$\text{Endowment Insurance:—} \quad A_{x:\overline{n}|} = \frac{M_x - M_{x+n} + D_{x+n}}{D_x}$$

$$\text{Whole Life Annuity:—} \quad a_x = \frac{N_{x+1}}{D_x}, \text{ and } a_x = \frac{N_x}{D_x}$$

$$\text{Temporary Annuity due:—} \quad a_{x:\overline{n}|} = \frac{N_x - N_{x+n}}{D_x}$$

$$\text{Deferred Annuity:—} \quad {}_n|a_x = \frac{N_{x+n}}{D_x}$$

Annual Premiums.—

$$\text{Whole Life Insurance:—} \quad P_x = \frac{M_x}{N_x}$$

$$\text{Whole Life by Limited Premiums:—} \quad {}_rP_x = \frac{M_x}{N_x - N_{x+n}}$$

$$\text{Term Insurance:—} \quad P_{x:\overline{n}|}^1 = \frac{M_x - M_{x+n}}{N_x - N_{x+n}}$$

$$\text{Deferred Insurance:—} \quad {}_n|P_x = \frac{M_{x+n}}{N_x - N_{x+n}}$$

$$\text{Endowment Insurance:—} \quad P_{x:\overline{n}|} = \frac{M_x - M_{x+n} + D_{x+n}}{N_x - N_{x+n}}$$

$$\text{Endowment Insurance by Limited Premiums:—} \quad {}_rP_{x:\overline{n}|} = \frac{M_x - M_{x+n} + D_{x+n}}{N_x - N_{x+r}}$$

Deferred Annuity, purchased by annual premiums payable during the period of deferment:—

$$P_n|a_x = \frac{N_{x+n}}{N_x - N_{x+n}}$$

In dealing with commutation columns there is sometimes a liability to error on account of two different ways of performing the summation of the **D** column. Several

writers have used the symbol N_x as in the following equation:

$$N_x = D_x + D_{x+1} + D_{x+2} +, \text{ etc.},$$

while others have used the same symbol as follows:

$$N_x = D_{x+1} + D_{x+2} + D_{x+3} +, \text{ etc.}$$

The first form is undoubtedly the better, and it is the form commonly adopted in American publications. It has recently been distinguished by printing the N in heavy type as has been done in the foregoing, or thus, \mathbf{N} , but a distinguishing feature is not always used, and hence it is necessary to use great care to ascertain the form of summation definitely before making use of the values printed in any table. The values throughout the following work are inserted in the usual American method, whereby N_x represents the summation from D_x upward.

NET VALUES OF POLICIES.

The most common obligation of an old-line company is the whole life policy, which involves the payment of the sum insured at death, while the consideration is an annual premium during life at an unchanging rate. The risk of having to pay the sum insured is an increasing quantity as years roll on, because the date when payment will be demanded comes nearer under all forms of life policies. It follows, therefore, that the premiums in the early years must be greater than those required to meet the mortality risk at that time. If this were not so, the premiums would have to increase each year with the increasing risk. Although the old-line premiums exceed the risk in the early years, yet the value of them all taken together is, on a net basis, the exact equivalent of the sum insured. It is therefore necessary to carry forward part of each premium from the early years and reserve the accumulated amount against the increased obligation in later years. It is to provide for this increasing liability that old-line Life Insurance Companies find it necessary to possess large funds. These funds do not represent profits earned; on the contrary they are liabilities to policyholders under current contracts, and consist of the excess payments made in the past, which are balanced by defective payments to be made in future.

As the accumulations of the past must equal the shortage of the future, it is clear that there must be two ways for finding the net values of policies, (1) by accumulating the surplus of past premiums, and (2) by com-

puting the deficiency in future premiums. The first is called the "retrospective method," and the second the "prospective method." On a net premium basis these two methods give identical results, the first thus proving the accuracy of the second.

The simpler of the two methods is the prospective, which looks to the future, and may be explained thus: If a policy be taken out by continued payments at age 30, the value of the sum insured at the date of issue is the exact equivalent of the value of the future premiums. This was the fundamental proposition from which the annual premium was derived. If we consider now the same policy ten years later, when the life insured is 40, the value of the sum insured has become greater; the life insured is ten years older and can look forward only to a shorter average lifetime. On the other hand, the annual premium he has to pay remains the same from year to year. As he is now ten years older, the average number of future premiums is less. The value of the sum insured has therefore increased in the ten years, while the value of future premiums has diminished; they are no longer equal to one another. The difference between the increased value of the sum insured and the decreased value of the annual premiums represents the policy value.

To illustrate this by means of an arithmetical example on the basis of the American Experience Table at $3\frac{1}{2}$ per cent: The annual premium at age 30 for a Whole Life Policy of \$1,000 is \$17.19 (see page 181), while the value of the sum insured of \$1,000 is \$337.02 being the net single premium as given on page 180. The immediate annuity at age 30 is \$19.6054. This sum multiplied by \$17.19, the net annual premium, gives \$337.02, the single premium above mentioned. The situation at age 40 is as follows: The net single premium has increased to \$410.03; the immediate annuity value has diminished to \$17.4461; the annual premium remains the same, \$17.19. The value of the annual premiums is therefore \$17.19 multiplied by \$17.4461, or \$299.89. The present value of the future premiums is therefore less than the present value of the sum insured by the difference between \$410.03 and \$299.89, that is, \$110.14. This sum is the terminal net value of a Whole Life Policy of \$1,000 by equal annual premiums in the tenth year taken at age 30. This value will be found on page 189 opposite age 30 under the column headed "10th year."

To those familiar with algebra, the above process can be more simply expressed as follows: When a policy for the whole of life is taken, we have already seen that

the equation connecting the value of the sum insured with the value of the future premium is:

$$A_x = P_x \times a_x.$$

The value of such policy taken at age x after being n years in force is expressed as ${}_nV_x$. The equation for the policy value after n years is the difference between the increased value of the sum insured and the decreased value of the premium:

$${}_nV_x = A_{x+n} - P_x a_{x+n}.$$

This equation is perfectly general; it applies to all ages at entry and all durations.

When a Whole Life Policy is payable by limited premiums, the problem is of exactly the same nature although slightly different in detail. Under such a policy the annual premium is payable for a limited number of years only. It must therefore be multiplied by a temporary annuity; and not only does the age of the insured increase, but the term for which the annuity runs concurrently diminishes. The increase in value of the sum insured is the same as in the case of an ordinary life policy, but the decrease in the value of future premiums is more rapid, and therefore Limited Payment Policies have larger policy values than ordinary life contracts. The formulas are:

At issue:— $A_x = {}_rP_x a_{x\overline{r}|}$.

After n years:— ${}_{n;r}V_x = A_{x+n} - {}_rP_x a_{x+n;\overline{r-n}|}$.

For an Endowment Insurance Policy there is still greater variation, because here the sum insured must be modified as well as the premiums, in consequence of the reduction in the endowment period. The formulas for such a policy are:

At issue:— $A_{x\overline{r}|} = P_{x\overline{r}|} \times a_{x\overline{r}|}$.

After n years:— ${}_nV_{x\overline{r}|} = A_{x+n;\overline{r-n}|} - P_{x\overline{r}|} a_{x+n;\overline{r-n}|}$.

It is not necessary to enter into detail regarding all the different policy forms which may exist. One other form may perhaps be given, namely, the Term Insurance:

$${}_nV_{x\overline{r}|}^1 = A_{x+n;\overline{r-n}|}^1 - P_{x\overline{r}|}^1 a_{x+n;r-n}.$$

This is like an Endowment Insurance in form but very different in practical result. As the Endowment

Insurance nears maturity the sum insured must be paid on the expiry of the period, but the Term Insurance approaches a time when it ceases to exist. The value of the sum insured under a Term policy diminishes with the increase in the term, and the value of the premiums in like manner diminishes. The premium value, however, usually diminishes at a more even rate over the term and the sum insured value at a more rapid rate in the later years. The result is that policy values under a Term Insurance generally increase in the early years, and then more rapidly diminish in the later years, until at the expiry of the term the value becomes zero.

By the retrospective method of valuation previously referred to, the net premiums paid in the past under a policy which has been some years in force, are accumulated with the benefit of interest and survivorship. From this accumulation there is deducted the claims according to the table used during the period, accumulated in like manner with interest and survivorship to the date when the policy value is being found. The difference between these two accumulated functions represents the policy value, which in case of an Ordinary Life Policy may be expressed as follows:

$${}_nV_x = \frac{P_x(N_x - N_{x+n}) - (M_x - M_{x+n})}{D_{x+n}}$$

It can easily be proved mathematically that the above equation is the exact equivalent of the equation already given by the prospective method.

COST OF INSURANCE.

Each net premium received for a policy of life insurance consists of two portions: (1) One portion to pay the claims which arise in the year for which the premium applies, and (2) the other portion to adjust the reserve to the correct net policy value. Under a Term Insurance for one year a policy value is not required at the end of the year, and therefore the entire net premium with interest thereon, represents the expected mortality for the year. Under a Whole Life Policy, however, the two portions of the premium are distinctive quantities. For example, at the end of the first year the terminal net value of a policy taken at age 30 for \$1,000 is \$9.45. The annual premium at age 30 is \$17.19. Without taking into consideration the fact that the premium is due at the beginning of the year, while the reserve value is calculated at the end of the year, we

can see at once from these figures that there is a sum of nearly \$8 thrown free from the first year's premium. The yearly probability of dying as given in the American Experience Table of Mortality is 8.43 per thousand. When an adjustment is made for the difference between the beginning and the end of the year, the portion of premium not required for reserve is exactly equal to the amount required to pay the claims of the year. This may be illustrated as follows:

Annual premium, American Experience, $3\frac{1}{2}$ per cent	\$17.19
Add interest at $3\frac{1}{2}$ per cent for one year60
	<hr/>
	\$17.79
Deduct reserve value at end of year	9.45
	<hr/>
Difference	\$8.34

If a claim arise during the year, the sum which must be withdrawn from the mortality fund to pay that claim is not \$1,000, but only \$1,000 less the reserve value held against the policy. When a claim is paid the liability for reserve disappears; the policy value may therefore be used in part payment of the claim. In the above example the sum withdrawn from the mortality fund is \$1,000 less \$9.45, or \$990.55. This is the sum for which provision must be made at the rate of mortality 8.43 per thousand. Multiplying 8.43 by \$990.55 and dividing by 1,000 we have 8.35. If the fractions were in every case accurately worked out, the 8.34 given above would agree with the 8.35 thus computed, showing that there is an exact balance between the mortality cost, the policy value, and the net premium.

The term "Cost of Insurance" is applied to represent the mortality cost for any year after taking into consideration the policy value. If the sum insured be represented by the letter S, the policy value be expressed by V, and the rate of mortality for the age under consideration be represented by q , we have

$$\text{Cost of Insurance} = q(S - V).$$

This algebraic formula has been expressed in a general way so as to apply to all kinds of policies, not only Whole Life but also Limited Payment and Endowment Insurance contracts. It is only necessary to insert the value applicable to the kind of policy under consideration.

Taking an example from the American Experience

Table at 3 per cent interest, age 30, in which case the symbols have the following numerical values:

$$q_{30} = .008427$$

$$S = \$1,000$$

$${}_1V_{30} = 10.49$$

the cost of insurance is therefore

$$.008427 \times (1,000 - 10.49) = .008427 \times 989.51$$

$$= 8.339$$

This value will be found on page 150.

As we know that the policy values under Limited Payment and Endowment Insurances are much larger and increase more rapidly than the value of Ordinary Whole Life Policies, it follows that the costs of insurance are less under these forms because there is a larger sum held in reserve and a smaller sum on which the mortality cost is computed. To illustrate this we may work out the Cost of Insurance for two policies each taken at age 30, and now in their tenth year, the attained age being 40, the first a Whole Life contract, and the second a Twenty-Year Endowment:

American Experience $3\frac{1}{2}$ per cent $q_{30}(S - V)$

	WHOLE LIFE.	TWENTY YEAR ENDOWMENT.
Sum Insured	\$1,000.00	\$1,000.00
Policy Value, 10th year	110.14	395.98
	\$889.86	\$604.02
Multiply by q_{30}009586	.009586
Cost of Insurance, 10th year, age 30 to age 40.....	\$8.5303	\$5.7902

INTEREST TABLES

FOR

One ~ Hundred ~ Years,

AT

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

TABLE NO. I.
INTEREST TABLES, TWO PER CENT.

YEARS,	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0200	.980392	9.9913998	1.0200	.9804
2	1.0404	.961169	9.9827997	2.0604	1.9416
3	1.0612	.942322	9.9741995	3.1216	2.8839
4	1.0824	.923845	9.9655993	4.2040	3.8077
5	1.1041	.905731	9.9569992	5.3081	4.7135
6	1.1262	.887971	9.9483990	6.4343	5.6014
7	1.1487	.870560	9.9397988	7.5830	6.4720
8	1.1717	.853490	9.9311986	8.7546	7.3255
9	1.1951	.836755	9.9225985	9.9497	8.1622
10	1.2190	.820348	9.9139983	11.1687	8.9826
11	1.2434	.804263	9.9053981	12.4121	9.7868
12	1.2682	.788493	9.8967980	13.6803	10.5753
13	1.2936	.773033	9.8881977	14.9739	11.3484
14	1.3195	.757875	9.8795976	16.2934	12.1062
15	1.3459	.743014	9.8709974	17.6393	12.8493
16	1.3728	.728446	9.8623973	19.0121	13.5777
17	1.4002	.714163	9.8537971	20.4123	14.2919
18	1.4282	.700159	9.8451969	21.8406	14.9920
19	1.4568	.686431	9.8365967	23.2974	15.6785
20	1.4859	.672971	9.8279966	24.7833	16.3514
21	1.5157	.659776	9.8193964	26.2990	17.0112
22	1.5460	.646839	9.8107962	27.8450	17.6580
23	1.5769	.634156	9.8021960	29.4219	18.2922
24	1.6084	.621721	9.7935959	31.0303	18.9139
25	1.6406	.609531	9.7849957	32.6709	19.5235
26	1.6734	.597579	9.7763955	34.3443	20.1210
27	1.7069	.585862	9.7677954	36.0512	20.7060
28	1.7410	.574374	9.7591952	37.7922	21.2813
29	1.7758	.563112	9.7505950	39.5681	21.8444
30	1.8114	.552071	9.7419948	41.3794	22.3965
31	1.8476	.541246	9.7333947	43.2270	22.9377
32	1.8845	.530633	9.7247945	45.1116	23.4683
33	1.9222	.520229	9.7161943	47.0338	23.9886
34	1.9607	.510028	9.7075942	48.9945	24.4986
35	1.9999	.500028	9.6989940	50.9944	24.9986
36	2.0399	.490223	9.6903938	53.0343	25.4888
37	2.0807	.480611	9.6817936	55.1149	25.9695
38	2.1223	.471187	9.6731934	57.2372	26.4406
39	2.1647	.461948	9.6645933	59.4026	26.9026
40	2.2080	.452890	9.6559931	61.6100	27.3555
41	2.2522	.444010	9.6473929	63.8622	27.7995
42	2.2972	.435304	9.6387928	66.1595	28.2343
43	2.3432	.426769	9.6301926	68.5027	28.6616
44	2.3901	.418401	9.6215924	70.8927	29.0800
45	2.4379	.410197	9.6129923	73.3306	29.4922
46	2.4866	.402154	9.6043921	75.8172	29.8923
47	2.5363	.394268	9.5957920	78.3535	30.2866
48	2.5871	.386538	9.5871918	80.9406	30.6731
49	2.6388	.378958	9.5785916	83.5794	31.0521
50	2.6916	.371528	9.5699914	86.2710	31.4236

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

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	2.7454	.364243	9.5613913	89.0164	31.7878
52	2.8003	.357101	9.5527910	91.8167	32.1450
53	2.8563	.350099	9.5441909	94.6731	32.4950
54	2.9135	.343234	9.5355907	97.5865	32.8383
55	2.9717	.336504	9.5269905	100.5583	33.1748
56	3.0312	.329906	9.5183904	103.5894	33.5047
57	3.0918	.323437	9.5097902	106.6812	33.8281
58	3.1536	.317095	9.5011900	109.8348	34.1452
59	3.2167	.310878	9.4925898	113.0515	34.4561
60	3.2810	.304782	9.4839897	116.3326	34.7609
61	3.3467	.298806	9.4753895	119.6792	35.0597
62	3.4136	.292947	9.4667894	123.0928	35.3526
63	3.4819	.287203	9.4581892	126.5747	35.6398
64	3.5515	.281572	9.4495890	130.1262	35.9214
65	3.6225	.276051	9.4409888	133.7487	36.1975
66	3.6950	.270638	9.4323887	137.4437	36.4681
67	3.7689	.265331	9.4237885	141.2125	36.7334
68	3.8443	.260129	9.4151883	145.0568	36.9936
69	3.9211	.255028	9.4065882	148.9779	37.2486
70	3.9996	.250028	9.3979880	152.9775	37.4986
71	4.0795	.245125	9.3893878	157.0570	37.7437
72	4.1611	.240319	9.3807876	161.2182	37.9841
73	4.2444	.235607	9.3721875	165.4625	38.2197
74	4.3293	.230987	9.3635873	169.7918	38.4507
75	4.4158	.226458	9.3549871	174.2076	38.6771
76	4.5042	.222017	9.3463869	178.7118	38.8991
77	4.5942	.217664	9.3377868	183.3060	39.1168
78	4.6861	.213396	9.3291866	187.9921	39.3302
79	4.7798	.209212	9.3205864	192.7720	39.5394
80	4.8754	.205110	9.3119862	197.6474	39.7445
81	4.9729	.201088	9.3033861	202.6203	39.9456
82	5.0724	.197145	9.2947859	207.6928	40.1427
83	5.1739	.193279	9.2861858	212.8666	40.3360
84	5.2773	.189490	9.2775856	218.1439	40.5255
85	5.3829	.185774	9.2689854	223.5268	40.7113
86	5.4905	.182132	9.2603852	229.0174	40.8934
87	5.6003	.178560	9.2517851	234.6177	41.0720
88	5.7124	.175059	9.2431849	240.3301	41.2470
89	5.8266	.171627	9.2345847	246.1567	41.4187
90	5.9431	.168261	9.2259846	252.0998	41.5869
91	6.0620	.164962	9.2173844	258.1618	41.7519
92	6.1832	.161728	9.2087842	264.3450	41.9136
93	6.3069	.158556	9.2001841	270.6519	42.0722
94	6.4330	.155448	9.1915839	277.0850	42.2276
95	6.5617	.152400	9.1829837	283.6467	42.3800
96	6.6929	.149411	9.1743835	290.3396	42.5294
97	6.8268	.146482	9.1657833	297.1664	42.6759
98	6.9633	.143609	9.1571832	304.1297	42.8195
99	7.1026	.140794	9.1485830	311.2323	42.9603
100	7.2446	.138033	9.1399828	318.4769	43.0984

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

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0250	.975610	9.9892761	1.0250	.9756
2	1.0506	.951814	9.9785523	2.0756	1.9274
3	1.0769	.928599	9.9678284	3.1525	2.8560
4	1.1038	.905951	9.9571045	4.2563	3.7620
5	1.1314	.883854	9.9463807	5.3877	4.6458
6	1.1597	.862297	9.9356568	6.5474	5.5081
7	1.1887	.841265	9.9249329	7.7361	6.3494
8	1.2184	.820746	9.9142091	8.9545	7.1701
9	1.2489	.800728	9.9034852	10.2034	7.9709
10	1.2801	.781198	9.8927614	11.4835	8.7521
11	1.3121	.762144	9.8820375	12.7956	9.5142
12	1.3449	.743556	9.8713136	14.1404	10.2578
13	1.3785	.725420	9.8605898	15.5190	10.9832
14	1.4130	.707727	9.8498659	16.9319	11.6909
15	1.4483	.690466	9.8391420	18.3802	12.3814
16	1.4845	.673625	9.8284182	19.8647	13.0550
17	1.5216	.657195	9.8176943	21.3863	13.7122
18	1.5597	.641166	9.8069704	22.9460	14.3534
19	1.5987	.625528	9.7962465	24.5447	14.9789
20	1.6386	.610271	9.7855227	26.1833	15.5892
21	1.6796	.595386	9.7747988	27.8629	16.1845
22	1.7216	.580864	9.7640750	29.5844	16.7654
23	1.7646	.566697	9.7533512	31.3490	17.3321
24	1.8087	.552875	9.7426273	33.1578	17.8850
25	1.8539	.539391	9.7319034	35.0117	18.4244
26	1.9003	.526234	9.7211795	36.9120	18.9506
27	1.9478	.513400	9.7104556	38.8598	19.4640
28	1.9965	.500878	9.6997318	40.8563	19.9649
29	2.0464	.488661	9.6890079	42.9027	20.4535
30	2.0976	.476743	9.6782840	45.0003	20.9303
31	2.1500	.465114	9.6675600	47.1503	21.3954
32	2.2038	.453771	9.6568363	49.3540	21.8492
33	2.2589	.442703	9.6461124	51.6129	22.2919
34	2.3153	.431905	9.6353886	53.9282	22.7238
35	2.3732	.421371	9.6246648	56.3014	23.1452
36	2.4325	.411094	9.6139409	58.7339	23.5563
37	2.4933	.401067	9.6032170	61.2273	23.9573
38	2.5557	.391284	9.5924931	63.7830	24.3486
39	2.6196	.381741	9.5817692	66.4026	24.7303
40	2.6851	.372431	9.5710454	69.0876	25.1028
41	2.7522	.363347	9.5603215	71.8398	25.4661
42	2.8210	.354484	9.5495976	74.6608	25.8206
43	2.8915	.345839	9.5388738	77.5523	26.1664
44	2.9638	.337404	9.5281499	80.5161	26.5038
45	3.0379	.329174	9.5174260	83.5540	26.8330
46	3.1139	.321146	9.5067022	86.6679	27.1542
47	3.1917	.313313	9.4959783	89.8596	27.4675
48	3.2715	.305671	9.4852545	93.1311	27.7732
49	3.3533	.298216	9.4745306	96.4843	28.0714
50	3.4371	.290942	9.4638067	99.9215	28.3623

TABLE NO. II.—*Concluded.*
INTEREST TABLES, TWO AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	3.5230	.283846	9.4530829	103.4445	28.6462
52	3.6111	.276923	9.4423590	107.0556	28.9231
53	3.7014	.270169	9.4316352	110.7570	29.1932
54	3.7939	.263579	9.4209113	114.5509	29.4568
55	3.8888	.257151	9.4101874	118.4397	29.7140
56	3.9860	.250879	9.3994635	122.4257	29.9649
57	4.0856	.244760	9.3887397	126.5113	30.2096
58	4.1878	.238790	9.3780158	130.6991	30.4484
59	4.2925	.232966	9.3672919	134.9916	30.6814
60	4.3998	.227284	9.3565681	139.3914	30.9087
61	4.5098	.221740	9.3458442	143.9012	31.1304
62	4.6225	.216332	9.3351204	148.5237	31.3467
63	4.7381	.211055	9.3243965	153.2618	31.5578
64	4.8565	.205908	9.3136726	158.1183	31.7637
65	4.9780	.200886	9.3029487	163.0963	31.9646
66	5.1024	.195986	9.2922249	168.1987	32.1606
67	5.2300	.191206	9.2815010	173.4287	32.3518
68	5.3607	.186542	9.2707772	178.7894	32.5383
69	5.4947	.181992	9.2600533	184.2841	32.7203
70	5.6321	.177554	9.2493294	189.9162	32.8979
71	5.7729	.173223	9.2386056	195.6891	33.0711
72	5.9172	.168998	9.2278817	201.6064	33.2401
73	6.0652	.164876	9.2171578	207.6715	33.4050
74	6.2168	.160854	9.2064340	213.8883	33.5658
75	6.3722	.156931	9.1957101	220.2605	33.7227
76	6.5315	.153104	9.1849863	226.7920	33.8758
77	6.6948	.149370	9.1742624	233.4868	34.0252
78	6.8622	.145726	9.1635385	240.3490	34.1709
79	7.0337	.142172	9.1528147	247.3827	34.3131
80	7.2096	.138704	9.1420908	254.5923	34.4518
81	7.3898	.135322	9.1313669	261.9821	34.5871
82	7.5746	.132021	9.1206430	269.5566	34.7192
83	7.7639	.128801	9.1099192	277.3206	34.8480
84	7.9580	.125659	9.0991953	285.2786	34.9736
85	8.1570	.122594	9.0884714	293.4355	35.0962
86	8.3609	.119604	9.0777476	301.7964	35.2158
87	8.5699	.116687	9.0670237	310.3663	35.3325
88	8.7842	.113841	9.0562998	319.1505	35.4463
89	9.0038	.111064	9.0455760	328.1543	35.5574
90	9.2289	.108356	9.0348522	337.3831	35.6658
91	9.4596	.105713	9.0241282	346.8427	35.7715
92	9.6961	.103134	9.0134044	356.5388	35.8746
93	9.9385	.100619	9.0026805	366.4772	35.9752
94	10.1869	.098165	8.9919567	376.6642	36.0734
95	10.4416	.095771	8.9812327	387.1058	36.1692
96	10.7026	.093434	8.9705089	397.8084	36.2626
97	10.9702	.091156	8.9597851	408.7786	36.3538
98	11.2445	.088933	8.9490612	420.0231	36.4427
99	11.5256	.086764	8.9383374	431.5487	36.5295
100	11.8137	.084647	8.9276135	443.3624	36.6141

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

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0300	.970874	9.9871628	1.0300	.9709
2	1.0609	.942596	9.9743255	2.0909	1.9135
3	1.0927	.915142	9.9614883	3.1836	2.8286
4	1.1255	.888487	9.9486511	4.3091	3.7171
5	1.1593	.862609	9.9358139	5.4684	4.5797
6	1.1941	.837484	9.9229766	6.6625	5.4172
7	1.2299	.813092	9.9101394	7.8923	6.2303
8	1.2668	.789409	9.8973022	9.1591	7.0197
9	1.3048	.766417	9.8844650	10.4639	7.7861
10	1.3439	.744094	9.8716278	11.8078	8.5302
11	1.3842	.722421	9.8587906	13.1920	9.2526
12	1.4258	.701380	9.8459533	14.6178	9.9540
13	1.4685	.680951	9.8331161	16.0863	10.6350
14	1.5126	.661118	9.8202789	17.5989	11.2961
15	1.5580	.641862	9.8074416	19.1569	11.9379
16	1.6047	.623167	9.7946044	20.7616	12.5611
17	1.6528	.605016	9.7817672	22.4144	13.1661
18	1.7024	.587395	9.7689299	24.1169	13.7535
19	1.7535	.570286	9.7560927	25.8704	14.3238
20	1.8061	.553676	9.7432555	27.6765	14.8775
21	1.8603	.537549	9.7304183	29.5368	15.4150
22	1.9161	.521893	9.7175811	31.4529	15.9369
23	1.9736	.506692	9.7047438	33.4265	16.4436
24	2.0328	.491934	9.6919066	35.4593	16.9355
25	2.0938	.477606	9.6790694	37.5530	17.4131
26	2.1566	.463695	9.6662321	39.7096	17.8768
27	2.2213	.450189	9.6533949	41.9309	18.3270
28	2.2879	.437077	9.6405577	44.2189	18.7641
29	2.3566	.424346	9.6277205	46.5754	19.1885
30	2.4273	.411987	9.6148833	49.0027	19.6004
31	2.5001	.399987	9.6020460	51.5028	20.0004
32	2.5751	.388337	9.5892088	54.0778	20.3888
33	2.6523	.377026	9.5763716	56.7302	20.7658
34	2.7319	.366045	9.5635343	59.4621	21.1318
35	2.8139	.355383	9.5506971	62.2759	21.4872
36	2.8983	.345032	9.5378599	65.1742	21.8323
37	2.9852	.334983	9.5250227	68.1594	22.1672
38	3.0748	.325226	9.5121854	71.2342	22.4925
39	3.1670	.315754	9.4993483	74.4013	22.8082
40	3.2620	.306557	9.4865110	77.6633	23.1148
41	3.3599	.297628	9.4736738	81.0232	23.4124
42	3.4607	.288959	9.4608365	84.4839	23.7014
43	3.5645	.280543	9.4479994	88.0484	23.9819
44	3.6715	.272372	9.4351621	91.7199	24.2543
45	3.7816	.264439	9.4223248	95.5015	24.5187
46	3.8950	.256737	9.4094876	99.3965	24.7754
47	4.0119	.249259	9.3966504	103.4084	25.0247
48	4.1323	.241999	9.3838132	107.5406	25.2667
49	4.2562	.234950	9.3709759	111.7969	25.5017
50	4.3839	.228107	9.3581388	116.1808	25.7298

TABLE NO. III.—*Concluded.*
INTEREST TABLES, THREE PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	4.5154	.221463	9.3453015	120.6962	25.9512
52	4.6509	.215013	9.3324644	125.3471	26.1662
53	4.7904	.208750	9.3196271	130.1375	26.3750
54	4.9341	.202670	9.3067899	135.0716	26.5777
55	5.0821	.196767	9.2939527	140.1538	26.7744
56	5.2346	.191036	9.2811154	145.3884	26.9655
57	5.3917	.185472	9.2682782	150.7800	27.1509
58	5.5534	.180070	9.2554410	156.3334	27.3310
59	5.7200	.174825	9.2426037	162.0534	27.5058
60	5.8916	.169733	9.2297665	167.9450	27.6756
61	6.0684	.164789	9.2169293	174.0134	27.8404
62	6.2504	.159960	9.2040920	180.2638	28.0003
63	6.4379	.155330	9.1912548	186.7017	28.1557
64	6.6311	.150806	9.1784176	193.3328	28.3065
65	6.8300	.146413	9.1655804	200.1627	28.4529
66	7.0349	.142149	9.1527432	207.1976	28.5950
67	7.2459	.138009	9.1399059	214.4435	28.7330
68	7.4633	.133989	9.1270687	221.9069	28.8670
69	7.6872	.130086	9.1142315	229.5941	28.9971
70	7.9178	.126297	9.1013943	237.5119	29.1234
71	8.1554	.122619	9.0885571	245.6672	29.2460
72	8.4000	.119047	9.0757198	254.0673	29.3651
73	8.6520	.115580	9.0628826	262.7193	29.4807
74	8.9116	.112214	9.0500454	271.6309	29.5929
75	9.1789	.108945	9.0372081	280.8098	29.7018
76	9.4543	.105772	9.0243709	290.2641	29.8076
77	9.7379	.102691	9.0115337	300.0020	29.9103
78	10.0301	.099700	8.9986965	310.0321	30.0100
79	10.3310	.096796	8.9858592	320.3630	30.1068
80	10.6409	.093977	8.9730221	331.0039	30.2008
81	10.9601	.091240	8.9601848	341.9640	30.2920
82	11.2889	.088582	8.9473476	353.2529	30.3806
83	11.6276	.086002	8.9345104	364.8805	30.4666
84	11.9764	.083497	8.9216731	376.8570	30.5501
85	12.3357	.081065	8.9088359	389.1927	30.6312
86	12.7058	.078704	8.8959987	401.8984	30.7099
87	13.0870	.076412	8.8831615	414.9854	30.7863
88	13.4796	.074186	8.8703243	428.4650	30.8605
89	13.8839	.072026	8.8574870	442.3489	30.9325
90	14.3005	.069928	8.8446498	456.6494	31.0024
91	14.7295	.067891	8.8318125	471.3789	31.0703
92	15.1714	.065914	8.8189753	486.5502	31.1362
93	15.6265	.063994	8.8061381	502.1767	31.2002
94	16.0953	.062130	8.7933009	518.2720	31.2623
95	16.5782	.060320	8.7804636	534.8502	31.3227
96	17.0755	.058563	8.7676264	551.9257	31.3812
97	17.5878	.056858	8.7547892	569.5135	31.4381
98	18.1154	.055202	8.7419520	587.6289	31.4933
99	18.6589	.053594	8.7291148	606.2877	31.5469
100	19.2186	.052033	8.7162776	625.5063	31.5989

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

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

TABLE NO. IV.—*Concluded.*
INTEREST TABLES, THREE AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	5.7804	.172998	9.2380422	141.3632	23.6286
52	5.9827	.167148	9.2231018	147.3459	23.7958
53	6.1921	.161496	9.2081615	153.5381	23.9573
54	6.4088	.156035	9.1932211	159.9469	24.1133
55	6.6331	.150758	9.1782808	166.5800	24.2641
56	6.8653	.145660	9.1633404	173.4453	24.4097
57	7.1056	.140734	9.1484000	180.5509	24.5504
58	7.3543	.135975	9.1334597	187.9052	24.6864
59	7.6117	.131377	9.1185193	195.5169	24.8178
60	7.8731	.126934	9.1035791	203.3950	24.9447
61	8.1538	.122642	9.0886386	211.5488	25.0674
62	8.4392	.118495	9.0736983	219.9880	25.1859
63	8.7346	.114457	9.0587580	228.7226	25.3004
64	9.0403	.110616	9.0438175	237.7629	25.4110
65	9.3567	.106875	9.0288772	247.1196	25.5178
66	9.6842	.103261	9.0139369	256.8038	25.6211
67	10.0231	.099769	8.9989966	266.8269	25.7209
68	10.3739	.096395	8.9840562	277.2008	25.8173
69	10.7370	.093136	8.9691159	287.9379	25.9104
70	11.1128	.089986	8.9541755	299.0507	26.0004
71	11.5018	.086943	8.9392352	310.5525	26.0873
72	11.9043	.084003	8.9242948	322.4568	26.1713
73	12.3210	.081162	8.9093544	334.7778	26.2525
74	12.7522	.078418	8.8944141	347.5300	26.3309
75	13.1986	.075766	8.8794738	360.7286	26.4067
76	13.6605	.073204	8.8645334	374.3891	26.4799
77	14.1386	.070728	8.8495930	388.5277	26.5506
78	14.6335	.068337	8.8346527	403.1611	26.6190
79	15.1456	.066026	8.8197124	418.3068	26.6850
80	15.6757	.063793	8.8047720	433.9825	26.7488
81	16.2244	.061636	8.7898317	450.2069	26.8104
82	16.7922	.059551	8.7748914	466.9992	26.8700
83	17.3800	.057538	8.7599510	484.3791	26.9275
84	17.9883	.055592	8.7450107	502.3674	26.9831
85	18.6179	.053712	8.7300702	520.9853	27.0368
86	19.2695	.051896	8.7151300	540.2547	27.0887
87	19.9439	.050141	8.7001895	560.1987	27.1388
88	20.6420	.048445	8.6852493	580.8406	27.1873
89	21.3644	.046807	8.6703088	602.2050	27.2341
90	22.1122	.045224	8.6553685	624.3172	27.2793
91	22.8861	.043695	8.6404281	647.2033	27.3230
92	23.6871	.042217	8.6254878	670.8914	27.3652
93	24.5162	.040759	8.6105474	695.4066	27.4060
94	25.3742	.039410	8.5956071	720.7808	27.4454
95	26.2623	.038077	8.5806667	747.0431	27.4835
96	27.1815	.036790	8.5657264	774.2247	27.5201
97	28.1329	.035540	8.5507861	802.3575	27.5558
98	29.1175	.034344	8.5358457	831.4750	27.5902
99	30.1366	.033182	8.5209053	861.6117	27.6234
100	31.1914	.032060	8.5059650	892.8031	27.6554

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

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0400	.961538	9.9829667	1.0400	.9615
2	1.0816	.924556	9.9659333	2.1216	1.8861
3	1.1249	.888996	9.9489000	3.2465	2.7751
4	1.1699	.854804	9.9318666	4.4163	3.6299
5	1.2167	.821927	9.9148333	5.6330	4.4518
6	1.2653	.790315	9.8978000	6.8983	5.2421
7	1.3159	.759918	9.8807667	8.2142	6.0021
8	1.3686	.730690	9.8637333	9.5828	6.7327
9	1.4233	.702587	9.8467000	11.0061	7.4353
10	1.4802	.675564	9.8296666	12.4864	8.1109
11	1.5395	.649581	9.8126332	14.0258	8.7605
12	1.6010	.624597	9.7955999	15.6268	9.3851
13	1.6651	.600574	9.7785666	17.2919	9.9856
14	1.7317	.577475	9.7615332	19.0236	10.5631
15	1.8009	.555265	9.7444999	20.8245	11.1184
16	1.8730	.533908	9.7274666	22.6975	11.6523
17	1.9479	.513373	9.7104332	24.6454	12.1657
18	2.0258	.493628	9.6933998	26.6712	12.6593
19	2.1068	.474642	9.6763665	28.7781	13.1339
20	2.1911	.456387	9.6593332	30.9692	13.5903
21	2.2788	.438834	9.6422999	33.2480	14.0292
22	2.3699	.421955	9.6252666	35.6179	14.4511
23	2.4647	.405726	9.6082332	38.0826	14.8568
24	2.5633	.390121	9.5911998	40.6459	15.2470
25	2.6658	.375117	9.5741665	43.3117	15.6221
26	2.7725	.360689	9.5571332	46.0842	15.9828
27	2.8834	.346817	9.5400998	48.9676	16.3296
28	2.9987	.333477	9.5230665	51.9663	16.6631
29	3.1187	.320651	9.5060331	55.0849	16.9837
30	3.2434	.308319	9.4889998	58.3283	17.2920
31	3.3731	.296460	9.4719665	61.7015	17.5885
32	3.5081	.285058	9.4549331	65.2095	17.8736
33	3.6484	.274094	9.4378998	68.8579	18.1476
34	3.7943	.263552	9.4208664	72.6522	18.4112
35	3.9461	.253415	9.4038331	76.5983	18.6646
36	4.1039	.243660	9.3867998	80.7022	18.9083
37	4.2681	.234297	9.3697665	84.9703	19.1426
38	4.4388	.225285	9.3527331	89.4091	19.3679
39	4.6164	.216621	9.3356998	94.0255	19.5845
40	4.8010	.208289	9.3186664	98.8265	19.7928
41	4.9931	.200278	9.3016331	103.8196	19.9931
42	5.1928	.192575	9.2845997	109.0124	20.1856
43	5.4005	.185168	9.2675664	114.4129	20.3708
44	5.6165	.178046	9.2505331	120.0294	20.5488
45	5.8412	.171198	9.2334997	125.8706	20.7200
46	6.0748	.164614	9.2164664	131.9454	20.8847
47	6.3178	.158283	9.1994331	138.2632	21.0429
48	6.5705	.152195	9.1823997	144.8337	21.1951
49	6.8333	.146341	9.1653664	151.6671	21.3415
50	7.1067	.140713	9.1483330	158.7738	21.4822

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

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	7.3910	.135301	9.1312997	166.1647	21.6175
52	7.6866	.130097	9.1142663	173.8513	21.7476
53	7.9941	.125003	9.0972330	181.8454	21.8727
54	8.3138	.120282	9.0801996	190.1592	21.9930
55	8.6464	.115656	9.0631663	198.8055	22.1086
56	8.9922	.111207	9.0461330	207.7978	22.2198
57	9.3519	.106930	9.0290997	217.1497	22.3267
58	9.7260	.102817	9.0120663	226.8757	22.4296
59	10.1150	.098863	8.9950330	236.9907	22.5284
60	10.5195	.095060	8.9779996	247.5103	22.6235
61	10.9404	.091404	8.9609663	258.4507	22.7149
62	11.3780	.087889	8.9439329	269.8288	22.8028
63	11.8332	.084508	8.9268996	281.6619	22.8873
64	12.3065	.081258	8.9098663	293.9684	22.9685
65	12.7987	.078133	8.8928329	306.7671	23.0467
66	13.3107	.075128	8.8757996	320.0778	23.1218
67	13.8431	.072238	8.8587662	333.9209	23.1940
68	14.3968	.069460	8.8417329	348.3177	23.2635
69	14.9727	.066788	8.8246996	363.2905	23.3303
70	15.5716	.064219	8.8076662	378.8621	23.3945
71	16.1945	.061749	8.7906329	395.0566	23.4563
72	16.8423	.059374	8.7735996	411.8983	23.5156
73	17.5160	.057091	8.7565662	429.4148	23.5727
74	18.2166	.054895	8.7395329	447.6314	23.6276
75	18.9453	.052784	8.7224996	466.5766	23.6804
76	19.7031	.050754	8.7054663	486.2797	23.7312
77	20.4912	.048801	8.6884329	506.7709	23.7800
78	21.3108	.046924	8.6713996	528.0817	23.8269
79	22.1633	.045120	8.6543662	550.2450	23.8720
80	23.0498	.043384	8.6373329	573.2948	23.9154
81	23.9718	.041716	8.6202996	597.2666	23.9571
82	24.9307	.040111	8.6032662	622.1972	23.9972
83	25.9279	.038569	8.5862329	648.1251	24.0358
84	26.9650	.037085	8.5691995	675.0901	24.0729
85	28.0436	.035659	8.5521662	703.1337	24.1085
86	29.1653	.034287	8.5351328	732.2991	24.1428
87	30.3320	.032969	8.5180995	762.6310	24.1753
88	31.5452	.031701	8.5010661	794.1763	24.2075
89	32.8071	.030481	8.4840328	826.9833	24.2380
90	34.1193	.029309	8.4669995	861.1027	24.2673
91	35.4841	.028182	8.4499661	896.5868	24.2955
92	36.9035	.027098	8.4329327	933.4902	24.3226
93	38.3796	.026056	8.4158994	971.8699	24.3486
94	39.9148	.025053	8.3988661	1011.7846	24.3737
95	41.5114	.024090	8.3818328	1053.2960	24.3978
96	43.1718	.023163	8.3647995	1096.4679	24.4209
97	44.8987	.022272	8.3477660	1141.3660	24.4432
98	46.6947	.021416	8.3307327	1188.0613	24.4646
99	48.5625	.020592	8.3136993	1236.6237	24.4852
100	50.5049	.019800	8.2966661	1287.1287	24.5050

TABLE NO. VI.
INTEREST TABLE, FOUR AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0450	.956938	9.9808837	1.0450	.9569
2	1.0920	.915730	9.9617674	2.1370	1.8727
3	1.1412	.876297	9.9426511	3.2782	2.7490
4	1.1925	.838561	9.9235348	4.4707	3.5875
5	1.2462	.802451	9.9044186	5.7169	4.3900
6	1.3023	.767896	9.8853023	7.0192	5.1579
7	1.3609	.734828	9.8661860	8.3800	5.8927
8	1.4221	.703185	9.8470697	9.8021	6.5959
9	1.4861	.672904	9.8279534	11.2882	7.2688
10	1.5530	.643928	9.8088371	12.8412	7.9127
11	1.6229	.616199	9.7897208	14.4640	8.5289
12	1.6959	.589664	9.7706045	16.1599	9.1186
13	1.7722	.564272	9.7514883	17.9321	9.6829
14	1.8519	.539973	9.7323719	19.7841	10.2228
15	1.9353	.516720	9.7132557	21.7193	10.7395
16	2.0224	.494469	9.6941394	23.7417	11.2340
17	2.1134	.473176	9.6750231	25.8551	11.7072
18	2.2085	.452800	9.6559068	28.0636	12.1600
19	2.3079	.433302	9.6367905	30.3714	12.5933
20	2.4117	.414643	9.6176742	32.7831	13.0079
21	2.5202	.396787	9.5985579	35.3034	13.4047
22	2.6337	.379701	9.5794416	37.9370	13.7844
23	2.7522	.363350	9.5603254	40.6892	14.1478
24	2.8760	.347703	9.5412090	43.5652	14.4955
25	3.0054	.332731	9.5220928	46.5706	14.8282
26	3.1407	.318402	9.5029765	49.7113	15.1466
27	3.2820	.304691	9.4838602	52.9933	15.4513
28	3.4297	.291571	9.4647438	56.4230	15.7429
29	3.5840	.279015	9.4456276	60.0071	16.0219
30	3.7453	.267000	9.4265113	63.7524	16.2889
31	3.9139	.255502	9.4073950	67.6662	16.5444
32	4.0900	.244500	9.3882787	71.7562	16.7889
33	4.2740	.233971	9.3691624	76.0303	17.0229
34	4.4664	.223896	9.3500461	80.4966	17.2468
35	4.6673	.214254	9.3309298	85.1640	17.4610
36	4.8774	.205028	9.3118135	90.0413	17.6660
37	5.0969	.196190	9.2926973	95.1382	17.8622
38	5.3262	.187750	9.2735810	100.4644	18.0500
39	5.5659	.179665	9.2544647	106.0303	18.2297
40	5.8164	.171929	9.2353484	111.8467	18.4016
41	6.0781	.164525	9.2162321	117.9248	18.5661
42	6.3516	.157440	9.1971158	124.2764	18.7236
43	6.6374	.150661	9.1779995	130.9138	18.8742
44	6.9361	.144173	9.1588832	137.8500	19.0184
45	7.2482	.137964	9.1397669	145.0982	19.1563
46	7.5744	.132023	9.1206507	152.6726	19.2884
47	7.9153	.126338	9.1015343	160.5879	19.4147
48	8.2715	.120898	9.0824181	168.8594	19.5356
49	8.6437	.115692	9.0633017	177.5030	19.6513
50	9.0326	.110710	9.0441855	186.5357	19.7620

TABLE NO. VI.—*Concluded.*
INTEREST TABLE, FOUR AND ONE-HALF PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = vx .	Logarithm vx .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	9.4391	.105942	9.0250692	195.9748	19.8680
52	9.8639	.101380	9.0059529	205.8386	19.9693
53	10.3077	.097014	8.9868366	216.1464	20.0663
54	10.7716	.092837	8.9677203	226.9180	20.1592
55	11.2563	.088839	8.9486040	238.1743	20.2480
56	11.7628	.085013	8.9294877	249.9371	20.3330
57	12.2922	.081353	8.9103714	262.2293	20.4144
58	12.8453	.077849	8.8912551	275.0746	20.4922
59	13.4234	.074497	8.8721389	288.4980	20.5667
60	14.0274	.071289	8.8530226	302.5254	20.6380
61	14.6586	.068219	8.8339063	317.1840	20.7062
62	15.3183	.065281	8.8147900	332.5023	20.7715
63	16.0076	.062470	8.7956737	348.5099	20.8340
64	16.7279	.059780	8.7765574	365.2378	20.8938
65	17.4807	.057206	8.7574411	382.7185	20.9510
66	18.2673	.054743	8.7383248	400.9859	21.0057
67	19.0894	.052385	8.7192085	420.0752	21.0581
68	19.9484	.050129	8.7000922	440.0236	21.1082
69	20.8461	.047971	8.6809760	460.8697	21.1562
70	21.7841	.045905	8.6618597	482.6538	21.2021
71	22.7644	.043928	8.6427434	505.4182	21.2460
72	23.7888	.042037	8.6236271	529.2071	21.2881
73	24.8593	.040226	8.6045108	554.0664	21.3283
74	25.9780	.038494	8.5853945	580.0444	21.3668
75	27.1470	.036836	8.5662783	607.1914	21.4036
76	28.3686	.035250	8.5471619	635.5600	21.4389
77	29.6452	.033732	8.5280457	665.2052	21.4726
78	30.9792	.032280	8.5089293	696.1844	21.5049
79	32.3733	.030890	8.4898130	728.5577	21.5358
80	33.8301	.029559	8.4706968	762.3878	21.5653
81	35.3525	.028287	8.4515804	797.7402	21.5936
82	36.9433	.027069	8.4324642	834.6836	21.6207
83	38.6058	.025903	8.4133479	873.2893	21.6466
84	40.3430	.024787	8.3942317	913.6323	21.6714
85	42.1585	.023720	8.3751152	955.7908	21.6951
86	44.0556	.022699	8.3559991	999.8464	21.7178
87	46.0381	.021721	8.3368828	1045.8845	21.7395
88	48.1098	.020786	8.3177665	1093.9943	21.7603
89	50.2747	.019891	8.2986501	1144.2690	21.7802
90	52.5371	.019034	8.2795339	1196.8061	21.7992
91	54.9013	.018215	8.2604175	1251.7074	21.8175
92	57.3718	.017430	8.2413014	1309.0792	21.8349
93	59.9536	.016680	8.2221851	1369.0328	21.8516
94	62.6515	.015961	8.2030688	1431.6843	21.8675
95	65.4708	.015274	8.1839525	1497.1551	21.8828
96	68.4170	.014616	8.1648362	1565.5720	21.8974
97	71.4957	.013987	8.1457200	1637.0678	21.9114
98	74.7130	.013385	8.1266035	1711.7808	21.9248
99	78.0751	.012808	8.1074871	1789.8560	21.9376
100	81.5885	.012257	8.0883711	1871.4445	21.9499

TABLE NO. VII.
INTEREST TABLE, FIVE PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence $=v^x$	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0500	.952381	9.9788107	1.0500	.9524
2	1.1025	.907020	9.9576215	2.1525	1.8594
3	1.1576	.863838	9.9364321	3.3101	2.7232
4	1.2155	.822702	9.9152428	4.5256	3.5460
5	1.2763	.783526	9.8940535	5.8019	4.3295
6	1.3401	.746215	9.8728642	7.1420	5.0757
7	1.4071	.710681	9.8516749	8.5491	5.7864
8	1.4775	.676839	9.8304856	10.0266	6.4632
9	1.5513	.644609	9.8092963	11.5779	7.1078
10	1.6289	.613913	9.7881070	13.2068	7.7217
11	1.7103	.584679	9.7669177	14.9171	8.3064
12	1.7959	.556837	9.7457284	16.7130	8.8633
13	1.8856	.530321	9.7245391	18.5986	9.3936
14	1.9799	.505068	9.7033498	20.5786	9.8986
15	2.0789	.481017	9.6821605	22.6575	10.3797
16	2.1829	.458112	9.6609712	24.8404	10.8378
17	2.2920	.436297	9.6397820	27.1324	11.2741
18	2.4066	.415521	9.6185926	29.5390	11.6896
19	2.5270	.395734	9.5974033	32.0660	12.0853
20	2.6533	.376889	9.5762140	34.7193	12.4622
21	2.7860	.358942	9.5550248	37.5052	12.8212
22	2.9253	.341850	9.5338354	40.4305	13.1630
23	3.0715	.325571	9.5126461	43.5020	13.4886
24	3.2251	.310068	9.4914568	46.7271	13.7986
25	3.3864	.295303	9.4702675	50.1135	14.0939
26	3.5557	.281241	9.4490782	53.6691	14.3752
27	3.7335	.267848	9.4278890	57.4026	14.6430
28	3.9201	.255094	9.4066996	61.3227	14.8981
29	4.1161	.242946	9.3855103	65.4388	15.1411
30	4.3219	.231377	9.3643210	69.7608	15.3725
31	4.5380	.220359	9.3431318	74.2988	15.5928
32	4.7649	.209866	9.3219425	79.0638	15.8027
33	5.0032	.199873	9.3007531	84.0670	16.0025
34	5.2533	.190355	9.2795638	89.3203	16.1929
35	5.5160	.181290	9.2583745	94.8363	16.3742
36	5.7918	.172657	9.2371852	100.6281	16.5469
37	6.0814	.164436	9.2159959	106.7095	16.7113
38	6.3855	.156605	9.1948066	113.0950	16.8679
39	6.7048	.149148	9.1736173	119.7998	17.0170
40	7.0400	.142046	9.1524280	126.8398	17.1591
41	7.3920	.135282	9.1312387	134.2318	17.2944
42	7.7616	.128840	9.1100494	141.9933	17.4232
43	8.1497	.122704	9.0888601	150.1430	17.5459
44	8.5572	.116861	9.0676708	158.7002	17.6628
45	8.9850	.111297	9.0464816	167.6852	17.7741
46	9.4343	.105997	9.0252923	177.1194	17.8801
47	9.9060	.100949	9.0041029	187.0254	17.9810
48	10.4013	.096142	8.9829137	197.4267	18.0772
49	10.9213	.091564	8.9617244	208.3480	18.1687
50	11.4674	.087204	8.9405351	219.8154	18.2559

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

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	12.0408	.083051	8.9193458	231.8562	18.3390
52	12.6428	.079006	8.8981564	244.4990	18.4181
53	13.2749	.075330	8.8769672	257.7739	18.4934
54	13.9387	.071743	8.8557778	271.7126	18.5651
55	14.6356	.068326	8.8345886	286.3482	18.6335
56	15.3674	.065073	8.8133992	301.7157	18.6985
57	16.1358	.061974	8.7922099	317.8514	18.7605
58	16.9426	.059023	8.7710206	334.7940	18.8195
59	17.7897	.056212	8.7498313	352.5837	18.8758
60	18.6792	.053536	8.7286420	371.2629	18.9293
61	19.6131	.050986	8.7074527	390.8760	18.9803
62	20.5938	.048558	8.6862635	411.4699	19.0288
63	21.6235	.046246	8.6650742	433.0933	19.0751
64	22.7047	.044044	8.6438849	455.7970	19.1191
65	23.8399	.041946	8.6226955	479.6379	19.1611
66	25.0319	.039949	8.6015062	504.6698	19.2010
67	26.2835	.038047	8.5803170	530.9533	19.2391
68	27.5977	.036235	8.5591277	558.5510	19.2753
69	28.9775	.034509	8.5379384	587.5285	19.3098
70	30.4264	.032866	8.5167491	617.9549	19.3427
71	31.9477	.031301	8.4955597	649.9027	19.3740
72	33.5451	.029811	8.4743704	683.4478	19.4038
73	35.2224	.028391	8.4531812	718.6702	19.4322
74	36.9835	.027039	8.4319919	755.6537	19.4592
75	38.8327	.025752	8.4108026	794.4864	19.4850
76	40.7743	.024525	8.3896132	835.2607	19.5095
77	42.8130	.023357	8.3684240	878.0938	19.5329
78	44.9537	.022245	8.3472347	923.0274	19.5551
79	47.2014	.021186	8.3260453	970.2288	19.5763
80	49.5614	.020177	8.3048562	1019.7993	19.5965
81	52.0395	.019216	8.2836668	1071.8298	19.6157
82	54.6415	.018301	8.2624774	1126.4713	19.6340
83	57.3736	.017430	8.2412882	1183.8448	19.6514
84	60.2422	.016600	8.2200989	1244.0871	19.6680
85	63.2544	.015809	8.1989096	1307.3414	19.6838
86	66.4171	.015056	8.1777203	1373.7585	19.6989
87	69.7379	.014339	8.1565310	1443.4964	19.7132
88	73.2248	.013657	8.1353416	1516.7212	19.7269
89	76.8861	.013006	8.1141524	1593.6073	19.7399
90	80.7304	.012387	8.0929630	1674.3377	19.7523
91	84.7669	.011797	8.0717738	1759.1045	19.7641
92	89.0052	.011235	8.0505847	1848.1098	19.7753
93	93.4555	.010700	8.0293952	1941.5653	19.7860
94	98.1283	.010191	8.0082057	2039.6935	19.7962
95	103.0347	.009705	7.9870166	2142.7282	19.8059
96	108.1864	.009243	7.9658275	2250.9146	19.8151
97	113.5957	.008803	7.9446381	2364.5103	19.8239
98	119.2755	.008384	7.9234487	2483.7859	19.8323
99	125.2393	.007985	7.9022591	2609.0252	19.8403
100	131.5013	.007604	7.8810702	2740.5264	19.8479

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

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0600	.943396	9.9746942	1.0600	.9434
2	1.1236	.889996	9.9493883	2.1836	1.8334
3	1.1910	.839619	9.9240824	3.3746	2.6730
4	1.2625	.792094	9.8987765	4.6371	3.4651
5	1.3382	.747258	9.8734706	5.9753	4.2124
6	1.4185	.704961	9.8481648	7.3938	4.9173
7	1.5036	.665057	9.8228589	8.8975	5.5824
8	1.5938	.627412	9.7975531	10.4913	6.2098
9	1.6895	.591898	9.7722472	12.1808	6.8017
10	1.7908	.558395	9.7469413	13.9716	7.3601
11	1.8983	.526788	9.7216355	15.8699	7.8869
12	2.0122	.496969	9.6963296	17.8821	8.3838
13	2.1329	.468839	9.6710238	20.0151	8.8527
14	2.2609	.442301	9.6457179	22.2760	9.2950
15	2.3966	.417265	9.6204121	24.6725	9.7122
16	2.5404	.393646	9.5951062	27.2129	10.1059
17	2.6928	.371364	9.5698003	29.9057	10.4773
18	2.8543	.350344	9.5444944	32.7600	10.8276
19	3.0256	.330513	9.5191885	35.7856	11.1581
20	3.2071	.311805	9.4938827	38.9927	11.4699
21	3.3996	.294155	9.4685768	42.3923	11.7641
22	3.6035	.277505	9.4432710	45.9958	12.0416
23	3.8197	.261797	9.4179651	49.8156	12.3034
24	4.0489	.246979	9.3926592	53.8645	12.5504
25	4.2919	.232999	9.3673534	58.1564	12.7834
26	4.5494	.219810	9.3420475	62.7058	13.0032
27	4.8223	.207368	9.3167416	67.5281	13.2105
28	5.1117	.195630	9.2914358	72.6398	13.4062
29	5.4184	.184557	9.2661299	78.0582	13.5907
30	5.7435	.174110	9.2408240	83.8017	13.7648
31	6.0881	.164255	9.2155182	89.8898	13.9291
32	6.4534	.154957	9.1902123	96.3432	14.0840
33	6.8406	.146186	9.1649065	103.1838	14.2302
34	7.2510	.137912	9.1396006	110.4348	14.3681
35	7.6861	.130105	9.1142947	118.1209	14.4982
36	8.1473	.122741	9.0889889	126.2681	14.6210
37	8.6361	.115793	9.0636830	134.9042	14.7368
38	9.1543	.109239	9.0383771	144.0585	14.8460
39	9.7035	.103056	9.0130713	153.7620	14.9491
40	10.2857	.097222	8.9877654	164.0477	15.0463
41	10.9029	.091719	8.9624595	174.9505	15.1380
42	11.5570	.086527	8.9371536	186.5076	15.2245
43	12.2505	.081630	8.9118478	198.7580	15.3062
44	12.9855	.077009	8.8865419	211.7435	15.3832
45	13.7646	.072650	8.8612360	225.5081	15.4558
46	14.5905	.068538	8.8359302	240.0986	15.5244
47	15.4659	.064653	8.8106243	255.5645	15.5890
48	16.3939	.060998	8.7853184	271.9584	15.6500
49	17.3775	.057546	8.7600126	289.3359	15.7076
50	18.4202	.054288	8.7347067	307.7561	15.7619

TABLE NO. VIII.—*Concluded.*
INTEREST TABLES, SIX PER CENT.

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

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

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
1	1.0700	.934579	9.9706162	1.0700	.9346
2	1.1449	.873439	9.9412324	2.2149	1.8080
3	1.2250	.816298	9.9118487	3.4399	2.6243
4	1.3108	.762895	9.8824649	4.7507	3.3872
5	1.4026	.712986	9.8530811	6.1533	4.1002
6	1.5007	.666342	9.8236973	7.6540	4.7665
7	1.6058	.622750	9.7943136	9.2598	5.3893
8	1.7182	.582009	9.7649298	10.9780	5.9713
9	1.8385	.543934	9.7355460	12.8164	6.5152
10	1.9672	.508349	9.7061622	14.7836	7.0236
11	2.1049	.475093	9.6767784	16.8885	7.4987
12	2.2522	.444012	9.6473946	19.1406	7.9427
13	2.4098	.414964	9.6180109	21.5505	8.3577
14	2.5785	.387817	9.5886271	24.1200	8.7455
15	2.7590	.362446	9.5592433	26.8881	9.1079
16	2.9522	.338734	9.5298595	29.8402	9.4466
17	3.1588	.316574	9.5004758	32.9990	9.7632
18	3.3799	.295864	9.4710920	36.3790	10.0591
19	3.6165	.276508	9.4417082	39.9955	10.3356
20	3.8697	.258419	9.4123244	43.8652	10.5940
21	4.1406	.241513	9.3829407	48.0057	10.8355
22	4.4304	.225713	9.3535569	52.4361	11.0612
23	4.7405	.210947	9.3241731	57.1767	11.2722
24	5.0724	.197147	9.2947893	62.2490	11.4693
25	5.4274	.184249	9.2654056	67.6765	11.6536
26	5.8074	.172195	9.2360218	73.4838	11.8258
27	6.2139	.160930	9.2066380	79.6977	11.9867
28	6.6488	.150402	9.1772542	86.3465	12.1371
29	7.1143	.140563	9.1478704	93.4608	12.2777
30	7.6123	.131367	9.1184867	101.0730	12.4090
31	8.1451	.122773	9.0891029	109.2182	12.5318
32	8.7153	.114741	9.0597191	117.9334	12.6466
33	9.3253	.107234	9.0303353	127.2588	12.7538
34	9.9781	.100219	9.0009515	137.2369	12.8540
35	10.6766	.093663	8.9715678	147.9135	12.9477
36	11.4239	.087535	8.9421840	159.3374	13.0352
37	12.2236	.081809	8.9128002	171.5610	13.1170
38	13.0793	.076457	8.8834164	184.6403	13.1935
39	13.9948	.071455	8.8540327	198.6351	13.2649
40	14.9745	.066780	8.8246489	213.6096	13.3317
41	16.0227	.062412	8.7952651	229.6322	13.3941
42	17.1443	.058329	8.7658813	246.7765	13.4524
43	18.3444	.054513	8.7364976	265.1209	13.5070
44	19.6285	.050946	8.7071138	284.7493	13.5579
45	21.0025	.047613	8.6777300	305.7518	13.6055
46	22.4726	.044499	8.6483462	328.2244	13.6500
47	24.0457	.041587	8.6189625	352.2701	13.6916
48	25.7289	.038867	8.5895787	377.9990	13.7305
49	27.5299	.036324	8.5601949	405.5289	13.7668
50	29.4570	.033948	8.5308111	434.9860	13.8007

TABLE NO. IX.—*Concluded.*
INTEREST TABLES, SEVEN PER CENT.

YEARS.	Amount of One Dollar at end of x years.	Present Value of One Dollar due x years hence = v^x .	Logarithm v^x .	Amount of One Dollar per annum at end of x yrs.	Present Value of One Dollar per annum for x years.
51	31.5190	.031727	8.5014274	466.5050	13.8325
52	33.7253	.029651	8.4720435	500.2303	13.8621
53	36.0861	.027711	8.4426598	536.3164	13.8908
54	38.6122	.025899	8.4132760	574.9286	13.9157
55	41.3150	.024204	8.3838922	616.2436	13.9399
56	44.2071	.022621	8.3545085	660.4506	13.9626
57	47.3015	.021141	8.3251247	707.7522	13.9837
58	50.6127	.019758	8.2957409	758.3648	14.0035
59	54.1555	.018465	8.2663571	812.5204	14.0219
60	57.9404	.017257	8.2369733	870.4668	14.0392
61	62.0027	.016128	8.2075896	932.4695	14.0553
62	66.3429	.015073	8.1782058	998.8124	14.0704
63	70.9869	.014087	8.1488220	1069.7992	14.0845
64	75.9559	.013166	8.1194381	1145.7552	14.0976
65	81.2729	.012304	8.0900544	1227.0280	14.1099
66	86.9620	.011499	8.0606707	1313.9900	14.1214
67	93.0493	.010747	8.0312869	1407.0393	14.1322
68	99.5627	.010044	8.0019031	1506.6020	14.1422
69	106.5321	.009387	7.9725193	1613.1342	14.1516
70	113.9894	.008773	7.9431356	1727.1236	14.1604
71	121.9686	.008199	7.9137518	1849.0922	14.1686
72	130.5065	.007662	7.8843680	1979.5987	14.1763
73	139.6419	.007161	7.8549842	2119.2406	14.1834
74	149.4168	.006693	7.8256005	2268.6574	14.1901
75	159.8760	.006254	7.7962167	2428.5334	14.1964
76	171.0673	.005846	7.7668329	2599.6008	14.2022
77	183.0421	.005463	7.7374491	2782.6428	14.2077
78	195.8550	.005106	7.7080653	2978.4978	14.2128
79	209.5648	.004772	7.6786816	3188.0627	14.2175
80	224.2344	.004460	7.6492978	3412.2971	14.2220
81	239.9308	.004168	7.6199140	3652.2279	14.2262
82	256.7260	.003895	7.5905302	3908.9538	14.2301
83	274.6968	.003640	7.5611464	4183.6506	14.2337
84	293.9255	.003402	7.5317627	4477.5761	14.2371
85	314.5003	.003180	7.5023789	4792.0764	14.2403
86	336.5154	.002972	7.4729951	5128.5918	14.2433
87	360.0714	.002777	7.4436114	5488.6632	14.2460
88	385.2764	.002596	7.4142275	5873.9397	14.2486
89	412.2458	.002426	7.3848438	6286.1854	14.2511
90	441.1030	.002267	7.3554600	6727.2884	14.2533
91	471.9802	.002119	7.3260762	7199.2686	14.2554
92	505.0188	.001980	7.2966924	7704.2874	14.2574
93	540.3701	.001851	7.2673087	8244.6575	14.2593
94	578.1960	.001730	7.2379249	8822.8535	14.2610
95	618.6697	.001616	7.2085411	9441.5233	14.2626
96	661.9766	.001511	7.1791573	10103.4999	14.2641
97	708.3150	.001412	7.1497736	10811.8149	14.2655
98	757.8970	.001319	7.1203898	11569.7120	14.2669
99	810.9498	.001233	7.0910060	12380.6618	14.2681
100	867.7163	.001152	7.0616222	13248.3781	14.2693

The American
Experience Table of Mortality

WITH

NET PREMIUMS AND NET VALUES

COMPUTED THEREFROM

ON THE BASIS OF

THREE PER CENT INTEREST.

TABLE NO. X
AMERICAN EXPERIENCE TABLE OF MORTALITY.

AGE.	Number Living.	Number Dying.	Logarithm, Number Living.	Logarithm, Number Dying.	Logarithm, Probability of Dying.	Yearly Probability of Dying	Expectation of Life.
10	100,000	749	5.0000000	2.8744818	7.8744818	.007490	48.72
11	99,251	746	4.9967349	2.8727388	7.8760039	.007516	48.08
12	98,505	743	4.9934583	2.8709888	7.8775305	.007543	47.45
13	97,762	740	4.9901701	2.8692317	7.8790616	.007569	46.80
14	97,022	737	4.9868702	2.8674675	7.8805973	.007596	46.16
15	96,285	735	4.9835586	2.8662873	7.8827287	.007634	45.50
16	95,550	732	4.9802307	2.8645111	7.8842804	.007661	44.85
17	94,815	729	4.9768908	2.8627275	7.8858367	.007688	44.19
18	94,089	727	4.9735389	2.8615344	7.8879955	.007727	43.53
19	93,362	725	4.9701701	2.8603380	7.8901679	.007765	42.87
20	92,637	723	4.9667845	2.8591383	7.8923538	.007805	42.20
21	91,914	722	4.9633817	2.8585372	7.8951555	.007855	41.53
22	91,192	721	4.9599567	2.8579353	7.8979786	.007906	40.85
23	90,471	720	4.9565094	2.8573325	7.9008231	.007958	40.17
24	89,751	719	4.9530393	2.8567289	7.9036896	.008011	39.49
25	89,032	718	4.9495461	2.8561244	7.9065783	.008065	38.81
26	88,314	718	4.9460296	2.8561244	7.9100948	.008130	38.12
27	87,596	718	4.9424843	2.8561244	7.9136401	.008197	37.43
28	86,878	718	4.9389098	2.8561244	7.9172146	.008264	36.73
29	86,160	719	4.9353057	2.8567289	7.9214232	.008345	36. 3
30	85,441	720	4.9316663	2.8573325	7.9256662	.008427	35.33
31	84,721	721	4.9279911	2.8579353	7.9299442	.008510	34.63
32	84,000	723	4.9242793	2.8591383	7.9348590	.008607	33.92
33	83,277	726	4.9205251	2.8609366	7.9404115	.008718	33.21
34	82,551	729	4.9167223	2.8627275	7.9460052	.008831	32.50
35	81,822	732	4.9128701	2.8645111	7.9516410	.008946	31.78
36	81,090	737	4.9081673	2.8674675	7.9585002	.009089	31.07
37	80,353	742	4.9050021	2.8704039	7.9654018	.009234	30.35
38	79,611	749	4.9009731	2.8744818	7.9735087	.009408	29.62
39	78,862	756	4.8968678	2.8785218	7.9816540	.009586	28.90
40	78,106	765	4.8926844	2.8836614	7.9909770	.009794	28.18
41	77,341	774	4.8884098	2.8887410	8.0003312	.010008	27.45
42	76,567	785	4.8840416	2.8948697	8.0108281	.010252	26.72
43	75,782	797	4.8795661	2.9014583	8.0218922	.010517	26.00
44	74,985	812	4.8749744	2.9095560	8.0345816	.010829	25.27
45	74,173	828	4.8702458	2.9180303	8.0477845	.011163	24.54
46	73,345	848	4.8653705	2.9283959	8.0630254	.011562	23.81
47	72,497	870	4.8603200	2.9395193	8.0791993	.012000	23.08
48	71,627	896	4.8550768	2.9523080	8.0972312	.012509	22.36
49	70,731	927	4.8496098	2.9670797	8.1174699	.013106	21.63
50	69,804	962	4.8438803	2.9831751	8.1392948	.013781	20.91
51	68,842	1,001	4.8378535	3.0004341	8.1625806	.014541	20.20
52	67,841	1,044	4.8314922	3.0187005	8.1872683	.015389	19.49

OF LIFE INSURANCE.

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TABLE NO. X.—*Concluded.*
 AMERICAN EXPERIENCE TABLE OF MORTALITY.

AGE.	Number Living.	Number Dying.	Logarithm, Number Living.	Logarithm, Number Dying.	Logarithm, Probability of Dying.	Yearly Probability of Dying	Expectation of Life.
53	66,797	1,091	4.8247570	3.0378248	8.2130678	.016333	18.79
54	65,706	1,143	4.8176050	3.0580462	8.2404412	.017396	18.09
55	64,563	1,199	4.8099837	3.0788192	8.2688355	.018571	17.40
56	63,364	1,260	4.8018426	3.1003705	8.2985279	.019885	16.72
57	62,104	1,325	4.7931196	3.1222159	8.3290963	.021335	16.05
58	60,779	1,394	4.7837536	3.1442628	8.3605092	.022936	15.39
59	59,385	1,468	4.7736768	3.1667261	8.3930493	.024720	14.74
60	57,917	1,546	4.7628061	3.1892095	8.4264034	.026693	14.10
61	56,371	1,628	4.7510557	3.2116544	8.4605987	.028880	13.47
62	54,743	1,713	4.7383286	3.2337574	8.4954288	.031292	12.86
63	53,030	1,800	4.7245216	3.2552725	8.5307509	.033943	12.26
64	51,230	1,889	4.7095244	3.2762320	8.5667076	.036873	11.67
65	49,341	1,980	4.6932079	3.2966652	8.6034573	.040129	11.10
66	47,361	2,070	4.6754209	3.3159703	8.6405494	.043707	10.54
67	45,291	2,158	4.6560119	3.3340514	8.6780395	.047647	10.00
68	43,133	2,243	4.6348097	3.3508293	8.7160196	.052002	9.47
69	40,890	2,321	4.6116171	3.3656751	8.7540580	.056762	8.97
70	38,569	2,391	4.5862384	3.3785796	8.7923412	.061993	8.48
71	36,178	2,448	4.5584446	3.3888114	8.8303668	.067665	8.00
72	33,730	2,487	4.5280163	3.3956758	8.8676595	.073733	7.55
73	31,243	2,505	4.4947527	3.3988077	8.9040550	.080178	7.11
74	28,738	2,501	4.4584565	3.3981137	8.9396572	.087028	6.68
75	26,237	2,476	4.4189142	3.3937506	8.9748364	.094371	6.27
76	23,761	2,431	4.3758647	3.3857850	9.0099203	.102311	5.88
77	21,330	2,369	4.3289909	3.3745651	9.0455742	.111064	5.49
78	18,961	2,291	4.2778612	3.3600251	9.0821639	.120827	5.11
79	16,670	2,196	4.2219356	3.3416323	9.1196967	.131734	4.74
80	14,474	2,091	4.1605886	3.3203540	9.1597654	.144466	4.39
81	12,383	1,964	4.0928259	3.2931415	9.2003156	.158605	4.05
82	10,419	1,816	4.0178260	3.2591158	9.2412898	.174297	3.71
83	8,603	1,648	3.9346499	3.2169572	9.2823073	.191561	3.39
84	6,955	1,470	3.8422971	3.1673173	9.3250202	.211359	3.08
85	5,485	1,292	3.7391766	3.1112625	9.3720859	.235552	2.77
86	4,193	1,114	3.6225249	3.0468852	9.4243603	.265681	2.47
87	3,079	933	3.4884097	2.9698816	9.4814719	.303020	2.18
88	2,146	744	3.3316297	2.8715729	9.5399432	.346692	1.91
89	1,402	555	3.1467480	2.7442930	9.5975450	.395863	1.66
90	847	385	2.9278834	2.5854607	9.6575773	.454545	1.42
91	462	246	2.6646420	2.3909351	9.7262931	.532466	1.19
92	216	137	2.3344538	2.1367206	9.8022668	.634259	.98
93	79	58	1.8976271	1.7634280	9.8658009	.734177	.80
94	21	18	1.3222193	1.2552725	9.9330532	.857143	.64
95	3	3	0.4771213	0.4771213	0.00.0000	1.000000	.50

TABLE NO. XI.
COMMUTATION COLUMNS, AMERICAN EXPERIENCE,
THREE PER CENT.

AGE.	D_x	N_x	C_x	M_x	R_x
20	51290.86	1178209.61	388.6481	16974.0765	540028.16398
21	49408.31	1126918.75	376.8064	16585.4284	523054.08748
22	47592.42	1077510.44	365.3248	16208.6220	506468.65008
23	45840.91	1029918.02	354.1923	15843.2972	490260.03708
24	44151.55	984077.11	343.3984	15489.1049	474416.73988
25	42522.18	939925.56	332.9328	15145.7065	458927.63498
26	40950.75	897403.38	323.2357	14812.7737	443781.92848
27	39434.76	856452.63	313.8211	14489.5380	428969.15478
28	37972.35	817017.87	304.6807	14175.7160	414479.61678
29	36561.69	779045.52	296.2185	13871.0362	400393.89988
30	35200.56	742483.83	287.9907	13574.8177	386432.86368
31	33887.31	707283.27	279.9910	13286.8270	372858.04598
32	32620.31	673395.96	272.5900	13006.8360	359571.21808
33	31397.62	640775.65	265.7486	12734.2460	346564.38298
34	30217.37	609378.03	259.0745	12468.4974	333830.13698
35	29078.18	579160.66	252.5637	12209.4229	321361.63958
36	27978.68	550082.48	246.8824	11956.8592	309152.21668
37	26916.88	522103.80	241.3178	11700.9768	297195.35748
38	25891.58	495186.92	236.4994	11468.6590	285485.38068
39	24900.95	469295.34	231.7570	11232.1596	274016.72168
40	23943.93	444394.39	227.6854	11000.4026	262784.56208
41	23018.84	420450.46	223.6545	10772.7172	251784.15948
42	22124.74	397431.62	220.2262	10549.0627	241011.44228
43	21260.10	375306.88	217.0803	10328.8365	230462.37958
44	20423.80	354046.78	214.7242	10111.7562	220133.54308
45	19614.20	333622.98	212.5778	9897.0320	210021.78688
46	18830.34	314008.78	211.3715	9684.4542	200124.75488
47	18070.51	295178.44	210.5390	9473.0827	190440.30068
48	17333.65	277107.93	210.5155	9262.5437	180967.21798
49	16618.27	259774.28	211.4553	9052.0282	171704.67428
50	15922.79	243156.01	213.0476	8840.5729	162652.64608
51	15245.97	227233.22	215.2278	8627.5253	153812.07318
52	14586.68	211987.25	217.9353	8412.2975	145184.54788
53	13943.89	197400.57	221.1132	8194.3622	136772.25038
54	13316.65	183456.68	224.9048	7973.2490	128577.88818
55	12703.88	170140.03	229.0523	7748.3442	120604.63918
56	12104.81	157436.15	233.6946	7519.2919	112856.29498
57	11518.55	145331.34	238.5926	7285.5973	105337.00308
58	10944.47	133812.79	243.7062	7047.0047	98051.40578
59	10381.99	122868.32	249.1682	6803.2985	91004.40108

TABLE NO. XI.—*Concluded.*
 COMMUTATION COLUMNS, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	D_x	N_x	C_x	M_x	R_x
60	9830.432	112486.331	254.7644	6554.1303	84201.10258
61	9289.343	102655.899	260.4633	6299.3659	77646.97228
62	8758.318	93366.556	266.0800	6038.9026	71347.60638
63	8237.140	84608.238	271.4502	5772.8226	65308.70378
64	7725.774	76371.098	276.5746	5501.3724	59535.88118
65	7224.175	68645.324	281.4546	5224.7978	54034.50878
66	6732.309	61421.149	285.6776	4943.3432	48809.71098
67	6250.543	54688.840	289.1479	4657.6656	43866.36778
68	5779.342	48438.297	291.7836	4368.5177	39208.70218
69	5319.228	42658.955	293.1361	4076.7341	34840.18448
70	4871.163	37339.727	293.1815	3783.5980	30763.45038
71	4436.103	32468.564	291.4279	3490.4165	26979.85238
72	4015.468	28032.461	287.4474	3198.9886	23489.43588
73	3611.065	24016.993	281.0950	2911.5412	20290.44728
74	3224.793	20405.928	272.4720	2630.4462	17378.90608
75	2858.395	17181.135	261.8916	2357.9742	14748.45988
76	2513.249	14322.740	249.6426	2096.0826	12390.48568
77	2190.406	11809.401	236.1901	1846.4400	10294.40308
78	1890.417	9619.085	221.7606	1610.2499	8447.96308
79	1613.596	7728.668	206.3737	1388.4893	6837.71318
80	1360.224	6115.072	190.7826	1182.1156	5449.22388
81	1129.824	4754.848	173.9759	991.3330	4267.10828
82	922.9402	3625.0237	156.1803	817.3571	3275.77528
83	739.8781	2702.0835	137.6038	661.1768	2458.41818
84	580.7245	1962.2054	119.1662	523.5730	1797.24138
85	444.6441	1381.4809	101.6860	404.4068	1273.66838
86	330.0073	936.8368	85.12296	302.72079	860.26158
87	235.2725	606.8295	69.21589	217.59783	566.54079
88	159.2040	371.5570	53.58706	148.38194	348.94296
89	100.9799	212.3530	38.80993	94.79488	200.56102
90	59.22884	111.37306	26.13805	55.98495	105.76614
91	31.36567	52.14422	16.21475	29.84690	49.78110
92	14.23735	20.77855	8.76715	13.63215	19.93429
93	5.95551	6.54120	3.60354	4.86499	6.30214
94	1.30473	1.48569	1.08577	1.26146	1.43715
95	.18096	.18096	.17569	.17569	.17569

TABLE NO. XII.
 LOGARITHMS OF COMMUTATION COLUMNS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	λD_x .	λN_x .	λM_x .	λR_x .
20	4.7100401	6.0712227	4.2297862	5.7324164
21	4.6938000	6.0518928	4.2197268	5.7185466
22	4.6775378	6.0324217	4.2097460	5.7045527
23	4.6612533	6.0128027	4.1998456	5.6904266
24	4.6449460	5.9930292	4.1900265	5.6761600
25	4.6286155	5.9730935	4.1802897	5.6617444
26	4.6122618	5.9529877	4.1706363	5.6471697
27	4.5958793	5.9327034	4.1610546	5.6324261
28	4.5794676	5.9122316	4.1515451	5.6175032
29	4.5630262	5.8915629	4.1421090	5.6023898
30	4.5465496	5.8706870	4.1327340	5.5879740
31	4.5300372	5.8495934	4.1234214	5.5715435
32	4.5134882	5.8282705	4.1141717	5.5557849
33	4.4968967	5.8067061	4.1049733	5.5397839
34	4.4802567	5.7848869	4.0958143	5.5235257
35	4.4635673	5.7627991	4.0866951	5.5069941
36	4.4468273	5.7404279	4.0776171	5.4901724
37	4.4300248	5.7177569	4.0685562	5.4730421
38	4.4131586	5.6947693	4.0595127	5.4555839
39	4.3962161	5.6714464	4.0504633	5.4377770
40	4.3791955	5.6477686	4.0414085	5.4195999
41	4.3620836	5.6237149	4.0323253	5.4010284
42	4.3448782	5.5992625	4.0232138	5.3820378
43	4.3275655	5.5743866	4.0140516	5.3626001
44	4.3101366	5.5490607	4.0048267	5.3426863
45	4.2925707	5.5232560	3.9955050	5.3222645
46	4.2748582	5.4969417	3.9860752	5.3013009
47	4.2569705	5.4700847	3.9764913	5.2797589
48	4.2388901	5.4426489	3.9667303	5.2575999
49	4.2205858	5.4145962	3.9567459	5.2347822
50	4.2020191	5.3858850	3.9464804	5.2112613
51	4.1831551	5.3564718	3.9358863	5.1869995
52	4.1639566	5.3263099	3.9249147	5.1619206
53	4.1443841	5.2953484	3.9135153	5.1359981
54	4.1243949	5.2635336	3.9016354	5.1091663
55	4.1039364	5.2308064	3.8892089	5.0813639
56	4.0829581	5.1971046	3.8761769	5.0525259
57	4.0613978	5.1623595	3.8624653	5.0225810
58	4.0391946	5.1264977	3.8480046	4.9914538
59	4.0162806	5.0894400	3.8327196	4.9599024

TABLE NO. XII.—*Concluded.*

LOGARITHMS OF COMMUTATION COLUMNS, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	λD_x .	λN_x .	λM_x .	λR_x .
60	3.9925727	5.0510997	3.8165152	4.9253177
61	3.9679850	5.0113840	3.7992968	4.8901245
62	3.9424207	4.9701915	3.7809580	4.8533795
63	3.9157765	4.9274127	3.7613882	4.8149712
64	3.8879421	4.8829292	3.7404710	4.7747788
65	3.8587883	4.8366110	3.7180696	4.7326712
66	3.8281641	4.7883180	3.6940208	4.6885062
67	3.7959179	4.7378987	3.6681684	4.6421317
68	3.7618785	4.6851889	3.6403341	4.5933825
69	3.7258486	4.6300103	3.6103124	4.5420805
70	3.6876327	4.5721712	3.5779050	4.4880350
71	3.6470017	4.5114631	3.5428773	4.4310395
72	3.6037362	4.4476612	3.5050128	4.3708726
73	3.5576353	4.3805188	3.4641230	4.3072917
74	3.5085019	4.3097564	3.4200294	4.2400225
75	3.4561224	4.2350519	3.3725390	4.1687467
76	3.4002357	4.1560261	3.3214085	4.0930885
77	3.3405246	4.0722312	3.2663352	4.0126011
78	3.2765577	3.9831338	3.2068933	3.9267520
79	3.2077949	3.8881047	3.1425424	3.8349108
80	3.1336107	3.7864017	3.0726601	3.7363346
81	3.0530107	3.6771366	2.9962195	3.6301336
82	2.9651736	3.5593109	2.9124119	3.5153141
83	2.8691603	3.4316988	2.8203176	3.3906557
84	2.7639703	3.2927446	2.7189773	3.2546063
85	2.6480125	3.1403449	2.6068184	3.1050564
86	2.5185236	2.9716640	2.4810422	2.9391505
87	2.3715712	2.7830668	2.3376545	2.7532312
88	2.2019540	2.5700255	2.1713809	2.5427545
89	2.0042350	2.3270585	1.9767849	2.3022465
90	1.7725332	2.0467803	1.7480714	2.0243469
91	1.4964546	1.7172062	1.4748994	1.6970653
92	1.1534292	1.3176153	1.1345644	1.2996009
93	2.7037652	2.8156575	2.6870823	2.7994882
94	2.1155202	2.1719282	2.1008724	2.1575012
95	3.2575850	3.2575850	3.2447477	3.2447478

TABLE No. XIII.
 VALUE OF AN ANNUITY OF ONE DOLLAR FIRST PAY-
 MENT IMMEDIATE AND NET SINGLE PREMIUMS
 PER \$1000 WHOLE LIFE INSURANCE, AMERI-
 CAN EXPERIENCE, THREE PER CENT.

AGE.	Annuity Immediate.	Net Single Premium.	AGE.	Annuity Immediate.	Net Single Premium.
10	24.3430	290.98	55	13.3928	609.92
11	24.2248	294.43	56	13.0061	621.18
12	24.1026	297.98	57	12.6172	632.51
13	23.9765	301.65	58	12.2265	643.80
14	23.8463	305.45	59	11.8348	655.30
15	23.7119	309.36	60	11.4427	666.72
16	23.5731	313.40	61	11.0509	678.13
17	23.4298	317.58	62	10.6603	689.50
18	23.2817	321.89	63	10.2716	700.83
19	23.1289	326.34	64	9.8852	712.08
20	22.9711	330.94	65	9.5022	723.24
21	22.8083	335.68	66	9.1233	734.27
22	22.6404	340.57	67	8.7495	745.16
23	22.4672	345.61	68	8.3813	755.88
24	22.2886	350.82	69	8.0198	766.41
25	22.1044	356.18	70	7.6655	776.73
26	21.9142	361.72	71	7.3192	786.82
27	21.7182	367.43	72	6.9811	796.67
28	21.5161	373.32	73	6.6509	806.28
29	21.3077	379.39	74	6.3278	815.69
30	21.0930	385.64	75	6.0108	824.93
31	20.8716	392.09	76	5.6989	834.01
32	20.6434	398.73	77	5.3915	842.97
33	20.4084	405.58	78	5.0883	851.80
34	20.1665	412.63	79	4.7897	860.49
35	19.9174	419.88	80	4.4956	869.06
36	19.6608	427.36	81	4.2085	877.42
37	19.3969	435.04	82	3.9277	885.60
38	19.1254	442.95	83	3.6521	893.63
39	18.8465	451.07	84	3.3789	901.59
40	18.5598	459.42	85	3.1069	909.51
41	18.2655	468.00	86	2.8388	917.32
42	17.9632	476.80	87	2.5793	924.88
43	17.6531	485.83	88	2.3338	932.02
44	17.3350	495.10	89	2.1029	938.75
45	17.0093	504.59	90	1.8804	945.23
46	16.6757	514.30	91	1.6625	951.58
47	16.3348	524.23	92	1.4594	957.49
48	15.9867	534.37	93	1.2939	962.31
49	15.6319	544.70	94	1.1387	966.83
50	15.2710	555.22	95	1.0000	970.87
51	14.9045	565.89			
52	14.5329	576.71			
53	14.1568	587.67			
54	13.7765	598.74			

TABLE No. XIV.
NET ANNUAL PREMIUMS PER \$1000, AMERICAN EXPERI-
ENCE, THREE PER CENT.

AGE.	Whole Life.	5-Pay-ment Life.	10-Pay-ment Life.	15 Pay-ment Life.	20-Pay-ment Life.	Endow-ment 5 Years.	Endow-ment 10 Years.
20	14.41	71.24	38.96	28.34	23.13	186.12	88.50
21	14.72	72.26	39.52	28.75	23.48	186.15	88.61
22	15.04	73.32	40.11	29.18	23.83	186.17	88.64
23	15.38	74.42	40.71	29.63	24.20	186.19	88.67
24	15.74	75.55	41.34	30.09	24.59	186.21	88.71
25	16.11	76.71	41.98	30.57	24.98	186.24	88.74
26	16.51	77.91	42.65	31.06	25.39	186.27	88.78
27	16.92	79.15	43.34	31.57	25.82	186.30	88.82
28	17.35	80.43	44.05	32.09	26.26	186.33	88.86
29	17.81	81.75	44.78	32.64	26.71	186.36	88.91
30	18.28	83.12	45.54	33.20	27.19	186.40	88.96
31	18.79	84.52	46.32	33.79	27.68	186.44	89.02
32	19.32	85.97	47.13	34.39	28.19	186.49	89.08
33	19.87	87.47	47.97	35.02	28.72	186.53	89.15
34	20.46	89.01	48.83	35.67	29.27	186.58	89.22
35	21.08	90.60	49.73	36.34	29.85	186.64	89.30
36	21.74	92.24	50.65	37.04	30.45	186.71	89.39
37	22.43	93.93	51.60	37.76	31.08	186.78	89.49
38	23.16	95.67	52.59	38.51	31.74	186.85	89.60
39	23.93	97.46	53.61	39.30	32.42	186.94	89.72
40	24.75	99.31	54.66	40.11	33.14	187.03	89.86
41	25.62	101.21	55.75	40.96	33.90	187.13	90.01
42	26.54	103.17	56.89	41.85	34.69	187.25	90.18
43	27.52	105.18	58.06	42.77	35.53	187.37	90.38
44	28.56	107.26	59.28	43.74	36.42	187.52	90.60
45	29.67	109.40	60.54	44.76	37.35	187.68	90.85
46	30.84	111.60	61.85	45.82	38.34	187.87	91.14
47	32.09	113.87	63.22	46.94	39.39	188.09	91.47
48	33.43	116.21	64.64	48.12	40.51	188.34	91.84
49	34.85	118.61	66.12	49.36	41.69	188.63	92.26
50	36.36	121.08	67.66	50.66	42.95	188.95	92.73
51	37.97	123.61	69.25	52.03	44.30	189.31	93.26
52	39.68	126.20	70.92	53.48	45.73	189.71	93.84
53	41.51	128.87	72.65	55.01	47.26	190.16	94.50
54	43.46	131.60	74.46	56.63	48.90	190.66	95.23
55	45.54	134.39	76.34	58.35	50.66	191.22	96.04
56	47.76	137.26	78.31	60.17	52.54	191.84	96.95
57	50.13	140.20	80.38	62.11	54.57	192.53	97.95
58	52.66	143.22	82.54	64.18	56.74	193.30	99.07
59	55.37	146.32	84.82	66.40	59.09	194.16	100.31
60	58.27	149.50	87.22	68.77	61.62	195.10	101.69
61	61.36	152.77	89.75	71.31	64.34	196.15	103.22
62	64.68	156.13	92.43	74.05	67.20	197.32	104.93
63	68.23	159.60	95.28	76.98	70.48	198.61	106.82
64	72.04	163.19	98.30	80.15	73.93	200.04	108.92
65	76.11	166.90	101.52	83.56	77.68	201.64	111.25
66	80.48	170.74	104.96	87.24	81.73	203.40	
67	85.17	174.73	108.62	91.21	86.12	205.36	
68	90.19	178.88	112.53	95.52	90.88	207.53	
69	95.57	183.20	116.71	100.17	96.04	209.91	
70	101.33	187.69	121.17	105.22	101.63	212.52	

TABLE NO. XIV.—*Concluded.*
NET ANNUAL PREMIUMS PER \$1000, AMERICAN EXPERI-
ENCE, THREE PER CENT.

AGE.	Endow- ment 15 Years.	Endow- ment 20 Years.	Endow- ment 25 Years.	Endow- ment 30 Years.	Endow- ment 35 Years.	Endow- ment 40 Years.
20	56.49	40.77	31.60	25.73	21.75	19.00
21	56.53	40.81	31.65	25.79	21.84	19.11
22	56.56	40.86	31.71	25.86	21.93	19.23
23	56.60	40.90	31.77	25.94	22.03	19.37
24	56.64	40.95	31.83	26.02	22.14	19.51
25	56.69	41.01	31.90	26.11	22.26	19.68
26	56.73	41.07	31.98	26.22	22.40	19.86
27	56.78	41.13	32.06	26.33	22.55	20.06
28	56.84	41.20	32.16	26.45	22.72	20.28
29	56.90	41.28	32.26	26.59	22.91	20.52
30	56.97	41.37	32.38	26.75	23.11	20.79
31	57.04	41.47	32.50	26.92	23.34	21.09
32	57.12	41.57	32.65	27.11	23.60	21.42
33	57.21	41.69	32.81	27.33	23.88	21.78
34	57.31	41.82	32.98	27.57	24.19	22.18
35	57.42	41.97	33.18	27.83	24.54	22.62
36	57.54	42.13	33.41	28.13	24.93	23.10
37	57.67	42.31	33.66	28.46	25.35	23.62
38	57.82	42.52	33.94	28.83	25.83	24.20
39	57.99	42.75	34.25	29.24	26.35	24.82
40	58.18	43.01	34.60	29.70	26.92	25.51
41	58.39	43.31	34.90	30.20	27.55	26.25
42	58.64	43.64	35.43	30.77	28.25	27.06
43	58.91	44.01	35.92	31.39	29.01	27.93
44	59.22	44.43	36.46	32.09	29.85	28.88
45	59.57	44.90	37.08	32.86	30.76	29.91
46	59.97	45.42	37.76	33.71	31.76	
47	60.42	46.01	38.52	34.64	32.85	
48	60.92	46.68	39.36	35.68	34.04	
49	61.48	47.42	40.30	36.81	35.33	
50	62.12	48.24	41.34	38.05	36.73	
51	62.82	49.15	42.48	39.40		
52	63.61	50.17	43.74	40.88		
53	64.48	51.30	45.13	42.49		
54	65.45	52.55	46.65	44.25		
55	66.54	53.93	48.33	46.15		
56	67.74	55.46	50.16			
57	69.07	57.14	52.16			
58	70.55	59.00	54.35			
59	72.20	61.04	56.74			
60	74.02	63.29	59.35			
61	76.04	65.76				
62	78.26	68.47				
63	80.72	71.44				
64	83.43	74.70				
65	86.41	78.27				

OF LIFE INSURANCE.

TABLE NO. XV.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, THREE PER CENT,
PAYABLE AS STATED.

AGE.	In 1 Year.	In 2 Years.	In 3 Years.	In 4 Years.	In 5 Years.	In 6 Years.	In 7 Years.
20	970.87	942.82	915.79	889.76	864.69	840.54	817.29
21	970.87	942.82	915.80	889.77	864.70	840.56	817.31
22	970.87	942.82	915.80	889.78	864.71	840.58	817.34
23	970.87	942.82	915.80	889.78	864.73	840.60	817.37
24	970.87	942.82	915.81	889.79	864.74	840.62	817.40
25	970.87	942.82	915.81	889.80	864.76	840.65	817.44
26	970.87	942.83	915.82	889.81	864.78	840.68	817.47
27	970.87	942.83	915.82	889.83	864.80	840.70	817.51
28	970.87	942.83	915.83	889.84	864.82	840.73	817.56
29	970.87	942.83	915.84	889.85	864.84	840.77	817.60
30	970.87	942.83	915.84	889.86	864.86	840.80	817.65
31	970.87	942.84	915.85	889.88	864.89	840.84	817.70
32	970.87	942.84	915.86	889.90	864.91	840.88	817.76
33	970.87	942.84	915.87	889.91	864.94	840.93	817.83
34	970.87	942.85	915.88	889.93	864.98	840.97	817.90
35	970.87	942.85	915.89	889.95	865.01	841.03	817.97
36	970.87	942.85	915.90	889.98	865.05	841.09	818.06
37	970.87	942.86	915.91	890.00	865.10	841.15	818.15
38	970.87	942.86	915.93	890.03	865.14	841.23	818.25
39	970.87	942.87	915.94	890.06	865.20	841.31	818.36
40	970.87	942.87	915.96	890.10	865.25	841.39	818.49
41	970.87	942.88	915.98	890.14	865.32	841.49	818.63
42	970.87	942.89	916.00	890.18	865.39	841.60	818.78
43	970.87	942.89	916.02	890.23	865.47	841.72	818.95
44	970.87	942.90	916.05	890.28	865.56	841.86	819.15
45	970.87	942.91	916.08	890.34	865.66	842.02	819.38
46	970.87	942.92	916.11	890.41	865.78	842.20	819.63
47	970.87	942.93	916.15	890.49	865.91	842.40	819.93
48	970.87	942.95	916.19	890.58	866.07	842.64	820.26
49	970.87	942.97	916.25	890.68	866.24	842.90	820.64
50	970.87	942.99	916.30	890.80	866.44	843.20	821.06
51	970.87	943.01	916.37	890.93	866.66	843.53	821.53
52	970.87	943.03	916.44	891.07	866.90	843.90	822.05
53	970.87	943.06	916.52	891.24	867.18	844.32	822.63
54	970.87	943.09	916.61	891.42	867.48	844.77	823.27
55	970.87	943.12	916.71	891.62	867.82	845.28	823.98
56	970.87	943.16	916.82	891.84	868.19	845.84	824.76
57	970.87	943.20	916.95	892.09	868.60	846.45	825.63
58	970.87	943.24	917.08	892.36	869.05	847.13	826.57
59	970.87	943.29	917.23	892.66	869.55	847.88	827.61
60	970.87	943.35	917.40	893.00	870.11	848.70	828.75
61	970.87	943.41	917.59	893.36	870.71	849.60	830.00
62	970.87	943.48	917.79	893.76	871.38	850.59	831.37
63	970.87	943.56	918.01	894.21	872.11	851.67	832.86
64	970.87	943.64	918.26	894.69	872.91	852.85	834.49
65	970.87	943.73	918.53	895.23	873.78	854.14	836.26
66	970.87	943.83	918.83	895.82	874.74	855.55	838.18
67	970.87	943.94	919.16	896.46	875.79	857.08	840.25
68	970.87	944.07	919.52	897.16	876.92	858.73	842.47
69	970.87	944.20	919.91	897.92	878.15	860.49	
70	970.87	944.35	920.34	898.75	879.47		

TABLE NO. XV.—Continued.

SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, THREE PER CENT,
PAYABLE AS STATED.

AGE.	In 8 Years.	In 9 Years.	In 10 Years.	In 11 Years.	In 12 Years.	In 13 Years.	In 14 Years.
20	794.89	773.33	752.57	732.58	713.34	694.81	676.98
21	794.93	773.38	752.63	732.65	713.42	694.91	677.10
22	794.97	773.42	752.69	732.72	713.51	695.01	677.22
23	795.01	773.47	752.75	732.80	713.60	695.12	677.35
24	795.05	773.53	752.82	732.88	713.70	695.24	677.49
25	795.09	773.59	752.89	732.97	713.81	695.37	677.64
26	795.14	773.65	752.97	733.07	713.92	695.51	677.80
27	795.19	773.72	753.05	733.17	714.05	695.66	677.97
28	795.25	773.79	753.14	733.28	714.18	695.82	678.16
29	795.31	773.87	753.24	733.41	714.33	695.99	678.37
30	795.38	773.95	753.35	733.54	714.49	696.19	678.59
31	795.45	774.05	753.47	733.68	714.67	696.39	678.84
32	795.53	774.15	753.60	733.84	714.86	696.62	679.11
33	795.61	774.26	753.74	734.01	715.07	696.87	679.40
34	795.71	774.38	753.89	734.20	715.30	697.15	679.73
35	795.81	774.51	754.06	734.41	715.55	697.45	680.09
36	795.92	774.66	754.24	734.64	715.83	697.79	680.49
37	796.05	774.83	754.45	734.90	716.14	698.16	680.93
38	796.19	775.00	754.68	735.18	716.48	698.57	681.42
39	796.34	775.20	754.93	735.49	716.86	699.03	681.97
40	796.51	775.42	755.21	735.84	717.29	699.55	682.59
41	796.69	775.67	755.52	736.23	717.77	700.13	683.28
42	796.90	775.94	755.87	736.67	718.31	700.78	684.06
43	797.14	776.25	756.27	737.17	718.92	701.52	684.94
44	797.41	776.61	756.72	737.73	719.62	702.35	685.93
45	797.72	777.01	757.24	738.37	720.40	703.29	687.04
46	798.06	777.47	757.82	739.10	721.28	704.35	688.29
47	798.46	777.99	758.48	739.91	722.27	705.54	689.69
48	798.91	778.57	759.22	740.83	723.38	706.86	691.25
49	799.42	779.23	760.05	741.85	724.63	708.34	692.99
50	799.99	779.97	760.98	743.00	726.00	709.98	694.91
51	800.62	780.79	762.00	744.26	727.53	711.79	697.03
52	801.32	781.69	763.14	745.65	729.21	713.78	699.36
53	802.10	782.69	764.40	747.19	731.06	715.96	701.90
54	802.95	783.80	765.78	748.89	733.08	718.36	704.69
55	803.90	785.02	767.30	750.74	735.31	720.97	707.72
56	804.94	786.35	768.97	752.77	737.73	723.83	711.03
57	806.09	787.82	770.80	754.99	740.38	726.93	714.61
58	807.35	789.43	772.80	757.42	743.26	730.30	718.49
59	808.73	791.19	774.98	760.05	746.39	733.94	722.68
60	810.23	793.11	777.35	762.92	749.78	737.88	727.18
61	811.88	795.21	779.93	766.02	753.43	742.11	732.00
62	813.68	797.48	782.73	769.37	757.37	746.64	
63	815.64	799.95	785.75	772.98	761.58		
64	817.76	802.63	789.01	776.85			
65	820.07	805.51	792.51				
66	822.55	808.60					
67	825.22						

OF LIFE INSURANCE.

TABLE NO. XV.—Continued.

SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, THREE PER CENT,
PAYABLE AS STATED.

AGE.	In 15 Years.	In 16 Years.	In 17 Years.	In 18 Years.	In 19 Years.	In 20 Years.	In 21 Years.
20	659.82	643.31	627.42	612.14	597.43	583.29	569.70
21	659.96	643.46	627.59	612.33	597.65	583.54	569.97
22	660.10	643.62	627.78	612.54	597.88	583.80	570.26
23	660.25	643.79	627.97	612.76	598.13	584.08	570.57
24	660.41	643.98	628.18	613.00	598.40	584.38	570.90
25	660.58	644.18	628.41	613.26	598.69	584.70	571.27
26	660.77	644.40	628.66	613.54	599.01	585.06	571.67
27	660.97	644.63	628.93	613.84	599.36	585.45	572.10
28	661.19	644.88	629.22	614.17	599.73	585.87	572.57
29	661.43	645.16	629.54	614.54	600.14	586.33	573.09
30	661.69	645.46	629.88	614.93	600.59	586.84	573.66
31	661.98	645.80	630.26	615.37	601.08	587.40	574.29
32	662.30	646.16	630.68	615.85	601.63	588.02	574.99
33	662.64	646.56	631.15	616.37	602.23	588.70	575.77
34	663.02	647.00	631.66	616.96	602.90	589.46	576.62
35	663.44	647.49	632.22	617.61	603.64	590.30	577.58
36	663.91	648.04	632.85	618.34	604.47	591.25	578.65
37	664.43	648.65	633.56	619.15	605.40	592.30	579.84
38	665.01	649.33	634.35	620.05	606.44	593.48	581.17
39	665.66	650.08	635.22	621.07	607.59	594.79	582.65
40	666.39	650.93	636.21	622.20	608.89	596.26	584.30
41	667.20	651.89	637.31	623.46	610.33	597.89	586.13
42	668.12	652.96	638.55	624.88	611.94	599.71	588.18
43	669.16	654.16	639.94	626.47	613.74	601.75	590.46
44	670.32	655.51	641.49	628.25	615.76	604.01	592.99
45	671.62	657.02	643.23	630.22	617.99	606.52	595.79
46	673.09	658.72	645.17	632.43	620.48	609.31	598.89
47	674.72	660.60	647.32	634.87	623.23	612.38	602.30
48	676.54	662.70	649.72	637.58	626.26	615.76	606.05
49	678.56	665.02	652.35	640.55	629.60	619.47	610.15
50	680.78	667.57	655.25	643.82	633.25	623.52	614.61
51	683.23	670.37	658.43	647.39	637.22	627.92	619.44
52	685.91	673.43	661.89	651.27	641.54	632.69	624.67
53	688.85	676.77	665.66	655.49	646.22	637.83	630.29
54	692.05	680.41	669.76	660.06	651.27	643.38	636.32
55	695.53	684.36	674.19	664.98	656.70	649.31	
56	699.31	688.63	678.97	670.28	662.52		
57	703.39	693.24	684.11	675.96			
58	707.80	698.19	689.61				
59	712.55	703.50					
60	717.62						

TABLE NO. XV.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, THREE PER CENT,
PAYABLE AS STATED.

AGE.	In 22 Years.	In 23 Years.	In 24 Years.	In 25 Years.	In 26 Years.	In 27 Years.	In 28 Years.
20	556.63	544.06	531.99	520.39	509.25	498.56	488.30
21	556.93	544.39	532.35	520.70	509.69	499.04	488.82
22	557.25	544.75	532.74	521.22	510.16	499.55	489.38
23	557.59	545.13	533.16	521.68	510.67	500.11	489.99
24	557.96	545.54	533.62	522.19	511.22	500.72	490.66
25	558.37	545.99	534.12	522.74	511.83	501.39	491.40
26	558.82	546.49	534.67	523.34	512.50	502.12	492.21
27	559.30	547.02	535.26	524.00	513.23	502.93	493.10
28	559.83	547.61	535.92	524.73	514.04	503.82	494.08
29	560.41	548.26	536.64	525.54	514.93	504.81	495.16
30	561.05	548.98	537.44	526.42	515.91	505.89	496.36
31	561.76	549.77	538.32	527.40	517.00	507.10	497.69
32	562.54	550.65	539.31	528.50	518.21	508.44	499.17
33	563.41	551.63	540.40	529.71	519.56	509.93	500.81
34	564.38	552.71	541.61	531.06	521.05	511.58	502.62
35	565.45	553.92	542.95	532.56	522.71	513.40	504.63
36	566.66	555.26	544.46	534.22	524.55	515.43	506.86
37	568.00	556.76	546.13	536.07	526.60	517.68	509.32
38	569.49	558.43	547.98	538.13	528.86	520.17	512.04
39	571.15	560.28	550.04	540.40	531.37	522.92	515.04
40	573.00	562.34	552.32	542.93	534.14	525.95	518.35
41	575.05	564.63	554.85	545.71	537.19	529.29	521.97
42	577.34	567.17	557.66	548.80	540.57	532.96	525.96
43	579.88	569.98	560.76	552.19	544.27	536.99	530.31
44	582.69	573.09	564.17	555.93	548.35	541.40	535.07
45	585.80	576.51	567.93	560.03	552.80	546.21	540.25
46	589.22	580.28	572.06	564.52	557.66	551.45	545.87
47	592.99	584.41	576.56	569.41	562.94	557.12	551.92
48	597.11	588.93	581.47	574.72	568.66	563.24	
49	601.61	593.84	586.80	580.47	574.82		
50	606.49	599.15	592.54	586.64			
51	611.77	604.87	598.71	593.25			
52	617.46	611.02		600.29			
53	623.56			607.76			
54				615.65			
55				623.94			
56				632.62			
57				641.68			
58				651.08			
59				660.80			
60				670.81			

TABLE NO. XV.—*Concluded.*
 SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
 AMERICAN EXPERIENCE, THREE PER CENT
 PAYABLE AS STATED.

AGE.	In 29 Years.	In 30 Years.	In 31 Years.	In 32 Years.	In 33 Years.	In 34 Years.	In 35 Years.
20	478.46	469.02	459.98	451.32	443.03	435.12	427.55
21	479.02	469.64	460.65	452.05	443.83	435.98	428.49
22	479.64	470.31	461.38	452.85	444.70	436.92	429.51
23	480.31	471.04	462.18	453.72	445.65	437.96	430.64
24	481.04	471.84	463.06	454.68	446.69	439.09	431.87
25	481.85	472.72	464.02	455.73	447.84	440.34	433.23
26	482.73	473.70	465.09	456.90	449.11	441.73	434.74
27	483.71	474.77	466.26	458.18	450.51	443.25	436.39
28	484.79	475.96	467.56	459.60	452.06	444.93	438.21
29	485.99	477.27	469.00	461.17	453.77	446.79	440.23
30	487.31	478.72	470.58	462.90	455.65	448.83	442.44
31	488.77	480.32	472.34	464.81	457.73	451.00	444.88
32	490.40	482.10	474.28	466.93	460.03	453.58	447.57
33	492.19	484.07	476.43	469.26	462.56	456.31	450.51
34	494.18	486.24	478.79	471.83	465.34	459.31	453.75
35	496.38	488.64	481.40	474.66	468.40	462.61	457.28
36	498.82	491.30	484.29	477.78	471.77	466.23	461.16
37	501.51	494.22	487.46	481.20	475.45	470.18	465.38
38	504.47	497.44	490.94	484.95	479.47	474.48	469.97
39	507.73	500.97	494.75	489.05	483.86	479.17	474.94
40	511.32	504.85	498.92	493.52	488.64	484.25	480.32
41	515.24	509.08	503.47	498.39	493.82	489.74	
42	519.54	513.70	508.42	503.66	499.42		
43	524.24	518.74	513.79	509.37			
44	529.35	524.20	519.60				
45	534.89	530.10					
46	540.88	536.45					
47		543.26					
48		550.53					
49		558.25					
50		566.40					
51		574.97					
52		583.95					
53		593.31					
54		603.03					
55		613.09					

TABLE NO. XVI.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.09	14.40	21.94	29.71	37.73	46.01	54.54	63.34
21	7.36	14.95	22.79	30.86	39.20	47.79	56.65	65.79
22	7.65	15.54	23.68	32.07	40.73	49.66	58.86	68.35
23	7.95	16.15	24.61	33.34	42.33	51.61	61.17	71.02
24	8.27	16.80	25.59	34.66	44.01	53.64	63.57	73.81
25	8.60	17.47	26.61	36.04	45.76	55.77	66.09	76.72
26	8.94	18.17	27.68	37.48	47.58	57.99	68.71	79.75
27	9.31	18.91	28.79	38.98	49.49	60.31	71.45	82.92
28	9.69	19.67	29.95	40.56	51.48	62.73	74.31	86.23
29	10.08	20.47	31.17	42.20	53.56	65.25	77.29	89.68
30	10.49	21.31	32.45	43.92	55.73	67.90	80.41	93.28
31	10.93	22.19	33.78	45.72	58.01	70.66	83.67	97.03
32	11.39	23.11	35.17	47.60	60.39	73.54	87.05	100.94
33	11.85	24.06	36.63	49.56	62.87	76.53	90.58	105.00
34	12.35	25.08	38.16	51.62	65.46	79.67	94.27	109.25
35	12.88	26.13	39.76	53.77	68.16	82.94	98.11	113.68
36	13.42	27.23	41.42	56.00	70.97	86.34	102.12	118.29
37	14.00	28.38	43.16	58.33	73.91	89.90	106.30	123.09
38	14.58	29.57	44.96	60.77	76.98	93.61	110.65	128.09
39	15.21	30.83	46.87	63.32	80.20	97.48	115.18	133.27
40	15.86	32.14	48.85	65.99	83.54	101.52	119.88	138.64
41	16.55	33.53	50.94	68.78	87.04	105.70	124.76	144.19
42	17.26	34.97	53.11	71.68	90.65	110.03	129.79	149.88
43	18.02	36.47	55.37	74.68	94.40	114.50	134.94	155.70
44	18.79	38.03	57.70	77.78	98.25	119.07	140.21	161.64
45	19.61	39.65	60.12	80.98	102.20	123.74	145.59	167.70
46	20.44	41.32	62.60	84.24	106.21	128.50	151.05	173.86
47	21.31	43.03	65.13	87.56	110.31	133.34	156.62	180.11
48	22.20	44.77	67.70	90.94	114.47	138.25	162.26	186.44
49	23.09	46.53	70.30	94.36	118.69	143.24	167.98	192.86
50	24.00	48.33	72.96	97.86	122.99	148.31	173.78	199.36
51	24.93	50.17	75.68	101.43	127.37	153.47	179.67	205.96
52	25.88	52.05	78.45	105.06	131.82	158.70	185.66	212.64
53	26.86	53.97	81.28	108.75	136.35	164.02	191.72	219.39
54	27.85	55.92	84.15	112.51	140.95	169.41	197.84	226.19
55	28.87	57.91	87.08	116.33	145.61	174.86	204.02	233.05
56	29.90	59.94	90.06	120.21	150.33	180.36	210.25	239.95
57	30.96	62.01	93.09	124.13	155.09	185.91	216.52	246.89
58	32.04	64.11	96.15	128.10	159.90	191.49	222.82	253.81
59	33.13	66.23	99.24	132.09	164.73	197.10	229.11	260.70
60	34.23	68.37	102.35	136.11	169.58	202.69	235.37	267.54
61	35.35	70.53	105.48	140.15	174.43	208.26	241.58	274.29
62	36.47	72.71	108.64	144.18	179.25	213.79	247.70	280.94
63	37.61	74.90	111.79	148.19	184.03	219.23	253.72	287.43
64	38.75	77.07	114.90	152.14	188.71	224.55	259.59	293.78
65	39.87	79.22	117.96	156.01	193.29	229.74	265.31	300.06
66	40.98	81.34	120.96	159.80	197.75	234.81	271.00	306.41
67	42.08	83.40	123.89	163.47	202.11	239.84	276.78	313.01
68	43.13	85.41	126.72	167.06	206.45	245.01	282.53	320.05
69	44.18	87.36	129.51	170.68	210.97	250.51	288.39	327.73
70	45.18	89.28	132.35	174.50	215.86	256.55	296.66	336.20

OF LIFE INSURANCE.

TABLE NO. XVI.—Continued.

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

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	72.41	81.76	91.40	101.33	111.56	122.09	132.94	144.11
21	75.21	84.91	94.91	105.22	115.83	126.75	138.00	149.57
22	78.12	88.20	98.58	109.27	120.27	131.61	143.26	155.25
23	81.17	91.64	102.40	113.49	124.91	136.66	148.74	161.16
24	84.36	95.21	106.39	117.90	129.74	141.92	154.44	167.30
25	87.67	98.94	110.55	122.49	134.77	147.39	160.36	173.67
26	91.12	102.83	114.87	127.26	139.99	153.07	166.50	180.29
27	94.73	106.88	119.38	132.23	145.43	158.98	172.90	187.18
28	98.50	111.11	124.08	137.40	151.08	165.13	179.54	194.32
29	102.42	115.51	128.96	142.78	156.96	171.52	186.44	201.73
30	106.50	120.10	134.05	148.38	163.08	178.16	193.61	209.42
31	110.76	124.87	139.35	154.21	169.45	185.05	201.04	217.37
32	115.19	129.83	144.86	160.27	176.05	192.20	208.72	225.58
33	119.81	135.01	150.60	166.56	182.90	199.60	216.66	234.05
34	124.63	140.40	156.56	173.10	190.00	207.26	224.86	242.76
35	129.65	146.01	162.76	179.87	197.35	215.16	233.28	251.68
36	134.86	151.83	169.17	186.87	204.92	223.28	241.92	260.82
37	140.29	157.86	175.81	194.10	212.71	231.60	250.76	270.15
38	145.91	164.11	182.67	201.54	220.70	240.12	259.79	279.68
39	151.74	170.57	189.72	209.16	228.88	248.84	269.02	289.38
40	157.76	177.20	196.95	216.97	237.23	257.72	278.40	299.23
41	163.95	184.01	204.35	224.94	245.76	266.77	287.94	309.24
42	170.28	190.96	211.90	233.07	254.44	275.96	297.61	319.36
43	176.75	198.06	219.60	241.34	263.24	285.27	307.40	329.59
44	183.34	205.28	227.42	249.72	272.16	294.69	317.29	339.91
45	190.06	212.62	235.35	258.22	281.18	304.22	327.27	350.30
46	196.87	220.06	243.38	266.80	290.30	313.81	337.30	360.73
47	203.78	227.59	251.50	275.49	299.49	323.47	347.39	371.19
48	210.77	235.21	259.71	284.24	308.74	333.18	357.49	381.66
49	217.85	242.91	267.99	293.05	318.04	342.91	367.62	392.13
50	225.01	250.69	276.34	301.92	327.38	352.68	377.76	402.57
51	232.27	258.55	284.76	310.84	336.76	362.46	387.88	412.97
52	239.59	266.47	293.22	319.80	346.16	372.23	397.96	423.29
53	246.98	274.44	301.73	328.79	355.55	381.96	407.97	433.50
54	254.42	282.46	310.26	337.76	364.90	391.62	417.87	443.58
55	261.90	290.50	318.79	346.70	374.19	401.19	427.64	453.50
56	269.41	298.53	327.28	355.59	383.38	410.62	437.25	463.24
57	276.91	306.54	335.72	364.38	392.46	419.99	446.70	472.86
58	284.39	314.50	344.07	373.05	401.37	429.02	456.02	482.45
59	291.81	322.36	352.29	381.55	410.12	438.02	465.32	492.11
60	299.13	330.10	360.36	389.90	418.76	447.00	474.71	501.96
61	306.35	337.69	368.28	398.16	427.39	456.09	484.30	512.13
62	313.42	345.13	376.10	406.41	436.16	465.41	494.25	522.68
63	320.35	352.49	383.95	414.81	445.18	475.11	504.62	533.69
64	327.18	359.87	391.95	423.49	454.59	485.26	515.47	545.22
65	334.07	367.43	400.25	432.61	464.51	495.93	526.88	557.10
66	341.17	375.35	409.05	442.27	475.00	507.24	538.71	569.49
67	348.66	383.79	418.44	452.57	486.18	519.00	551.09	582.59
68	356.73	392.89	428.52	463.61	497.87	531.37	564.26	596.85
69	365.53	402.76	439.43	475.24	510.25	544.62	578.68	612.59
70	375.16	413.52	450.98	487.61	523.57	559.21	594.68	629.66

TABLE NO. XVI.—Continued.

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

Age.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	155.60	167.42	179.56	192.04	204.85	218.01	231.51	245.36
21	161.47	173.70	186.27	199.17	212.43	226.02	239.97	254.25
22	167.57	180.23	193.23	206.59	220.28	234.33	248.72	263.45
23	173.92	187.02	200.47	214.27	228.43	242.93	257.78	272.95
24	180.50	194.06	207.98	222.25	236.86	251.83	267.12	282.74
25	187.34	201.37	215.77	230.50	245.59	261.01	276.76	292.81
26	194.44	208.96	223.83	239.05	254.60	270.49	286.68	303.15
27	201.82	216.82	232.18	247.88	263.90	280.24	296.86	313.73
28	209.47	224.97	240.81	256.99	273.48	290.26	307.29	324.56
29	217.39	233.38	249.72	266.38	283.31	300.51	317.95	335.60
30	225.58	242.08	258.90	276.02	293.39	311.01	328.84	346.87
31	234.05	251.05	268.34	285.90	303.70	321.72	339.94	358.33
32	242.77	260.25	278.00	296.00	314.22	332.65	351.23	369.97
33	251.73	269.69	287.90	306.33	324.96	343.76	362.71	381.77
34	260.93	279.35	298.00	316.86	335.89	355.06	374.35	393.72
35	270.34	289.22	308.32	327.58	347.00	366.52	386.14	405.81
36	279.95	299.29	318.81	338.48	358.26	378.13	398.05	418.00
37	289.76	309.54	329.48	349.53	369.67	389.86	410.08	430.27
38	299.74	319.96	340.29	360.72	381.20	401.70	422.19	442.61
39	309.89	330.53	351.26	372.04	392.85	413.63	434.36	454.99
40	320.19	341.24	362.34	383.47	404.58	425.62	446.57	467.38
41	330.62	352.07	373.54	394.98	416.37	437.65	458.80	479.78
42	341.17	362.99	384.80	406.55	428.19	449.70	471.02	492.11
43	351.80	374.00	396.12	418.14	440.03	461.73	483.19	504.37
44	362.51	385.04	407.47	429.75	451.85	473.70	495.27	516.51
45	373.26	396.12	418.83	441.35	463.62	485.61	507.25	528.51
46	384.04	407.21	430.18	452.90	475.32	497.39	519.08	540.32
47	394.84	418.29	441.48	464.37	486.91	509.04	530.73	551.93
48	405.62	429.32	452.70	475.73	498.35	520.51	542.17	563.32
49	416.36	440.28	463.83	486.96	509.63	531.78	553.40	574.53
50	427.05	451.16	474.84	498.04	520.71	542.85	564.47	585.63
51	437.67	461.92	485.69	508.93	531.61	553.76	575.44	596.71
52	448.17	472.55	496.37	519.63	542.35	564.59	586.40	607.86
53	458.53	482.99	506.87	530.19	553.02	575.41	597.44	619.16
54	468.72	493.26	517.22	540.68	563.69	586.33	608.65	630.65
55	478.74	503.39	527.52	551.19	574.48	597.43	620.07	642.37
56	488.63	513.47	537.85	561.83	585.47	608.77	631.73	654.34
57	498.48	523.60	548.32	572.69	596.71	620.38	643.69	666.45
58	508.38	533.89	559.04	583.83	608.25	632.31	655.79	678.76
59	518.46	544.44	570.05	595.28	620.13	644.40	668.12	691.41
60	528.83	555.32	581.42	607.12	632.21	656.75	680.84	704.71
61	539.56	566.58	593.19	619.17	644.58	669.52	694.24	718.85
62	550.70	578.28	605.22	631.56	657.42	683.04	708.55	733.70
63	562.32	590.28	617.61	644.45	671.04	697.52	723.62	748.89
64	574.27	602.67	630.55	658.19	685.70	712.82	739.08	763.90
65	586.65	615.66	644.41	673.03	701.24	728.56	754.39	779.69
66	599.70	629.64	659.45	688.84	717.29	744.19	769.50	793.89
67	613.82	644.90	675.54	705.21	733.26	759.65	785.08	809.99
68	629.30	661.29	692.26	721.54	749.99	775.64	801.65	825.87
69	646.02	678.39	708.99	737.78	765.53	792.70	818.02	838.66
70	663.52	695.54	725.66	754.69	783.12	809.61	831.21	851.45

TABLE NO. XVI.—Continued.

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

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	259.54	274.06	288.90	304.05	319.50	335.21	351.17	367.34
21	268.87	283.82	299.08	314.64	330.47	346.53	362.82	379.31
22	278.51	293.89	309.56	325.50	341.69	358.10	374.71	391.51
23	288.44	304.24	320.30	336.61	353.15	369.89	386.82	403.90
24	298.66	314.85	331.30	347.97	364.84	381.90	399.12	416.47
25	309.14	325.72	342.53	359.55	376.75	394.11	411.61	429.20
26	319.87	336.83	353.99	371.34	388.86	406.50	424.25	442.07
27	330.84	348.16	365.67	383.34	401.14	419.05	437.04	455.08
28	342.04	359.71	377.55	395.52	413.60	431.75	449.96	468.18
29	353.45	371.46	389.61	407.86	426.19	444.58	462.98	481.36
30	365.06	383.39	401.83	420.35	438.92	457.51	476.08	494.60
31	376.85	395.49	414.20	432.97	451.76	470.53	489.24	507.87
32	388.81	407.73	426.71	445.70	464.68	483.60	502.43	521.14
33	400.91	420.10	439.32	458.51	477.65	496.70	515.63	534.40
34	413.15	432.59	452.01	471.38	490.66	509.82	528.81	547.60
35	425.49	445.16	464.77	484.29	503.69	522.92	541.94	560.71
36	437.92	457.79	477.56	497.21	516.69	535.96	554.98	573.71
37	450.41	470.45	490.37	510.12	529.65	548.93	567.91	586.54
38	462.94	483.14	503.17	522.97	542.52	561.77	580.68	599.20
39	475.49	495.81	515.91	535.75	555.29	574.47	593.27	611.64
40	488.02	508.44	528.58	548.42	567.90	586.99	605.64	623.86
41	500.52	520.98	541.14	560.93	580.33	599.29	617.80	635.87
42	512.92	533.42	553.55	573.27	592.55	611.37	629.75	647.73
43	525.22	545.70	565.77	585.39	604.54	623.24	641.55	659.51
44	537.37	557.80	577.78	597.28	616.33	634.97	653.26	671.25
45	549.34	569.69	589.57	608.98	627.98	646.62	664.95	683.03
46	561.09	581.36	601.16	620.54	639.55	658.25	676.69	694.86
47	572.62	592.84	612.62	632.03	651.12	669.94	688.50	706.78
48	583.97	604.18	624.01	643.52	662.75	681.71	700.39	718.79
49	595.20	615.48	635.43	655.10	674.49	693.59	712.41	730.78
50	606.30	626.81	646.95	666.80	686.35	705.61	724.41	742.80
51	617.64	638.27	658.60	678.64	698.37	717.64	736.48	754.97
52	629.02	649.88	670.42	690.66	710.42	729.74	748.70	767.50
53	640.57	661.67	682.44	702.72	722.56	742.03	761.32	780.53
54	652.33	673.67	694.52	714.90	734.91	754.74	774.47	793.94
55	664.32	685.76	706.73	727.31	747.71	768.01	788.03	807.41
56	676.42	698.01	719.20	740.21	761.11	781.73	801.69	820.55
57	688.70	710.55	732.20	753.75	775.00	795.58	815.02	833.33
58	701.30	723.64	745.89	767.81	789.04	809.11	828.00	846.20
59	714.49	737.47	760.13	782.06	802.80	822.31	841.11	859.53
60	728.48	751.91	774.59	796.04	816.22	835.67	854.71	872.46
61	743.11	766.60	788.81	809.71	829.84	849.56	867.94	882.92
62	758.05	781.07	802.73	823.61	844.05	863.10	878.63	893.19
63	772.79	795.27	816.93	838.15	857.91	874.03	889.14	902.64
64	787.27	809.78	831.82	852.36	869.11	884.81	898.84	
65	802.11	825.04	846.41	863.83	880.17	894.76		
66	817.78	840.03	858.18	875.19	890.39			
67	833.20	852.12	869.86	885.71				
68	845.62	864.14	880.69					
69	858.02	875.31						
70	869.54							

TABLE NO. XVI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	383.71	400.27	416.98	433.81	450.74	467.74	484.80	501.87
21	395.99	412.81	429.77	446.82	463.94	481.12	498.31	515.49
22	408.46	425.54	442.71	459.97	477.27	494.59	511.89	529.15
23	421.10	438.42	455.81	473.24	490.70	508.13	525.52	542.82
24	433.92	451.45	469.02	486.61	504.19	521.71	539.16	556.49
25	446.87	464.60	482.33	500.06	517.73	535.32	552.79	570.12
26	459.95	477.84	495.72	513.54	531.28	548.91	566.39	583.68
27	473.13	491.17	509.15	527.05	544.84	562.48	579.92	597.14
28	486.39	504.54	522.61	540.57	558.37	575.98	593.35	610.47
29	499.70	517.94	536.07	554.05	571.83	589.38	606.65	623.62
30	513.03	531.35	549.51	567.47	585.20	602.65	619.79	636.59
31	526.38	544.73	562.88	580.80	598.44	615.76	632.73	649.32
32	539.70	558.05	576.16	594.00	611.51	628.67	645.45	661.82
33	552.96	571.28	589.32	607.04	624.40	641.37	657.93	674.11
34	566.14	584.40	602.33	619.89	637.06	653.83	670.20	686.22
35	579.20	597.35	615.14	632.52	649.50	666.07	682.30	698.21
36	592.09	610.11	627.73	644.92	661.71	678.15	694.28	710.14
37	604.81	622.66	640.09	657.11	673.77	690.12	706.20	722.05
38	617.31	634.98	652.25	669.14	685.72	702.03	718.10	733.95
39	629.58	647.10	664.24	681.07	697.62	713.93	730.01	745.86
40	641.65	659.06	676.14	692.94	709.51	725.84	741.93	757.78
41	653.56	670.92	688.00	704.83	721.42	737.77	753.87	769.59
42	665.38	682.75	699.86	716.74	733.36	749.73	765.72	781.35
43	677.17	694.59	711.76	728.68	745.34	761.60	777.51	793.12
44	688.98	706.47	723.70	740.66	757.23	773.42	789.32	805.08
45	700.85	718.41	735.70	752.58	769.08	785.29	801.35	817.34
46	712.77	730.41	747.63	764.47	780.99	797.38	813.68	829.76
47	724.78	742.36	759.55	776.42	793.15	809.80	826.21	842.10
48	736.75	754.31	771.56	788.64	805.66	822.42	838.66	854.01
49	748.74	766.37	783.85	801.24	818.39	835.00	850.70	865.47
50	760.85	778.74	796.55	814.10	831.10	847.17	862.29	876.86
51	773.30	791.54	809.53	826.95	843.41	858.91	873.84	888.46
52	786.21	804.66	822.52	839.41	855.30	870.61	885.61	899.58
53	799.47	817.81	835.14	851.45	867.17	882.57	896.91	908.60
54	812.78	830.59	847.35	863.51	879.33	894.06	906.08	917.35
55	825.73	842.98	859.60	875.87	891.03	903.39	914.98	925.33
56	838.31	855.42	872.18	887.79	900.52	912.45	923.11	
57	850.97	868.24	884.33	897.45	909.75	920.74		
58	864.03	880.63	894.17	906.87	918.21			
59	876.68	890.67	903.79	915.50				
60	886.93	900.49	912.61					
61	896.96	909.51						
62	906.19							

TABLE NO. XVI.—*Concluded.*

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

AGE.	11st Year.	12d Year.	13d Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.
20	518.92	535.92	552.85	569.67	586.34	602.83	619.11	635.14
21	532.61	549.66	566.59	583.39	600.00	616.39	632.53	648.39
22	546.32	563.38	580.30	597.03	613.55	629.81	645.78	661.43
23	560.02	577.07	593.93	610.57	626.96	643.05	658.82	674.23
24	573.68	590.67	607.45	623.97	640.19	656.68	671.62	686.79
25	587.26	604.18	620.83	637.19	653.21	668.88	684.18	699.11
26	600.74	617.54	634.04	650.21	666.01	681.43	696.50	711.25
27	614.09	630.74	647.05	662.99	678.56	693.76	708.64	723.24
28	627.27	643.73	659.83	675.54	690.89	705.90	720.64	735.13
29	640.25	656.50	672.37	687.86	703.03	717.91	732.54	746.97
30	653.00	669.03	684.68	700.00	715.03	729.82	744.40	758.77
31	665.52	681.34	696.82	712.01	726.96	741.69	756.21	770.52
32	677.82	693.47	708.83	723.94	738.83	753.51	767.98	782.23
33	689.94	705.48	720.76	735.82	750.67	765.31	779.72	793.79
34	701.94	717.41	732.65	747.68	762.49	777.07	791.31	805.24
35	713.87	729.31	744.53	759.52	774.29	788.70	802.80	816.64
36	725.78	741.19	756.38	771.34	785.95	800.23	814.25	828.14
37	737.67	753.07	768.23	783.03	797.51	811.72	825.80	839.82
38	749.56	764.94	779.95	794.63	809.05	823.33	837.55	851.57
39	761.46	776.70	791.60	806.22	820.72	835.15	849.37	863.14
40	773.25	788.38	803.23	817.95	832.60	847.04	861.03	874.25
41	784.97	800.06	815.01	829.90	844.58	858.79	872.22	884.87
42	796.69	811.90	827.04	841.96	856.41	870.07	882.93	895.32
43	808.60	824.00	839.19	853.89	867.79	880.88	893.48	905.83
44	820.77	836.24	851.21	865.36	878.69	891.53	904.10	915.81
45	833.10	848.36	862.79	876.37	889.45	902.26	914.20	923.93
46	845.33	860.04	873.89	887.24	900.31	912.48	922.41	931.72
47	857.12	871.26	884.88	898.23	910.66	920.79	930.29	938.78
48	868.46	882.38	896.01	908.71	919.07	928.77	937.45	
49	879.71	893.65	906.64	917.23	927.16	936.03		
50	891.14	904.43	915.27	925.44	934.52			
51	902.08	913.19	923.60	932.91				
52	910.97	921.65	931.19					
53	919.57	929.36						
54	927.41							

TABLE NO. XVII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY FIVE EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.
20	66.08	134.64	205.77	279.58
21	67.10	136.72	208.96	283.92
22	68.16	138.87	212.25	288.40
23	69.24	141.09	215.64	293.02
24	70.36	143.38	219.14	297.77
25	71.52	145.74	222.75	302.68
26	72.71	148.16	226.46	307.73
27	73.94	150.66	230.29	312.94
28	75.20	153.24	234.23	318.30
29	76.50	155.89	238.29	323.83
30	77.84	158.62	242.47	329.51
31	79.22	161.44	246.77	335.36
32	80.64	164.32	251.19	341.38
33	82.09	167.29	255.74	347.58
34	83.59	170.35	260.42	353.94
35	85.13	173.49	265.22	360.48
36	86.70	176.71	270.15	367.19
37	88.33	180.01	275.20	374.07
38	89.98	183.39	280.38	381.13
39	91.68	186.85	285.69	388.37
40	93.41	190.39	291.12	395.79
41	95.19	194.03	296.69	403.38
42	97.00	197.74	302.38	411.14
43	98.86	201.52	308.18	419.05
44	100.74	205.37	314.08	427.11
45	102.67	209.28	320.08	435.30
46	104.60	213.25	326.17	443.61
47	106.57	217.26	332.31	452.02
48	108.54	221.29	338.50	460.50
49	110.51	225.32	344.72	469.06
50	112.48	229.36	350.96	477.67
51	114.44	233.40	357.21	486.31
52	116.40	237.42	363.46	494.98
53	118.34	241.42	369.69	503.64
54	120.24	245.38	375.88	512.29
55	122.13	249.29	382.01	520.90
56	123.96	253.13	388.07	529.46
57	125.76	256.90	394.03	537.93
58	127.51	260.57	399.88	546.29
59	129.18	264.12	405.58	554.51
60	130.78	267.53	411.12	562.58
61	132.29	270.80	416.46	570.47
62	133.71	273.90	421.60	578.14
63	135.03	276.81	426.49	585.56
64	136.23	279.49	431.09	592.70
65	137.29	281.92	435.38	599.52
66	138.20	284.09	439.32	606.00
67	138.95	285.95	442.88	612.09
68	139.50	287.49	446.02	617.79
69	139.87	288.67	448.72	623.08
70	140.01	289.45	450.98	628.00

OF LIFE INSURANCE.

TABLE NO. XVIII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	32.57	66.34	101.35	137.65	175.30	214.35	254.85	296.85	340.43
21	33.11	67.44	103.04	139.95	178.23	217.93	259.10	301.81	346.12
22	33.67	68.58	104.78	142.32	181.24	221.61	263.49	306.92	351.98
23	34.25	69.76	106.58	144.76	184.35	225.42	268.01	312.18	358.02
24	34.85	70.98	108.44	147.28	187.56	229.33	272.66	317.61	364.24
25	35.46	72.23	110.34	149.87	190.85	233.36	277.45	323.19	370.64
26	36.09	73.51	112.31	152.53	194.24	237.51	282.39	328.94	377.23
27	36.74	74.83	114.33	155.27	197.74	241.78	287.46	334.85	384.02
28	37.41	76.20	116.40	158.10	201.34	246.17	292.68	340.93	391.00
29	38.10	77.59	118.54	161.00	205.03	250.69	298.05	347.19	398.17
30	38.81	79.04	120.75	163.99	208.83	255.33	303.57	353.61	405.53
31	39.54	80.52	123.01	167.05	212.73	260.10	309.24	360.21	413.10
32	40.29	82.04	125.32	170.20	216.74	265.00	315.05	366.98	420.86
33	41.05	83.60	127.71	173.43	220.85	270.02	321.02	373.92	428.83
34	41.84	85.21	130.15	176.75	225.06	275.16	327.13	381.04	437.00
35	42.65	86.85	132.66	180.15	229.38	280.43	333.39	388.34	445.37
36	43.48	88.53	135.22	183.62	233.79	285.82	339.80	395.81	453.94
37	44.33	90.25	137.84	187.17	238.31	291.34	346.36	403.44	462.70
38	45.18	92.00	140.51	190.80	242.93	296.99	353.06	411.24	471.64
39	46.07	93.80	143.25	194.51	247.65	302.75	359.90	419.20	480.76
40	46.97	95.63	146.05	198.30	252.46	308.62	366.86	427.30	490.04
41	47.90	97.51	148.91	202.17	257.37	314.59	373.94	435.53	499.46
42	48.84	99.43	151.82	206.10	262.35	320.66	381.13	443.86	509.00
43	49.81	101.37	154.77	210.08	267.39	326.79	388.38	452.28	518.65
44	50.77	103.34	157.76	214.11	272.49	332.98	395.69	460.77	528.39
45	51.77	105.33	160.78	218.18	277.61	339.18	403.03	469.31	538.21
46	52.76	107.34	163.80	222.23	282.72	345.39	410.39	477.88	548.07
47	53.76	109.35	166.82	226.28	287.83	351.60	417.75	486.46	557.96
48	54.75	111.33	169.81	230.29	292.89	357.77	425.08	495.03	567.77
49	55.73	113.28	172.75	234.25	297.91	363.89	432.37	503.57	577.57
50	56.69	115.21	175.66	238.18	302.88	369.95	439.59	512.05	587.64
51	57.63	117.10	178.53	242.03	307.77	375.93	446.73	520.47	597.46
52	58.56	118.97	181.34	245.82	312.57	381.81	453.78	528.79	607.21
53	59.47	120.79	184.09	249.52	317.27	387.57	460.69	536.98	616.86
54	60.35	122.55	186.75	253.10	321.83	393.18	467.45	545.02	626.37
55	61.20	124.25	189.31	256.58	326.25	398.62	474.02	552.88	635.74
56	62.01	125.89	191.79	259.91	330.50	403.86	480.38	560.54	644.92
57	62.79	127.45	194.15	263.09	334.55	408.88	486.50	567.96	653.90
58	63.54	128.93	196.37	266.08	338.38	413.65	492.36	575.09	662.62
59	64.23	130.31	198.43	268.87	341.96	418.13	497.89	581.92	671.07
60	64.87	131.57	200.33	271.45	345.28	422.29	503.08	588.39	679.20
61	65.45	132.72	202.06	273.79	348.29	426.10	507.88	594.47	686.98
62	65.98	133.76	203.61	275.86	350.98	429.53	512.25	600.13	694.39
63	66.44	134.66	204.93	277.64	353.29	432.51	516.16	605.30	701.39
64	66.84	135.40	206.01	279.09	355.18	435.01	519.52	609.97	707.98
65	67.13	135.95	206.80	280.14	356.60	436.96	522.31	614.10	714.17
66	67.31	136.32	207.29	280.79	357.49	438.32	524.52	617.71	719.98
67	67.45	136.45	207.43	280.96	357.82	439.08	526.14	620.80	725.39
68	67.42	136.32	207.18	280.63	357.59	439.27	527.21	623.40	730.43
69	67.27	135.93	206.53	279.84	356.88	438.98	527.80	625.53	735.09
70	66.97	135.27	205.56	278.71	355.82	438.29	527.95	627.19	739.32

TABLE NO. XIX.							
TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE							
POLICIES BY FIFTEEN EQUAL ANNUAL PREMIUMS							
AMERICAN EXPERIENCE, THREE PER CENT.							
AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	21.55	43.87	66.99	90.95	115.78	141.52	168.19
21	21.93	44.65	68.19	92.58	117.86	144.05	171.20
22	22.33	45.46	69.43	94.27	120.00	146.66	174.30
23	22.74	46.30	70.71	96.00	122.20	149.36	177.49
24	23.17	47.17	72.03	97.79	124.48	152.13	180.78
25	23.61	48.06	73.39	99.63	126.82	154.97	184.16
26	24.05	48.97	74.78	101.52	129.21	157.91	187.64
27	24.52	49.91	76.22	103.46	131.69	160.93	191.22
28	25.00	50.88	77.69	105.47	134.23	164.03	194.90
29	25.49	51.88	79.21	107.53	136.84	167.21	198.68
30	25.99	52.91	80.78	109.64	139.53	170.49	202.56
31	26.51	53.97	82.38	111.81	142.29	173.85	206.54
32	27.05	55.04	84.03	114.04	145.12	177.29	210.61
33	27.59	56.15	85.72	116.33	148.02	180.82	214.78
34	28.15	57.30	87.46	118.68	150.98	184.43	219.05
35	28.74	58.47	89.24	121.08	154.03	188.12	223.42
36	29.32	59.67	91.05	123.53	157.13	191.90	227.89
37	29.94	60.89	92.91	126.03	160.31	195.76	232.45
38	30.55	62.14	94.81	128.60	163.55	199.71	237.11
39	31.19	63.42	96.76	131.23	166.88	203.74	241.86
40	31.83	64.74	98.75	133.92	170.27	207.85	246.69
41	32.50	66.09	100.81	136.67	173.73	212.02	251.59
42	33.19	67.48	102.89	139.47	177.24	216.25	256.54
43	33.89	68.88	105.01	142.30	180.79	220.52	261.51
44	34.60	70.31	107.15	145.16	184.36	224.78	266.47
45	35.33	71.75	109.32	148.04	187.93	229.04	271.42
46	36.05	73.21	111.48	150.90	191.48	233.27	276.32
47	36.79	74.67	113.64	153.73	194.99	237.45	281.18
48	37.52	76.10	115.76	156.53	198.45	241.57	285.96
49	38.23	77.50	117.84	159.27	201.85	245.62	290.65
50	38.93	78.89	119.89	161.98	205.19	249.59	295.24
51	39.63	80.26	121.92	164.63	208.47	253.47	299.72
52	40.32	81.61	123.90	167.24	211.66	257.25	304.09
53	41.00	82.93	125.85	169.77	214.77	260.93	308.32
54	41.66	84.23	127.74	172.24	217.79	264.47	312.38
55	42.31	85.49	129.58	174.64	220.71	267.88	316.27
56	42.94	86.72	131.38	176.95	223.50	271.13	319.96
57	43.57	87.93	133.12	179.17	226.18	274.22	323.46
58	44.19	89.10	134.79	181.30	228.71	277.14	326.74
59	44.78	90.23	136.38	183.31	231.10	279.87	329.76
60	45.35	91.30	137.90	185.21	233.33	282.36	332.49

TABLE NO. XIX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY FIFTEEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	195.83	224.48	254.17	284.96	316.88	349.97	384.29
21	199.33	228.49	258.71	290.04	322.53	356.21	391.13
22	202.93	232.61	263.38	295.28	328.34	362.62	398.17
23	206.65	236.87	268.19	300.66	334.32	369.22	405.41
24	210.47	241.25	273.14	306.20	340.48	376.01	412.86
25	214.41	245.74	278.23	311.90	346.80	382.99	420.51
26	218.45	250.37	283.46	317.75	353.30	390.15	428.37
27	222.60	255.13	288.84	323.77	359.97	397.51	436.43
28	226.88	260.02	294.36	329.94	366.82	405.06	444.71
29	231.27	265.03	300.02	336.27	373.84	412.80	453.19
30	235.78	270.17	305.82	342.76	381.04	420.73	461.89
31	240.38	275.45	311.77	349.41	388.42	428.87	470.80
32	245.11	280.84	317.86	356.22	395.97	437.18	479.91
33	249.94	286.37	324.09	363.19	403.69	445.68	489.21
34	254.90	292.02	330.48	370.31	411.58	454.35	498.70
35	259.96	297.81	336.99	377.58	419.62	463.19	508.37
36	265.14	303.70	343.63	384.98	427.80	472.18	518.18
37	270.42	309.72	350.39	392.51	436.12	481.30	528.13
38	275.81	315.84	357.27	400.15	444.54	490.53	538.20
39	281.28	322.06	364.24	407.88	453.06	499.85	548.37
40	286.84	328.36	371.28	415.68	461.64	509.25	558.63
41	292.47	334.72	378.38	423.53	470.28	518.71	568.96
42	298.13	341.10	385.50	431.41	478.94	528.20	579.34
43	303.81	347.49	392.62	439.30	487.62	537.71	589.74
44	309.48	353.87	399.73	447.16	496.27	547.21	600.15
45	315.12	360.22	406.81	454.99	504.89	556.68	610.54
46	320.72	366.51	413.82	462.75	513.44	566.09	620.90
47	326.25	372.73	420.74	470.42	521.91	575.42	631.19
48	331.69	378.85	427.56	477.98	530.26	584.65	641.39
49	337.02	384.85	434.25	485.39	538.47	593.73	651.47
50	342.24	390.72	440.79	492.65	546.51	602.66	661.42
51	347.34	396.43	447.16	499.72	554.36	611.40	671.21
52	352.29	401.98	453.33	506.58	561.99	619.92	680.79
53	357.06	407.32	459.28	513.19	569.37	628.19	690.15
54	361.64	412.43	464.97	519.54	576.45	636.17	699.26
55	366.01	417.31	470.40	525.57	583.22	643.84	708.07
56	370.16	421.92	475.51	531.26	589.62	651.14	716.56
57	374.06	426.23	480.28	536.58	595.62	658.06	724.71
58	377.68	430.21	484.67	541.48	601.19	664.54	732.48
59	380.98	433.83	488.64	545.91	606.27	670.56	739.89
60	383.95	437.02	492.14	549.83	610.82	676.10	746.92

TABLE NO. XX.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	16.15	32.86	50.16	68.07	86.62	105.84	125.73
21	16.46	33.49	51.12	69.38	88.29	107.87	128.14
22	16.78	34.14	52.12	70.74	90.01	109.96	130.63
23	17.11	34.82	53.15	72.13	91.78	112.13	133.19
24	17.45	35.52	54.22	73.57	93.61	114.35	135.82
25	17.81	36.24	55.31	75.06	95.49	116.64	138.54
26	18.17	36.97	56.44	76.58	97.42	119.00	141.33
27	18.55	37.74	57.60	78.15	99.42	121.43	144.20
28	18.94	38.52	58.79	79.77	101.47	123.92	147.15
29	19.33	39.33	60.02	81.43	103.57	126.48	150.19
30	19.74	40.17	61.30	83.14	105.74	129.13	153.31
31	20.17	41.03	62.60	84.90	107.98	131.83	156.51
32	20.61	41.91	63.93	86.71	110.26	134.62	159.79
33	21.05	42.81	65.32	88.57	112.62	137.47	163.15
34	21.51	43.75	66.74	90.49	115.03	140.40	166.60
35	22.00	44.72	68.20	92.46	117.52	143.40	170.14
36	22.48	45.71	69.69	94.47	120.05	146.48	173.76
37	22.99	46.72	71.23	96.53	122.66	149.64	177.49
38	23.50	47.77	72.81	98.66	125.34	152.88	181.29
39	24.04	48.84	74.44	100.85	128.10	156.20	185.19
40	24.58	49.95	76.11	103.10	130.92	159.60	189.16
41	25.16	51.10	77.85	105.42	133.82	163.08	193.20
42	25.75	52.29	79.62	107.78	136.77	166.61	197.30
43	26.36	53.50	81.44	110.20	139.78	170.19	201.42
44	26.97	54.74	83.29	112.65	142.81	173.77	205.55
45	27.62	56.00	85.17	115.13	145.86	177.37	209.67
46	28.26	57.28	87.07	117.61	148.90	180.95	213.77
47	28.92	58.58	88.97	120.09	151.93	184.51	217.85
48	29.58	59.87	90.86	122.55	154.94	188.05	221.87
49	30.23	61.15	92.73	124.99	157.93	191.55	225.86
50	30.89	62.42	94.61	127.43	160.90	195.02	229.80
51	31.54	63.71	96.49	129.87	163.87	198.47	233.70
52	32.21	65.01	98.37	132.31	166.82	201.90	237.57
53	32.88	66.31	100.27	134.75	169.76	205.30	241.39
54	33.56	67.61	102.16	137.18	172.69	208.67	245.15
55	34.24	68.93	104.06	139.62	175.61	212.02	248.86

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TABLE NO. XX.—Continued.

TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS,
AMERICAN EXPERIENCE, THREE PER CENT.

Age.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	146.33	167.67	189.76	212.64	236.35	260.90
21	149.13	170.87	193.38	216.69	240.84	265.85
22	152.02	174.17	197.11	220.86	245.46	270.93
23	154.99	177.57	200.95	225.15	250.21	276.17
24	158.05	181.07	204.89	229.56	255.10	281.55
25	161.21	184.66	208.95	234.09	260.12	287.07
26	164.44	188.36	213.12	238.75	265.28	292.73
27	167.77	192.16	217.40	243.53	270.56	298.55
28	171.19	196.06	221.80	248.43	275.99	304.50
29	174.70	200.07	226.31	253.46	281.54	310.60
30	178.32	204.18	230.94	258.61	287.23	316.85
31	182.02	208.40	235.67	263.88	293.06	323.24
32	185.81	212.71	240.52	269.28	299.02	329.77
33	189.69	217.13	245.49	274.81	305.11	336.44
34	193.68	221.66	250.58	280.46	311.34	343.24
35	197.77	226.31	255.78	286.24	317.68	350.16
36	201.95	231.05	261.10	292.11	324.13	357.18
37	206.23	235.90	266.51	298.09	330.67	364.27
38	210.60	240.83	272.01	304.15	337.28	371.42
39	215.06	245.86	277.60	310.28	343.94	378.62
40	219.60	250.96	283.23	316.44	350.63	385.84
41	224.21	256.10	288.90	322.63	357.34	393.06
42	228.85	261.27	294.58	328.82	364.03	400.26
43	233.50	266.43	300.26	335.00	370.70	407.41
44	238.15	271.59	305.91	341.13	377.31	414.49
45	242.78	276.72	311.52	347.21	383.84	421.49
46	247.38	281.80	317.06	353.20	390.28	428.37
47	251.94	286.83	322.53	359.11	396.62	435.12
48	256.44	291.78	327.91	364.90	402.81	441.71
49	260.88	296.64	333.19	370.57	408.85	448.12
50	265.26	301.44	338.37	376.11	414.73	454.34
51	269.59	306.15	343.43	381.50	420.43	460.36
52	273.85	310.77	348.37	386.74	425.96	466.15
53	278.04	315.28	353.18	391.81	431.27	471.69
54	282.14	319.69	357.85	396.71	436.36	476.95
55	286.17	323.99	362.37	401.39	441.19	481.92

TABLE NO. XX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	286.33	312.68	339.08	368.26	397.57	427.94
21	291.75	318.58	346.38	375.18	405.02	435.95
22	297.32	324.05	352.97	382.29	412.68	444.16
23	303.05	330.89	359.72	389.59	420.53	452.60
24	308.93	337.29	366.66	397.08	428.59	461.25
25	314.97	343.86	373.77	404.76	436.85	470.12
26	321.16	350.59	381.06	412.62	445.32	479.19
27	327.51	357.49	388.54	420.69	453.99	488.49
28	334.01	364.56	396.19	428.93	462.85	497.97
29	340.67	371.80	404.01	437.36	471.89	507.65
30	347.49	379.19	412.01	445.97	481.12	517.52
31	354.46	386.75	420.16	454.73	490.51	527.54
32	361.57	394.45	428.46	463.64	500.03	537.70
33	368.82	402.30	436.90	472.68	509.69	547.99
34	376.20	410.27	445.46	481.83	519.45	558.39
35	383.70	418.33	454.11	491.07	529.31	568.89
36	391.28	426.48	462.83	500.39	539.24	579.47
37	398.93	434.69	471.61	509.76	549.23	590.10
38	406.63	442.94	480.43	519.17	559.25	600.77
39	414.36	451.23	489.27	528.59	569.28	611.47
40	422.11	459.51	498.11	538.00	579.31	622.16
41	429.85	467.78	506.92	547.39	589.30	632.82
42	437.55	475.99	515.68	556.71	599.24	643.44
43	445.20	484.15	524.36	565.96	609.10	653.97
44	452.76	492.20	532.93	575.09	618.84	664.41
45	460.22	500.15	541.38	584.08	628.45	674.73
46	467.55	507.94	549.66	592.90	637.89	684.90
47	474.73	515.55	557.75	601.53	647.14	694.88
48	481.72	522.96	565.63	609.94	656.16	704.66
49	488.50	530.15	573.27	618.08	664.92	714.19
50	495.08	537.10	580.63	625.94	673.40	723.46
51	501.41	543.77	587.69	633.48	681.55	732.44
52	507.47	550.14	594.42	640.67	689.36	741.09
53	513.25	556.18	600.78	647.47	696.78	749.41
54	518.70	561.84	606.74	653.85	703.79	757.38
55	523.79	567.10	612.25	659.78	710.39	765.04

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TABLE NO. XXa.
NET PREMIUMS AND TERMINAL VALUES PER \$1000 OF
FIVE-YEAR ENDOWMENT POLICIES BY EQUAL
ANNUAL PREMIUMS, AMERICAN EXPERI-
ENCE, THREE PER CENT.

AGE.	Annual Premium.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	186.12	185.35	377.73	577.43	784.75	1000.00
21	186.15	185.33	377.70	577.40	784.73	1000.00
22	186.17	185.31	377.67	577.37	784.71	1000.00
23	186.19	185.29	377.64	577.34	784.68	1000.00
24	186.21	185.27	377.61	577.31	784.66	1000.00
25	186.24	185.26	377.58	577.27	784.63	1000.00
26	186.27	185.23	377.54	577.23	784.61	1000.00
27	186.30	185.21	377.51	577.19	784.58	1000.00
28	186.33	185.19	377.47	577.15	784.55	1000.00
29	186.36	185.16	377.42	577.10	784.51	1000.00
30	186.40	185.13	377.37	577.05	784.47	1000.00
31	186.44	185.10	377.33	576.99	784.43	1000.00
32	186.49	185.07	377.27	576.93	784.39	1000.00
33	186.53	185.02	377.20	576.86	784.34	1000.00
34	186.58	184.98	377.14	576.79	784.29	1000.00
35	186.64	184.95	377.08	576.72	784.23	1000.00
36	186.71	184.90	377.00	576.63	784.17	1000.00
37	186.78	184.85	376.91	576.54	784.10	1000.00
38	186.85	184.79	376.82	576.43	784.02	1000.00
39	186.90	184.73	376.71	576.32	783.94	1000.00
40	187.03	184.66	376.60	576.19	783.84	1000.00
41	187.13	184.59	376.47	576.06	783.74	1000.00
42	187.25	184.50	376.34	575.90	783.63	1000.00
43	187.37	184.42	376.19	575.74	783.50	1000.00
44	187.52	184.31	376.02	575.54	783.36	1000.00
45	187.68	184.21	375.83	575.33	783.19	1000.00
46	187.87	184.08	375.62	575.08	783.00	1000.00
47	188.09	183.94	375.38	574.80	782.78	1000.00
48	188.34	183.78	375.09	574.47	782.53	1000.00
49	188.63	183.58	374.76	574.09	782.25	1000.00
50	188.95	183.36	374.38	573.66	781.93	1000.00
51	189.31	183.11	373.95	573.19	781.57	1000.00
52	189.71	182.83	373.48	572.65	781.17	1000.00
53	190.16	182.51	372.94	572.05	780.71	1000.00
54	190.66	182.16	372.35	571.38	780.21	1000.00
55	191.22	181.76	371.68	570.63	779.65	1000.00
56	191.84	181.32	370.94	569.80	779.03	1000.00
57	192.53	180.83	370.12	568.88	778.34	1000.00
58	193.30	180.30	369.22	567.86	777.57	1000.00
59	194.16	179.79	368.21	566.72	776.72	1000.00
60	195.10	179.24	367.09	565.46	775.77	1000.00
61	196.15	178.31	365.85	564.07	774.72	1000.00
62	197.32	177.50	364.49	562.53	773.56	1000.00
63	198.61	176.62	362.99	560.83	772.27	1000.00
64	200.04	175.65	361.33	558.94	770.83	1000.00
65	201.64	174.56	359.49	556.85	769.24	1000.00
66	203.40	173.38	357.47	554.53	767.47	1000.00
67	205.36	172.07	355.23	551.97	765.51	1000.00
68	207.53	170.62	352.75	549.14	763.35	1000.00
69	209.91	169.04	350.02	546.01	760.97	1000.00
70	212.52	167.27	346.99	542.56	758.36	1000.00

OF LIFE INSURANCE.

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TABLE NO. XXI.
 TERMINAL NET VALUES PER \$1000 OF TEN-YEAR ENDOW-
 MENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	84.10	171.36	261.91	355.88	453.42	554.68	659.80	768.95	882.29
21	84.08	171.32	261.86	355.83	453.37	554.62	659.75	768.90	882.26
22	84.06	171.29	261.82	355.78	453.31	554.56	659.69	768.85	882.23
23	84.04	171.26	261.78	355.73	453.25	554.50	659.63	768.80	882.20
24	84.03	171.23	261.74	355.67	453.19	554.44	659.57	768.75	882.17
25	84.02	171.20	261.69	355.62	453.12	554.36	659.50	768.70	882.13
26	83.99	171.16	261.64	355.55	453.05	554.29	659.43	768.64	882.10
27	83.97	171.13	261.58	355.48	452.97	554.21	659.35	768.57	882.06
28	83.96	171.09	261.52	355.41	452.90	554.12	659.27	768.50	882.01
29	83.93	171.04	261.46	355.34	452.80	554.03	659.18	768.42	881.96
30	83.91	171.00	261.41	355.26	452.71	553.93	659.08	768.34	881.91
31	83.89	170.96	261.34	355.17	452.61	553.83	658.98	768.26	881.86
32	83.87	170.90	261.26	355.08	452.51	553.71	658.86	768.16	881.80
33	83.83	170.85	261.18	354.98	452.39	553.58	658.74	768.05	881.73
34	83.81	170.80	261.10	354.87	452.26	553.45	658.60	767.93	881.65
35	83.78	170.74	261.02	354.76	452.13	553.29	658.45	767.80	881.57
36	83.74	170.67	260.91	354.62	451.97	553.13	658.29	767.66	881.48
37	83.71	170.60	260.80	354.48	451.80	552.94	658.11	767.51	881.38
38	83.67	170.51	260.67	354.32	451.61	552.75	657.91	767.34	881.28
39	83.63	170.42	260.55	354.16	451.42	552.53	657.70	767.15	881.15
40	83.58	170.33	260.41	353.98	451.21	552.30	657.47	766.95	881.02
41	83.54	170.24	260.28	353.80	450.99	552.05	657.21	766.72	880.86
42	83.49	170.15	260.13	353.60	450.75	551.78	656.93	766.46	880.69
43	83.45	170.05	259.98	353.39	450.48	551.47	656.60	766.16	880.50
44	83.39	169.94	259.80	353.15	450.18	551.12	656.23	765.83	880.28
45	83.34	169.82	259.61	352.88	449.83	550.71	655.80	765.44	880.02
46	83.27	169.68	259.38	352.55	449.41	550.23	655.31	765.00	879.73
47	83.21	169.53	259.11	352.17	448.93	549.68	654.74	764.50	879.41
48	83.12	169.32	258.78	351.71	448.37	549.05	654.10	763.93	879.03
49	83.01	169.07	258.39	351.18	447.72	548.32	653.36	763.28	878.62
50	82.87	168.78	257.94	350.58	446.99	547.51	652.53	762.55	878.15
51	82.71	168.45	257.43	349.90	446.16	546.59	651.60	761.74	877.62
52	82.54	168.09	256.86	349.14	445.24	545.56	650.57	760.83	877.03
53	82.35	167.67	256.22	348.28	444.20	544.41	649.41	759.82	876.37
54	82.12	167.20	255.50	347.33	443.06	543.14	648.13	758.69	875.65
55	81.87	166.68	254.70	346.27	441.79	541.73	646.70	757.44	874.83
56	81.59	166.10	253.83	345.11	440.37	540.16	645.11	756.04	873.93
57	81.29	165.48	252.86	343.82	438.81	538.43	643.35	754.50	872.92
58	80.96	164.78	251.79	342.39	437.09	536.51	641.42	752.79	871.81
59	80.59	164.01	250.61	340.82	435.19	534.40	639.28	750.89	870.56
60	80.19	163.17	249.31	339.10	433.11	532.07	636.90	748.78	869.18
61	79.74	162.24	247.90	337.22	430.82	529.50	634.28	746.45	867.65
62	79.27	161.25	246.37	335.16	428.31	526.68	631.39	743.86	865.95
63	78.75	160.17	244.69	332.90	425.54	523.56	628.18	741.00	864.05
64	78.20	158.98	242.85	330.42	422.48	520.10	624.63	737.81	861.95
65	77.57	157.66	240.80	327.65	419.09	516.25	620.66	734.27	859.63

TABLE NO. XXII.
 TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	50.78	103.45	158.09	214.77	273.58	334.61	397.95
21	50.77	103.42	158.05	214.73	273.53	334.55	397.88
22	50.75	103.40	158.02	214.69	273.48	334.49	397.81
23	50.74	103.38	157.99	214.65	273.43	334.43	397.74
24	50.74	103.37	157.96	214.60	273.38	334.37	397.66
25	50.73	103.35	157.93	214.56	273.32	334.30	397.59
26	50.72	103.32	157.90	214.52	273.26	334.23	397.51
27	50.71	103.31	157.86	214.47	273.21	334.16	397.42
28	50.70	103.28	157.83	214.43	273.15	334.08	397.33
29	50.69	103.26	157.80	214.38	273.08	334.00	397.24
30	50.68	103.24	157.77	214.33	273.02	333.93	397.14
31	50.67	103.23	157.73	214.28	272.96	333.84	397.04
32	50.66	103.20	157.69	214.23	272.88	333.75	396.93
33	50.65	103.18	157.66	214.18	272.81	333.65	396.81
34	50.64	103.16	157.63	214.13	272.74	333.56	396.68
35	50.64	103.15	157.60	214.07	272.66	333.45	396.55
36	50.63	103.13	157.56	214.02	272.57	333.34	396.41
37	50.63	103.11	157.53	213.96	272.50	333.24	396.28
38	50.62	103.10	157.50	213.91	272.42	333.14	396.15
39	50.63	103.09	157.48	213.87	272.37	333.04	396.02
40	50.63	103.09	157.47	213.85	272.31	332.96	395.89
41	50.64	103.11	157.49	213.85	272.28	332.88	395.76
42	50.66	103.14	157.51	213.85	272.25	332.80	395.62
43	50.69	103.18	157.55	213.86	272.22	332.72	395.45
44	50.72	103.22	157.58	213.87	272.18	332.59	395.23
45	50.76	103.28	157.62	213.88	272.11	332.43	394.96
46	50.79	103.32	157.65	213.85	271.99	332.21	394.63
47	50.84	103.37	157.66	213.79	271.84	331.94	394.23
48	50.87	103.40	157.63	213.68	271.62	331.60	393.75
49	50.89	103.39	157.57	213.52	271.36	331.19	393.19
50	50.89	103.37	157.49	213.34	271.04	330.72	392.54
51	50.91	103.34	157.38	213.12	270.68	330.18	391.82
52	50.91	103.31	157.26	212.87	270.26	329.58	391.02
53	50.91	103.26	157.12	212.59	269.80	328.92	390.13
54	50.91	103.20	156.95	212.27	269.29	328.18	389.14
55	50.91	103.13	156.77	211.92	268.74	327.38	388.06
56	50.90	103.06	156.57	211.55	268.13	326.49	386.87
57	50.90	102.99	156.37	211.15	267.48	325.54	385.60
58	50.90	102.92	156.16	210.72	266.77	324.51	384.21
59	50.90	102.85	155.92	210.25	266.01	323.40	382.70
60	50.91	102.76	155.67	209.75	265.19	322.19	381.04

TABLE NO. XXII.—*Concluded*
 TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	463.68	531.91	602.74	676.28	752.66	831.98	914.38
21	463.60	531.83	602.66	676.21	752.59	831.92	914.35
22	463.53	531.75	602.58	676.13	752.51	831.86	914.31
23	463.44	531.66	602.49	676.04	752.43	831.80	914.27
24	463.36	531.57	602.40	675.95	752.35	831.73	914.23
25	463.28	531.48	602.30	675.85	752.26	831.66	914.19
26	463.19	531.38	602.19	675.75	752.17	831.58	914.14
27	463.09	531.28	602.08	675.64	752.08	831.50	914.09
28	462.99	531.16	601.97	675.52	751.96	831.41	914.03
29	462.88	531.05	601.84	675.39	751.83	831.31	913.97
30	462.77	530.92	601.70	675.25	751.70	831.20	913.91
31	462.65	530.78	601.56	675.10	751.56	831.08	913.83
32	462.52	530.63	601.39	674.94	751.40	830.95	913.75
33	462.37	530.47	601.22	674.76	751.24	830.81	913.67
34	462.22	530.30	601.04	674.57	751.06	830.66	913.57
35	462.07	530.13	600.85	674.37	750.86	830.49	913.46
36	461.91	529.94	600.64	674.15	750.65	830.30	913.34
37	461.74	529.75	600.42	673.92	750.41	830.10	913.20
38	461.58	529.54	600.18	673.66	750.15	829.87	913.05
39	461.41	529.33	599.93	673.38	749.86	829.61	912.88
40	461.23	529.10	599.65	673.06	749.53	829.32	912.69
41	461.04	528.84	599.33	672.70	749.16	828.99	912.48
42	460.82	528.54	598.96	672.28	748.74	828.61	912.23
43	460.56	528.19	598.53	671.81	748.26	828.19	911.97
44	460.24	527.77	598.04	671.26	747.71	827.71	911.65
45	459.86	527.29	597.47	670.63	747.08	827.16	911.30
46	459.41	526.72	596.80	669.91	746.37	826.54	910.91
47	458.87	526.07	596.04	669.09	745.56	825.85	910.46
48	458.25	525.30	595.17	668.16	744.64	825.06	909.95
49	457.53	524.43	594.19	667.11	743.61	824.17	909.39
50	456.71	523.46	593.08	665.94	742.46	823.18	908.76
51	455.80	522.37	591.85	664.63	741.18	822.08	908.05
52	454.78	521.16	590.48	663.17	739.75	820.85	907.27
53	453.66	519.82	588.97	661.56	738.17	819.49	906.39
54	452.41	518.33	587.29	659.78	736.42	817.97	905.42
55	451.05	516.71	585.46	657.82	734.48	816.29	904.34
56	449.56	514.93	583.43	655.66	732.34	814.43	903.13
57	447.95	512.99	581.22	653.29	729.98	812.37	901.80
58	446.18	510.86	578.79	650.66	727.37	810.09	900.32
59	444.25	508.53	576.10	647.76	724.48	807.56	898.68
60	442.14	505.95	573.14	644.54	721.26	804.74	896.85

TABLE NO. XXIII.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGR	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	34.46	70.18	107.22	145.63	185.47	226.79	269.65
21	34.45	70.17	107.20	145.61	185.44	226.76	269.61
22	34.45	70.16	107.19	145.60	185.42	226.73	269.57
23	34.44	70.16	107.19	145.59	185.41	226.71	269.54
24	34.45	70.16	107.19	145.58	185.40	226.69	269.51
25	34.45	70.16	107.19	145.58	185.39	226.67	269.49
26	34.45	70.16	107.19	145.57	185.38	226.65	269.47
27	34.45	70.17	107.19	145.57	185.38	226.65	269.45
28	34.46	70.18	107.20	145.59	185.38	226.64	269.43
29	34.46	70.19	107.21	145.60	185.39	226.64	269.43
30	34.47	70.21	107.24	145.62	185.41	226.66	269.43
31	34.49	70.23	107.27	145.65	185.44	226.68	269.45
32	34.51	70.26	107.30	145.69	185.48	226.72	269.47
33	34.52	70.29	107.35	145.75	185.54	226.77	269.51
34	34.55	70.34	107.41	145.83	185.61	226.84	269.57
35	34.59	70.40	107.50	145.91	185.71	226.93	269.66
36	34.62	70.47	107.58	146.02	185.82	227.05	269.77
37	34.67	70.55	107.70	146.15	185.97	227.21	269.93
38	34.72	70.65	107.82	146.31	186.15	227.41	270.13
39	34.78	70.76	107.99	146.52	186.39	227.66	270.38
40	34.85	70.90	108.19	146.77	186.67	227.95	270.67
41	34.95	71.08	108.44	147.06	187.01	228.30	271.01
42	35.05	71.28	108.72	147.41	187.38	228.69	271.38
43	35.18	71.51	109.04	147.79	187.80	229.12	271.78
44	35.31	71.77	109.38	148.20	188.25	229.56	272.18
45	35.48	72.05	109.78	148.66	188.73	230.02	272.59
46	35.64	72.36	110.19	149.13	189.21	230.49	273.00
47	35.82	72.69	110.61	149.61	189.71	230.96	273.41
48	36.02	73.02	111.04	150.09	190.21	231.44	273.82
49	36.21	73.36	111.48	150.59	190.73	231.92	274.24
50	36.41	73.71	111.94	151.12	191.27	232.44	274.68
51	36.62	74.10	112.45	151.69	191.87	233.00	275.15
52	36.85	74.52	113.00	152.32	192.50	233.60	275.67
53	37.11	74.96	113.59	152.99	193.20	234.27	276.24
54	37.38	75.45	114.22	153.71	193.96	234.99	276.86
55	37.68	75.98	114.92	154.52	194.80	235.79	277.54

OF LIFE INSURANCE.

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TABLE No. XXIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	314.11	360.24	408.10	457.76	509.31	562.82
21	314.06	360.18	408.03	457.69	509.24	562.73
22	314.02	360.12	407.97	457.62	509.15	562.64
23	313.98	360.08	407.91	457.55	509.07	562.56
24	313.94	360.03	407.85	457.48	508.99	562.46
25	313.91	359.98	407.79	457.41	508.90	562.37
26	313.87	359.93	407.73	457.33	508.81	562.26
27	313.84	359.89	407.67	457.26	508.72	562.15
28	313.82	359.85	407.62	457.18	508.63	562.04
29	313.80	359.82	407.56	457.11	508.53	561.92
30	313.79	359.79	407.51	457.03	508.43	561.80
31	313.78	359.77	407.47	456.97	508.34	561.69
32	313.79	359.75	407.44	456.91	508.26	561.58
33	313.81	359.76	407.41	456.86	508.18	561.47
34	313.86	359.79	407.42	456.84	508.13	561.38
35	313.94	359.85	407.45	456.84	508.08	561.28
36	314.04	359.93	407.51	456.85	508.04	561.19
37	314.19	360.05	407.59	456.88	508.02	561.09
38	314.37	360.20	407.70	456.93	507.99	560.98
39	314.60	360.40	407.84	456.99	507.96	560.85
40	314.87	360.62	407.98	457.05	507.91	560.69
41	315.18	360.86	408.14	457.09	507.84	560.50
42	315.50	361.11	408.28	457.12	507.74	560.27
43	315.83	361.35	408.41	457.13	507.61	559.99
44	316.16	361.58	408.53	457.10	507.42	559.65
45	316.50	361.81	408.62	457.04	507.19	559.24
46	316.82	362.00	408.68	456.92	506.90	558.77
47	317.13	362.20	408.70	456.77	506.55	558.22
48	317.44	362.36	408.69	456.56	506.13	557.58
49	317.74	362.51	408.66	456.31	505.64	556.85
50	318.05	362.66	408.61	456.03	505.10	556.05
51	318.40	362.83	408.55	455.71	504.51	555.17
52	318.77	363.01	408.49	455.37	503.87	554.22
53	319.19	363.21	408.43	455.02	503.18	553.18
54	319.64	363.43	408.37	454.64	502.43	552.05
55	320.14	363.69	408.33	454.23	501.62	550.81

TABLE NO. XXIII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	618.37	676.06	735.97	798.21	862.88	930.10
21	618.28	675.97	735.88	798.13	862.82	930.06
22	618.19	675.87	735.78	798.04	862.74	930.02
23	618.09	675.77	735.68	797.95	862.67	929.97
24	617.99	675.66	735.58	797.84	862.58	929.92
25	617.88	675.54	735.46	797.73	862.49	929.87
26	617.76	675.42	735.33	797.61	862.40	929.81
27	617.64	675.29	735.20	797.49	862.29	929.74
28	617.51	675.15	735.06	797.35	862.18	929.67
29	617.38	675.00	734.91	797.21	862.05	929.59
30	617.24	674.85	734.75	797.05	861.92	929.51
31	617.11	674.70	734.58	796.89	861.77	929.41
32	616.97	674.53	734.40	796.71	861.61	929.30
33	616.83	674.36	734.21	796.50	861.43	929.19
34	616.69	674.19	734.01	796.29	861.23	929.05
35	616.55	674.00	733.77	796.05	861.01	928.91
36	616.39	673.78	733.52	795.77	860.77	928.74
37	616.22	673.54	733.23	795.47	860.49	928.56
38	616.02	673.27	732.90	795.12	860.18	928.35
39	615.79	672.96	732.53	794.73	859.82	928.12
40	615.53	672.61	732.12	794.29	859.43	927.86
41	615.23	672.21	731.64	793.80	858.98	927.57
42	614.87	671.74	731.10	793.23	858.48	927.24
43	614.45	671.20	730.48	792.60	857.91	926.86
44	613.96	670.58	729.78	791.88	857.27	926.45
45	613.40	669.88	728.99	791.06	856.55	925.98
46	612.74	669.08	728.09	790.15	855.74	925.45
47	612.00	668.17	727.07	789.12	854.84	924.86
48	611.15	667.15	725.93	787.97	853.82	924.20
49	610.20	666.01	724.67	786.69	852.69	923.46
50	609.15	664.75	723.27	785.27	851.43	922.64
51	608.00	663.36	721.72	783.70	850.04	921.72
52	606.74	661.83	720.02	781.96	848.49	920.70
53	605.36	660.17	718.15	780.04	846.78	919.58
54	603.86	658.33	716.08	777.92	844.88	918.33
55	602.19	656.29	713.78	775.56	842.78	916.95

TABLE No. XXIV.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	24.94	50.78	77.57	105.32	134.10	163.93	194.85	226.91
21	24.94	50.79	77.58	105.34	134.12	163.95	194.87	226.93
22	24.95	50.80	77.60	105.37	134.15	163.98	194.91	226.96
23	24.96	50.83	77.63	105.41	134.19	164.03	194.95	227.01
24	24.97	50.86	77.67	105.45	134.25	164.08	195.01	227.07
25	25.00	50.89	77.71	105.51	134.31	164.15	195.09	227.15
26	25.01	50.92	77.76	105.57	134.38	164.24	195.18	227.23
27	25.03	50.97	77.83	105.65	134.48	164.35	195.29	227.35
28	25.06	51.02	77.90	105.75	134.60	164.47	195.42	227.50
29	25.09	51.08	77.99	105.87	134.73	164.62	195.59	227.67
30	25.13	51.16	78.11	106.00	134.89	164.81	195.80	227.89
31	25.18	51.25	78.23	106.17	135.09	165.04	196.04	228.14
32	25.24	51.35	78.38	106.36	135.32	165.30	196.32	228.44
33	25.29	51.47	78.56	106.59	135.59	165.60	196.66	228.79
34	25.37	51.62	78.77	106.86	135.91	165.96	197.05	229.22
35	25.46	51.78	79.01	107.16	136.27	166.38	197.52	229.72
36	25.55	51.97	79.28	107.51	136.69	166.86	198.05	230.31
37	25.67	52.19	79.59	107.91	137.18	167.42	198.68	230.98
38	25.79	52.43	79.94	108.37	137.74	168.07	199.40	231.76
39	25.94	52.71	80.36	108.91	138.39	168.82	200.23	232.64
40	26.10	53.04	80.84	109.53	139.13	169.67	201.16	233.63
41	26.29	53.41	81.39	110.24	139.98	170.63	202.21	234.74
42	26.51	53.84	82.00	111.03	140.92	171.69	203.37	235.94
43	26.76	54.31	82.70	111.90	141.95	172.86	204.61	237.23
44	27.02	54.84	83.44	112.86	143.08	174.11	205.94	238.61
45	27.33	55.41	84.28	113.91	144.29	175.45	207.37	240.09
46	27.65	56.04	85.17	115.01	145.58	176.87	208.89	241.66
47	28.01	56.72	86.12	116.19	146.95	178.38	210.51	243.34
48	28.39	57.43	87.11	117.44	148.40	180.00	212.24	245.13
49	28.78	58.17	88.17	118.76	149.95	181.72	214.08	247.04
50	29.20	58.97	89.30	120.18	151.61	183.57	216.06	249.10

TABLE No. XXIV.—Continued.

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

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	260.15	294.62	330.37	367.45	405.91	445.81	487.20	530.17
21	260.17	294.63	330.37	367.44	405.89	445.78	487.16	530.11
22	260.20	294.66	331.39	367.45	405.88	445.76	487.13	530.07
23	260.24	294.70	330.42	367.47	405.89	445.75	487.11	530.02
24	260.30	294.75	330.46	367.50	405.92	445.76	487.09	529.99
25	260.37	294.81	330.53	367.55	405.95	445.77	487.09	529.96
26	260.46	294.90	330.60	367.62	406.00	445.80	487.09	529.94
27	260.53	295.02	330.71	367.71	406.07	445.85	487.12	529.94
28	260.73	295.16	330.84	367.83	406.17	445.93	487.17	529.97
29	260.91	295.33	331.01	367.98	406.30	446.04	487.26	530.02
30	261.12	295.55	331.21	368.17	406.48	446.20	487.38	530.10
31	261.38	295.81	331.47	368.42	406.71	446.40	487.55	530.22
32	261.69	296.12	331.78	368.72	406.99	446.65	487.75	530.38
33	262.06	296.50	332.17	369.09	407.34	446.95	488.01	530.57
34	262.51	296.97	332.62	369.54	407.75	447.32	488.32	530.79
35	263.04	297.51	333.17	370.06	408.23	447.75	488.66	531.04
36	263.65	298.13	333.78	370.65	408.78	448.22	489.04	531.39
37	264.36	298.85	334.50	371.33	409.40	448.75	489.45	531.59
38	265.17	299.67	335.30	372.08	410.07	449.31	489.90	531.90
39	266.09	300.60	336.19	372.91	410.80	449.93	490.38	532.23
40	267.11	301.61	337.15	373.80	411.59	450.60	490.90	532.58
41	268.23	302.71	338.20	374.76	412.45	451.31	491.45	532.94
42	269.44	303.89	339.33	375.80	413.36	452.07	492.02	533.32
43	270.74	305.16	340.54	376.91	414.33	452.87	492.63	533.71
44	272.12	306.52	341.82	378.08	415.36	453.72	493.27	534.10
45	273.61	307.97	343.20	379.34	416.45	454.63	493.94	534.52
46	275.19	309.51	344.65	380.67	417.62	455.58	494.65	534.95
47	276.88	311.16	346.22	382.11	418.88	456.61	495.41	535.40
48	278.68	312.92	347.90	383.64	420.22	457.70	496.21	535.89
49	280.61	314.82	349.70	385.29	421.66	458.88	497.09	536.41
50	282.70	316.87	351.65	387.07	423.21	460.16	498.03	536.97

TABLE NO. XXIV.—*Concluded.*

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

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	574.76	621.05	669.12	719.05	770.93	824.86	880.93	939.27
21	574.69	620.97	669.03	718.95	770.83	824.76	880.85	939.22
22	574.63	620.89	668.93	718.85	770.72	824.66	880.76	939.17
23	574.56	620.81	668.84	718.74	770.61	824.54	880.67	939.10
24	574.51	620.73	668.74	718.63	770.49	824.43	880.57	939.04
25	574.46	620.66	668.65	718.52	770.37	824.31	880.46	938.97
26	574.41	620.59	668.56	718.41	770.24	824.18	880.35	938.89
27	574.39	620.54	668.48	718.30	770.12	824.04	880.22	938.81
28	574.38	620.50	668.40	718.19	769.98	823.90	880.08	938.72
29	574.40	620.47	668.33	718.08	769.84	823.73	879.93	938.61
30	574.43	620.46	668.27	717.97	769.68	823.56	879.76	938.50
31	574.50	620.47	668.21	717.85	769.52	823.36	879.57	938.37
32	574.59	620.48	668.15	717.72	769.33	823.14	879.37	938.23
33	574.70	620.50	668.08	717.57	769.12	822.90	879.13	938.07
34	574.83	620.53	668.01	717.41	768.88	822.63	878.87	937.89
35	574.97	620.55	667.93	717.22	768.62	822.33	878.58	937.69
36	575.11	620.58	667.82	717.01	768.32	821.98	878.26	937.47
37	575.27	620.59	667.70	716.77	767.98	821.60	877.89	937.22
38	575.43	620.60	667.56	716.49	767.60	821.16	877.48	936.94
39	575.59	620.59	667.39	716.17	767.18	820.68	877.02	936.63
40	575.76	620.57	667.19	715.81	766.69	820.14	876.51	936.28
41	575.92	620.53	666.95	715.40	766.15	819.52	875.93	935.88
42	576.08	620.47	666.68	714.93	765.53	818.84	875.29	935.45
43	576.24	620.38	666.35	714.40	764.84	818.07	874.57	934.96
44	576.38	620.26	665.97	713.79	764.06	817.21	873.77	934.41
45	576.51	620.11	665.55	713.12	763.20	816.25	872.87	933.80
46	576.64	619.93	665.07	712.37	762.23	815.19	871.87	933.12
47	576.77	619.73	664.53	711.53	761.17	814.00	870.76	932.36
48	576.91	619.49	663.93	710.60	759.98	812.68	869.52	931.51
49	577.04	619.22	663.26	709.56	758.65	811.22	868.14	930.57
50	577.17	618.91	662.50	708.40	757.18	809.58	866.61	929.54

TABLE No. XXV.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year	7th Year.	8th Year.
20	18.84	38.35	58.56	79.49	101.17	123.64	146.91	171.02
21	18.86	38.39	58.61	79.56	101.26	123.74	147.03	171.15
22	18.88	38.43	58.68	79.65	101.37	123.87	147.17	171.31
23	18.91	38.49	58.77	79.76	101.50	124.03	147.35	171.50
24	18.94	38.56	58.86	79.89	101.66	124.21	147.55	171.73
25	18.99	38.63	58.98	80.04	101.84	124.41	147.79	171.99
26	19.03	38.72	59.11	80.21	102.05	124.66	148.07	172.30
27	19.08	38.82	59.26	80.40	102.29	124.95	148.39	172.65
28	19.14	38.94	59.43	80.64	102.58	125.28	148.77	173.08
29	19.21	39.08	59.64	80.91	102.90	125.66	149.21	173.56
30	19.29	39.24	59.87	81.21	103.28	126.11	149.72	174.13
31	19.38	39.42	60.14	81.56	103.72	126.62	150.30	174.78
32	19.49	39.62	60.44	81.97	104.21	127.21	150.96	175.51
33	19.60	39.86	60.80	82.43	104.78	127.87	151.72	176.35
34	19.74	40.13	61.20	82.96	105.43	128.63	152.58	177.32
35	19.90	40.44	61.66	83.55	106.16	129.48	153.56	178.42
36	20.07	40.79	62.16	84.22	106.97	130.45	154.67	179.66
37	20.27	41.17	62.73	84.97	107.90	131.55	155.93	181.06
38	20.48	41.60	63.37	85.82	108.95	132.79	157.34	182.63
39	20.73	42.09	64.10	86.78	110.14	134.18	158.94	184.39
40	21.00	42.63	64.91	87.86	111.46	135.74	160.69	186.34
41	21.32	43.26	65.84	89.06	112.94	137.46	162.65	188.49
42	21.66	43.95	66.85	90.39	114.56	139.36	164.78	190.81
43	22.05	44.70	67.98	91.85	116.34	141.42	167.09	193.32
44	22.47	45.54	69.19	93.44	118.27	143.64	169.56	196.00
45	22.94	46.44	70.53	95.17	120.33	146.02	172.21	198.89

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TABLE NO. XXV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	196.01	221.89	248.72	276.52	305.34	335.20	366.16
21	196.14	222.04	248.87	276.68	305.49	335.35	366.30
22	196.31	222.22	249.06	276.86	305.67	335.54	366.48
23	196.52	222.44	249.28	277.09	305.91	335.77	366.71
24	196.77	222.69	249.55	277.37	306.19	336.04	366.97
25	197.05	223.00	249.87	277.70	306.52	336.37	367.29
26	197.33	223.35	250.24	278.08	306.91	336.76	367.67
27	197.78	223.77	250.68	278.53	307.37	337.22	368.13
28	198.23	224.26	251.19	279.06	307.90	337.76	368.67
29	198.76	224.82	251.79	279.68	308.54	338.40	369.31
30	199.37	225.48	252.47	280.40	309.28	339.15	370.06
31	200.08	226.23	253.27	281.23	310.14	340.03	370.93
32	200.88	227.09	254.19	282.19	311.12	341.03	371.92
33	201.80	228.09	255.24	283.29	312.26	342.16	373.05
34	202.86	229.23	256.45	284.55	313.54	343.46	374.33
35	204.06	230.52	257.82	285.97	314.99	344.91	375.75
36	205.42	231.98	259.35	287.55	316.60	346.51	377.30
37	206.95	233.61	261.07	289.33	318.39	348.27	379.00
38	208.66	235.44	262.97	291.27	320.33	350.19	380.86
39	210.57	237.46	265.07	293.40	322.47	352.29	382.90
40	212.67	239.67	267.35	295.72	324.78	354.57	385.10
41	214.96	242.07	269.83	298.23	327.30	357.05	387.49
42	217.44	244.67	272.51	300.95	330.02	359.72	390.07
43	220.11	247.47	275.39	303.88	332.95	362.60	392.86
44	222.98	250.48	278.49	307.03	336.09	365.69	395.86
45	226.06	253.70	281.81	310.40	339.46	369.02	399.08

TABLE No. XXV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.
20	398.26	431.54	466.05	501.85	538.98	577.51	617.51
21	398.39	431.66	466.15	501.92	539.03	577.54	617.51
22	398.56	431.81	466.28	502.03	539.11	577.59	617.53
23	398.76	432.00	466.45	502.17	539.23	577.68	617.58
24	399.02	432.23	466.66	502.36	539.39	577.80	617.67
25	399.32	432.52	466.93	502.60	539.59	577.96	617.78
26	399.69	432.87	467.25	502.89	539.84	578.16	617.92
27	400.14	433.30	467.65	503.25	540.15	578.42	618.11
28	400.67	433.81	468.13	503.69	540.53	578.72	618.33
29	401.30	434.41	468.69	504.20	540.97	579.07	618.58
30	402.04	435.12	469.35	504.79	541.47	579.47	618.86
31	402.88	435.93	470.11	505.46	542.04	579.92	619.18
32	403.85	436.85	470.95	506.20	542.66	580.41	619.53
33	404.95	437.88	471.88	507.02	543.35	580.95	619.91
34	406.17	439.02	472.92	507.93	544.11	581.55	620.34
35	407.52	440.28	474.06	508.93	544.94	582.20	620.79
36	409.00	441.65	475.30	510.01	545.85	582.90	621.28
37	410.62	443.16	476.66	511.20	546.84	583.67	621.82
38	412.39	444.79	478.14	512.48	547.91	584.51	622.40
39	414.31	446.58	479.75	513.89	549.08	585.42	623.03
40	416.40	448.51	481.49	515.41	550.35	586.40	623.71
41	418.67	450.62	483.40	517.07	551.72	587.47	624.45
42	421.11	452.89	485.45	518.86	553.21	588.63	625.26
43	423.76	455.35	487.67	520.79	554.82	589.88	626.13
44	426.61	457.99	490.05	522.88	556.56	591.24	627.06
45	429.67	460.83	492.62	525.12	558.44	592.69	628.06

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TABLE NO. XXV.—*Concluded.*

TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
TILL MATURITY, AMERICAN EXPERIENCE,
THREE PER CENT.

Age.	23d Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.
20	659.04	702.17	747.00	793.60	842.09	892.56	945.15
21	659.01	702.12	746.93	793.51	841.98	892.46	945.08
22	659.00	702.08	746.86	793.42	841.88	892.36	945.01
23	659.02	702.06	746.80	793.33	841.77	892.26	944.94
24	659.05	702.05	746.75	793.24	841.65	892.14	944.85
25	659.11	702.06	746.69	793.14	841.53	892.01	944.76
26	659.20	702.07	746.64	793.04	841.39	891.86	944.66
27	659.31	702.10	746.59	792.92	841.24	891.71	944.55
28	659.43	702.13	746.54	792.80	841.07	891.53	944.42
29	659.58	702.17	746.49	792.67	840.88	891.34	944.28
30	659.74	702.22	746.43	792.52	840.68	891.12	944.13
31	659.93	702.28	746.36	792.35	840.45	890.88	943.95
32	660.13	702.33	746.28	792.16	840.19	890.62	943.76
33	660.35	702.39	746.19	791.96	839.90	890.32	943.55
34	660.59	702.45	746.09	791.72	839.58	889.99	943.31
35	660.85	702.52	745.98	791.46	839.23	889.62	943.04
36	661.12	702.58	745.85	791.16	838.83	889.21	942.74
37	661.42	702.64	745.69	790.83	838.38	888.75	942.41
38	661.74	702.70	745.51	790.46	837.89	888.24	942.04
39	662.08	702.76	745.32	790.05	837.34	887.67	941.63
40	662.45	702.82	745.10	789.59	836.73	887.04	941.18
41	662.85	702.89	744.85	789.09	836.06	886.34	940.67
42	663.29	702.95	744.57	788.53	835.31	885.56	940.11
43	663.75	703.02	744.27	787.90	834.48	884.70	939.48
44	664.25	703.08	743.91	787.20	833.55	883.74	938.79
45	664.77	703.11	743.49	786.40	832.50	882.66	938.02

TABLE NO. XXVI.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year	7th Year.
20	14.72	29.95	45.71	62.02	78.91	96.39	114.49
21	14.75	30.02	45.82	62.17	79.10	96.63	114.76
22	14.80	30.11	45.96	62.36	79.33	96.90	115.08
23	14.85	30.22	46.12	62.57	79.60	97.22	115.44
24	14.91	30.35	46.31	62.82	79.91	97.58	115.86
25	14.99	30.49	46.52	63.10	80.25	97.99	116.34
26	15.07	30.64	46.76	63.42	80.65	98.47	116.89
27	15.16	30.83	47.03	63.78	81.10	99.01	117.51
28	15.26	31.04	47.34	64.20	81.62	99.62	118.22
29	15.38	31.27	47.69	64.67	82.20	100.31	119.03
30	15.51	31.54	48.10	65.20	82.86	101.11	119.95
31	15.67	31.85	48.55	65.80	83.62	102.00	120.99
32	15.83	32.18	49.05	66.47	84.45	103.01	122.14
33	16.02	32.55	49.62	67.23	85.40	104.13	123.45
34	16.23	32.99	50.26	68.09	86.45	105.39	124.90
35	16.48	33.47	50.98	69.03	87.64	106.79	126.53
36	16.74	34.00	51.77	70.08	88.94	108.36	128.34
37	17.04	34.58	52.65	71.25	90.40	110.10	130.37
38	17.36	35.23	53.62	72.54	92.01	112.03	132.60
39	17.72	35.95	54.70	73.98	93.81	114.17	135.07
40	18.11	36.74	55.89	75.58	95.78	116.52	137.78

OF LIFE INSURANCE.

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TABLE NO. XXVI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	133.23	152.63	172.71	193.50	215.04	237.33	260.41
21	133.53	152.97	173.08	193.90	215.46	237.77	260.87
22	133.89	153.36	173.51	194.37	215.95	238.29	261.42
23	134.30	153.82	174.01	194.90	216.52	238.90	262.05
24	134.78	154.35	174.58	195.52	217.19	239.60	262.79
25	135.32	154.95	175.24	196.24	217.95	240.41	263.63
26	135.94	155.63	176.00	197.06	218.83	241.33	264.59
27	136.64	156.42	176.86	197.99	219.82	242.38	265.69
28	137.46	157.32	177.85	199.05	220.96	243.58	266.95
29	138.37	158.34	178.96	200.25	222.24	244.94	268.38
30	139.41	159.49	180.22	201.62	223.70	246.49	270.02
31	140.58	160.79	181.64	203.16	225.35	248.25	271.86
32	141.89	162.24	183.24	204.89	227.22	250.22	273.93
33	143.36	163.88	185.04	206.85	229.30	252.44	276.24
34	145.01	165.73	187.07	209.03	231.65	254.90	278.81
35	146.86	167.79	189.32	211.48	234.25	257.64	281.66
36	148.92	170.07	191.83	214.17	237.12	260.66	284.78
37	151.20	172.62	194.60	217.16	240.28	263.96	288.18
38	153.73	175.41	197.64	220.42	243.72	267.54	291.87
39	156.51	178.48	200.98	223.98	247.46	271.43	295.87
40	159.55	181.83	204.59	227.81	251.49	275.62	300.18

TABLE NO. XXVI.—Continued.

TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
TILL MATURITY, AMERICAN EXPERIENCE,
THREE PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.
20	284.31	309.06	334.69	361.24	388.73	417.22	446.72
21	284.79	309.55	335.10	361.73	389.22	417.69	447.18
22	285.35	310.13	335.77	362.32	389.79	418.25	447.73
23	286.01	310.80	336.45	362.99	390.47	418.92	448.38
24	286.76	311.57	337.23	363.79	391.27	419.71	449.14
25	287.64	312.46	338.15	364.71	392.19	420.61	450.02
26	288.63	313.49	339.19	365.77	393.25	421.66	451.04
27	289.78	314.67	340.41	366.99	394.47	422.86	452.20
28	291.09	316.03	341.79	368.39	395.86	424.22	453.52
29	292.59	317.57	343.36	369.97	397.43	425.76	454.98
30	294.28	319.32	345.13	371.75	399.19	427.47	456.61
31	296.20	321.28	347.12	373.75	401.15	429.37	458.41
32	298.34	323.47	349.34	375.95	403.31	431.45	460.39
33	300.73	325.91	351.79	378.38	405.68	433.74	462.57
34	303.38	328.61	354.49	381.04	408.29	436.25	464.94
35	306.30	331.55	357.44	383.96	411.13	438.99	467.54
36	309.48	334.77	360.65	387.13	414.23	441.97	470.37
37	312.95	338.27	364.14	390.58	417.60	445.21	473.44
38	316.71	342.07	367.93	394.32	421.24	448.72	476.78
39	320.79	346.18	372.04	398.37	425.19	452.53	480.40
40	325.18	350.60	376.45	402.73	429.45	456.63	484.29

AGE.	22d Year.	23d Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.
20	477.30	508.99	541.85	575.92	611.26	647.94	686.01
21	477.73	509.40	542.21	576.24	611.53	648.15	686.16
22	478.26	509.88	542.66	576.63	611.86	648.41	686.33
23	478.88	510.47	543.19	577.10	612.25	648.71	686.54
24	479.61	511.15	543.81	577.65	612.71	649.06	686.78
25	480.45	511.94	544.53	578.27	613.22	649.45	687.05
26	481.42	512.84	545.34	578.97	613.79	649.89	687.35
27	482.52	513.85	546.24	579.75	614.44	650.39	687.69
28	483.76	514.99	547.25	580.62	615.15	650.94	688.07
29	485.13	516.24	548.37	581.58	615.94	651.54	688.49
30	486.65	517.64	549.62	582.65	616.82	652.21	688.95
31	488.33	519.17	550.98	583.82	617.78	652.95	689.46
32	490.18	520.86	552.48	585.11	618.83	653.76	690.02
33	492.21	522.70	554.12	586.51	619.99	654.65	690.63
34	494.42	524.72	555.91	588.06	621.26	655.62	691.30
35	496.84	526.93	557.88	589.75	622.65	656.69	692.03
36	499.48	529.34	560.02	591.59	624.16	657.85	692.84
37	502.35	531.96	562.35	593.60	625.81	659.13	693.73
38	505.46	534.81	564.89	595.78	627.62	660.53	694.69
39	508.84	537.89	567.64	598.16	629.58	662.05	695.75
40	512.47	541.22	570.61	600.73	631.70	663.68	696.88

TABLE No. XXVI.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	29th Year.	30th Year.	31st Year.	32d Year.	33d Year.	34th Year.
20	725.57	766.68	809.46	854.03	900.53	949.12
21	725.64	766.69	809.41	853.93	900.42	949.04
22	725.73	766.70	809.35	853.83	900.30	948.94
23	725.84	766.72	809.29	853.72	900.17	948.84
24	725.97	766.74	809.23	853.60	900.02	948.73
25	726.12	766.78	809.17	853.46	899.86	948.61
26	726.29	766.82	809.10	853.31	899.68	948.47
27	726.47	766.86	809.02	853.15	899.49	948.32
28	726.68	766.91	808.94	852.97	899.27	948.15
29	726.91	766.97	808.84	852.77	899.03	947.97
30	727.17	767.03	808.74	852.55	898.77	947.76
31	727.45	767.10	808.62	852.30	898.47	947.53
32	727.75	767.17	808.50	852.03	898.14	947.28
33	728.09	767.24	808.35	851.73	897.78	946.99
34	728.46	767.33	808.20	851.40	897.38	946.68
35	728.87	767.43	808.03	851.04	896.94	946.33
36	729.32	767.54	807.84	850.64	896.45	945.95
37	729.81	767.66	807.64	850.20	895.91	945.52
38	730.35	767.80	807.41	849.71	895.31	945.05
39	730.94	767.93	807.16	849.16	894.64	944.53
40	731.55	768.06	806.86	848.54	893.90	943.95

TABLE NO. XXVIA,
NET PREMIUMS AND TERMINAL NET VALUES PER \$1000 OF
FORTY-YEAR ENDOWMENT POLICIES BY EQUAL
ANNUAL PREMIUMS, AMERICAN EXPERI-
ENCE, THREE PER CENT.

AGE.	Annual Premium.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	19.00	11.86	24.12	36.80	49.92	63.48
21	19.11	11.92	24.25	37.00	50.19	63.83
22	19.23	12.00	24.40	37.23	50.50	64.22
23	19.37	12.09	24.58	37.51	50.86	64.67
24	19.51	12.19	24.79	37.81	51.27	65.18
25	19.68	12.30	25.01	38.15	51.72	65.75
26	19.86	12.43	25.26	38.53	52.23	66.39
27	20.06	12.57	25.55	38.96	52.81	67.11
28	20.28	12.73	25.87	39.44	53.46	67.93
29	20.52	12.90	26.22	39.98	54.18	68.83
30	20.79	13.10	26.63	40.59	54.98	69.83
31	21.09	13.33	27.08	41.25	55.88	70.97
32	21.42	13.57	27.56	41.90	56.88	72.21
33	21.78	13.84	28.10	42.82	57.98	73.60
34	22.18	14.14	28.72	43.73	59.20	75.12
35	22.62	14.48	29.39	44.74	60.54	76.80
36	23.10	14.84	30.11	45.83	62.00	78.63
37	23.62	15.24	30.91	47.03	63.60	80.64
38	24.20	15.66	31.77	48.33	65.34	82.82
39	24.82	16.14	32.71	49.75	67.25	85.21
40	25.51	16.64	33.74	51.30	69.32	87.79

AGE.	Annual Premium.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	19.00	77.52	92.03	107.05	122.58	138.64
21	19.11	77.93	92.52	107.60	123.20	139.33
22	19.23	78.40	93.07	108.23	123.91	140.12
23	19.37	78.94	93.70	108.95	124.72	141.01
24	19.51	79.55	94.41	109.77	125.63	142.02
25	19.68	80.24	95.22	110.69	126.66	143.16
26	19.86	81.01	96.12	111.71	127.82	144.45
27	20.06	81.88	97.13	112.87	129.12	145.90
28	20.28	82.86	98.27	114.18	130.59	147.52
29	20.52	83.94	99.54	115.63	132.23	149.33
30	20.79	85.16	100.96	117.26	134.05	151.35
31	21.09	86.52	102.55	119.06	136.07	153.59
32	21.42	88.02	104.29	121.06	138.31	156.08
33	21.78	89.67	106.23	123.26	140.80	158.83
34	22.18	91.51	108.37	125.71	143.55	161.88
35	22.62	93.52	110.72	128.40	146.57	165.22
36	23.10	95.72	113.29	131.35	149.87	168.88
37	23.62	98.14	116.12	134.56	153.48	172.85
38	24.20	100.77	119.18	138.05	157.38	177.14
39	24.82	103.63	122.51	141.83	161.59	181.77
40	25.51	106.72	126.00	145.80	166.11	186.70

TABLE NO. XXVII.
NET ANNUAL PREMIUMS PER \$1000, AMERICAN EXPERIENCE,
THREE PER CENT.

AGE	9 Payment Life.	14 Payment Life.	19 Payment Life.	Endowment 9 Years.	Endowment 14 Years.	Endowment 19 Years.
20	42.52	29.84	23.94	99.37	61.04	43.22
21	43.14	30.28	24.30	99.40	61.07	43.26
22	43.78	30.73	24.67	99.42	61.11	43.31
23	44.44	31.20	25.05	99.45	61.14	43.35
24	45.12	31.68	25.44	99.48	61.18	43.40
25	45.82	32.18	25.85	99.52	61.23	43.45
26	46.55	32.70	26.27	99.55	61.27	43.51
27	47.29	33.23	26.71	99.59	61.32	43.57
28	48.07	33.79	27.17	99.63	61.37	43.64
29	48.87	34.36	27.64	99.68	61.43	43.71
30	49.69	34.95	28.12	99.72	61.49	43.80
31	50.54	35.56	28.63	99.78	61.56	43.89
32	51.42	36.19	29.15	99.84	61.64	43.99
33	52.33	36.85	29.70	99.90	61.72	44.10
34	53.27	37.53	30.27	99.97	61.82	44.22
35	54.24	38.23	30.85	100.04	61.92	44.36
36	55.24	38.96	31.47	100.13	62.03	44.51
37	56.27	39.71	32.11	100.22	62.16	44.69
38	57.34	40.50	32.78	100.33	62.30	44.88
39	58.44	41.31	33.48	100.44	62.46	45.10
40	59.58	42.16	34.21	100.57	62.64	45.34
41	60.76	43.04	34.98	100.71	62.83	45.62
42	61.98	43.96	35.79	100.87	63.06	45.93
43	63.24	44.91	36.63	101.05	63.32	46.28
44	64.55	45.91	37.53	101.26	63.61	46.68
45	65.91	46.96	38.47	101.49	63.94	47.12
46	67.31	48.06	39.47	101.76	64.31	47.62
47	68.77	49.21	40.53	102.06	64.74	48.18
48	70.29	50.41	41.64	102.41	65.21	48.81
49	71.86	51.68	42.83	102.80	65.74	49.51
50	73.49	53.01	44.09	103.25	66.34	50.29
51	75.19	54.40	45.43	103.74	67.01	51.16
52	76.94	55.87	46.86	104.29	67.75	52.13
53	78.77	57.42	48.38	104.91	68.58	53.20
54	80.66	59.05	50.01	105.59	69.50	54.39
55	82.63	60.78	51.75	106.35	70.52	55.72
56	84.69	62.61	53.61	107.20	71.67	57.18
57	86.83	64.55	55.61	108.15	72.93	58.80
58	89.06	66.62	57.76	109.19	74.34	60.58
59	91.40	68.82	60.07	110.36	75.90	62.55
60	93.86	71.18	62.56	111.65	77.63	64.71
61	96.44	73.70	65.25	113.09	79.55	67.10
62	99.17	76.40	68.15	114.69	81.68	69.71
63	102.04	79.30	71.28	116.47	84.02	72.59
64	105.08	82.42	74.68	118.44	86.62	75.75
65	108.31	85.77	78.35	120.63	89.46	79.21
66	111.74	89.38	82.34	123.05	92.60	83.01
67	115.38	93.28	86.65	125.72	96.05	87.16
68	119.26	97.48	91.33	128.65	99.84	91.70
69	123.39	102.03	96.41	131.87	104.00	96.66
70	127.78	106.95	101.91	135.38	108.56	102.07

TABLE NO. XXVIII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES
 BY NINE EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE THREE PER CENT.

AGE.	1st Year	2d Year	3d Year	4th Year.	5th Year.
20	36.27	73.80	112.89	153.34	195.29
21	36.87	75.11	114.75	155.86	198.51
22	37.49	76.35	116.66	158.47	201.82
23	38.12	77.64	118.64	161.15	205.24
24	38.77	78.98	120.67	163.91	208.76
25	39.46	80.35	122.77	166.76	212.38
26	40.14	81.76	124.92	169.68	216.11
27	40.85	83.21	127.13	172.70	219.95
28	41.59	84.70	129.42	175.80	223.90
29	42.34	86.25	131.77	178.99	227.96
30	43.12	87.83	134.20	182.27	232.14
31	43.91	89.46	136.67	185.64	236.43
32	44.75	91.13	139.22	189.11	240.85
33	45.58	92.83	141.84	192.66	245.37
34	46.45	94.60	144.54	196.32	250.02
35	47.34	96.41	147.30	200.05	254.77
36	48.25	98.26	150.11	203.88	259.64
37	49.17	100.15	152.99	207.79	264.63
38	50.12	102.09	155.93	211.79	269.72
39	51.10	104.06	158.96	215.89	274.93
40	52.09	106.08	162.04	220.07	280.24
41	53.11	108.14	165.19	224.33	285.67
42	54.14	110.25	168.38	228.67	291.18
43	55.21	112.38	171.66	233.08	296.77
44	56.27	114.56	174.05	237.53	302.41
45	57.36	116.76	178.28	242.03	308.10
46	58.45	118.97	181.62	246.53	313.81
47	59.55	121.18	184.97	251.03	319.51
48	60.64	123.37	188.28	255.51	325.19
49	61.73	125.55	191.58	259.95	330.84
50	62.79	127.60	194.82	264.36	336.44
51	63.84	129.80	198.03	268.70	341.98
52	64.86	131.88	201.19	272.98	347.44
53	65.88	133.91	204.28	277.16	352.80
54	66.84	135.88	207.28	281.25	358.04
55	67.81	137.80	210.21	285.22	363.14
56	68.70	139.64	213.00	289.04	368.08
57	69.59	141.40	215.69	292.72	372.82
58	70.41	143.07	218.24	296.20	377.32
59	71.19	144.65	220.63	299.46	381.61
60	71.91	146.09	222.82	302.51	385.60
61	72.55	147.38	224.84	305.30	389.29
62	73.12	148.57	226.64	307.81	392.63
63	73.66	149.61	228.23	310.01	395.62
64	74.08	150.45	229.52	311.86	398.14
65	74.42	151.10	230.53	313.30	400.21
66	74.63	151.55	231.21	314.31	401.74
67	74.77	151.74	231.52	314.84	402.72
68	74.73	151.66	231.39	314.83	403.11
69	74.56	151.27	230.86	314.33	402.98
70	74.22	150.58	229.94	313.39	402.38

TABLE No. XXVIII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES
 BY NINE EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	6th Year.	7th Year.	8th Year.	9th Year.
20	238.82	283.06	330.79	379.39
21	242.75	288.64	336.25	385.64
22	246.81	293.46	341.86	392.09
23	250.98	298.42	347.65	398.73
24	255.28	303.54	353.62	405.58
25	259.71	308.81	359.76	412.63
26	264.27	314.24	366.08	419.88
27	268.97	319.82	372.59	427.36
28	273.80	325.56	379.29	435.04
29	278.76	331.48	386.18	442.95
30	283.88	337.56	393.26	451.07
31	289.13	343.80	400.53	459.42
32	294.52	350.21	408.00	468.00
33	300.05	356.78	415.67	476.80
34	305.73	363.53	423.53	485.83
35	311.53	370.45	431.60	495.10
36	317.49	377.53	439.86	504.59
37	323.59	384.79	448.31	514.30
38	329.82	392.19	456.96	524.23
39	336.19	399.77	465.79	534.37
40	342.69	407.49	474.78	544.70
41	349.31	415.36	483.94	555.22
42	356.03	423.33	493.23	565.89
43	362.84	431.42	502.65	576.71
44	369.72	439.57	512.16	587.67
45	376.64	447.81	521.76	598.74
46	383.60	456.07	531.43	609.92
47	390.55	464.36	541.15	621.18
48	397.50	472.65	550.89	632.51
49	404.42	480.94	560.65	643.89
50	411.30	489.18	570.39	655.30
51	418.11	497.38	580.11	666.72
52	424.85	505.50	589.78	678.13
53	431.47	513.52	599.36	689.50
54	437.97	521.42	608.84	700.83
55	444.32	529.16	618.20	712.08
56	450.47	536.71	627.40	723.24
57	456.41	544.07	636.41	734.27
58	462.14	551.18	645.21	745.16
59	467.56	558.01	653.76	755.88
60	472.69	564.51	662.02	766.41
61	477.46	570.67	669.97	776.73
62	481.86	576.43	677.57	786.82
63	485.83	581.77	684.78	796.67
64	489.33	586.62	691.59	806.28
65	492.30	590.96	697.98	815.69
66	494.79	594.76	703.96	824.93
67	496.53	598.04	709.55	834.01
68	497.78	600.80	714.75	842.97
69	498.50	603.08	719.58	851.80
70	498.77	604.91	724.03	860.49

TABLE NO. XXIX.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES
 BY FOURTEEN EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	23.11	47.05	71.86	97.57	124.22	151.84	180.47
21	23.52	47.89	73.53	99.29	126.42	154.52	183.66
22	23.94	48.74	74.44	101.08	128.68	157.29	186.94
23	24.37	49.62	75.79	102.91	131.01	160.13	190.31
24	24.82	50.54	77.19	104.80	133.41	163.06	193.80
25	25.29	51.48	78.63	106.75	135.88	166.08	197.38
26	25.76	52.45	80.09	108.74	138.42	169.18	201.06
27	26.25	53.45	81.61	110.80	141.04	172.38	204.85
28	26.76	54.46	83.17	112.92	143.73	175.66	208.74
29	27.27	55.52	84.78	115.10	146.49	179.02	212.74
30	27.81	56.60	86.44	117.33	149.33	182.50	216.85
31	28.35	57.72	88.13	119.62	152.25	186.05	221.06
32	28.92	58.86	89.87	121.98	155.25	189.70	225.38
33	29.49	60.03	91.65	124.40	158.31	193.42	229.80
34	30.09	61.24	93.49	126.88	161.45	197.25	234.32
35	30.70	62.48	95.38	129.42	164.67	201.16	238.96
36	31.32	63.74	97.28	132.01	167.94	205.16	243.68
37	31.97	65.03	99.25	134.66	171.31	209.25	248.52
38	32.61	66.35	101.25	137.37	174.74	213.42	253.44
39	33.29	67.70	103.31	140.14	178.25	217.68	258.48
40	33.96	69.09	105.41	142.98	181.83	222.02	263.59
41	34.67	70.51	107.57	145.87	185.48	226.43	268.78
42	35.38	71.96	109.75	148.82	189.18	230.90	274.02
43	36.12	73.43	111.98	151.80	192.93	235.41	279.28
44	36.86	74.93	114.23	154.80	196.69	239.92	284.55
45	37.62	76.45	116.51	157.83	200.46	244.43	289.81
46	38.38	77.97	118.77	160.84	204.20	248.91	295.02
47	39.15	79.49	121.03	163.82	207.90	253.33	300.18
48	39.91	80.99	123.26	166.77	211.56	257.71	305.27
49	40.66	82.45	125.45	169.65	215.15	261.99	310.27
50	41.39	83.91	127.59	172.50	218.68	266.21	315.17
51	42.11	85.33	129.71	175.29	222.13	270.32	319.96
52	42.81	86.73	131.77	178.01	225.50	274.33	324.61
53	43.52	88.10	133.80	180.66	228.77	278.22	329.12
54	44.20	89.44	135.76	183.23	231.94	281.97	333.47
55	44.87	90.74	137.67	185.72	234.99	285.57	337.62
56	45.51	91.99	139.50	188.11	237.90	288.99	341.54
57	46.15	93.21	141.28	190.39	240.67	292.22	345.26
58	46.75	94.39	142.96	192.55	243.26	295.26	348.72
59	47.34	95.51	144.56	194.57	245.70	298.07	351.90
60	47.91	96.57	146.04	196.48	247.95	300.64	354.76
61	48.43	97.54	147.45	198.21	249.97	302.91	357.29
62	48.93	98.50	148.74	199.80	251.76	304.90	359.42
63	49.42	99.36	149.92	201.17	253.30	306.52	361.13
64	49.84	100.12	150.89	202.31	254.50	307.72	362.31
65	50.24	100.78	151.73	203.19	255.35	308.49	362.99
66	50.56	101.32	152.34	203.79	255.83	308.80	363.18
67	50.85	101.74	152.78	204.10	255.95	308.74	363.00
68	51.06	102.03	152.99	204.14	255.81	308.43	362.61
69	51.23	102.20	153.05	204.06	255.57	308.11	362.26
70	51.35	102.32	153.10	204.03	255.51	308.02	362.16

TABLE NO. XXIX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES
 BY FOURTEEN EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	210.15	240.91	272.80	305.88	340.17	375.74	412.63
21	213.85	245.15	277.61	311.26	346.16	382.35	419.88
22	217.67	249.53	282.56	316.81	352.32	389.15	427.36
23	221.60	254.03	287.66	322.51	358.66	396.16	435.04
24	225.65	258.67	292.90	328.39	365.19	403.36	442.95
25	229.82	263.44	298.29	334.43	371.91	410.77	451.07
26	234.09	268.33	303.84	340.64	378.81	418.37	459.42
27	238.50	273.38	309.54	347.02	385.88	426.19	468.00
28	243.02	278.56	315.39	353.57	393.16	434.21	476.80
29	247.67	283.88	321.40	360.29	400.62	442.44	485.83
30	252.45	289.33	327.56	367.18	408.27	450.89	495.10
31	257.33	294.92	333.87	374.25	416.11	459.54	504.59
32	262.34	300.64	340.34	381.49	424.15	468.39	514.30
33	267.47	306.51	346.96	388.80	432.36	477.45	524.23
34	272.72	312.51	353.74	396.46	440.76	486.71	534.37
35	278.10	318.65	360.65	404.20	449.33	496.14	544.70
36	283.58	324.90	367.72	412.08	458.00	505.75	555.22
37	289.18	331.30	374.91	420.10	466.94	515.51	565.89
38	294.89	337.79	382.23	428.25	475.94	525.39	576.71
39	300.70	344.41	389.65	436.50	485.05	535.40	587.67
40	306.60	351.10	397.15	444.84	494.26	545.51	598.74
41	312.57	357.86	404.72	453.25	503.53	555.71	609.92
42	318.58	364.66	412.33	461.60	512.86	565.96	621.18
43	324.61	371.48	419.95	470.16	522.21	576.27	632.51
44	330.65	378.29	427.58	478.62	531.58	586.60	643.89
45	336.66	385.09	435.18	487.08	540.93	596.93	655.30
46	342.63	391.83	442.73	495.48	550.25	607.24	666.72
47	348.54	398.50	450.20	503.81	559.50	617.51	678.13
48	354.36	405.09	457.59	512.05	568.67	627.72	689.50
49	360.08	411.56	464.85	520.17	577.73	637.83	700.83
50	365.70	417.90	471.98	528.15	586.65	647.82	712.08
51	371.17	424.10	478.95	535.95	595.40	657.68	723.24
52	376.49	430.12	485.72	543.55	603.97	667.37	734.27
53	381.64	435.94	492.26	550.94	612.31	676.85	745.16
54	386.58	441.52	498.58	558.05	620.40	686.11	755.88
55	391.29	446.86	504.60	564.89	628.18	695.11	766.41
56	395.77	451.92	510.32	571.37	635.65	703.80	776.73
57	399.97	456.67	515.68	577.51	642.75	712.18	786.82
58	403.88	461.05	520.67	583.22	649.44	720.20	796.67
59	407.44	465.07	525.21	588.50	655.70	727.84	806.28
60	410.64	468.64	529.29	593.27	661.48	735.11	815.69
61	413.41	471.74	532.84	597.50	666.77	742.00	824.93
62	415.73	474.31	535.82	601.19	671.58	748.53	834.01
63	417.52	476.30	538.22	604.31	675.91	754.72	842.97
64	418.74	477.69	540.03	606.89	679.77	760.55	851.80
65	419.42	478.52	541.29	608.98	683.17	766.03	860.49
66	419.60	478.89	542.11	610.60	686.13	771.12	869.06
67	419.43	478.92	542.55	611.79	688.59	775.79	877.42
68	419.08	478.73	542.71	612.58	690.61	779.95	885.60
69	418.75	478.49	542.67	613.07	692.05	783.58	893.63
70	418.63	478.30	542.55	613.07	692.92	786.69	901.59

TABLE NO. XXX.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES
 BY NINETEEN EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	16.99	34.58	52.79	71.65	91.17
21	17.31	35.24	53.79	73.00	92.91
22	17.64	35.91	54.82	74.41	94.69
23	17.99	36.61	55.89	75.86	96.53
24	18.34	37.34	57.00	77.35	98.43
25	18.72	38.08	58.13	78.89	100.37
26	19.09	38.84	59.30	80.46	102.38
27	19.48	39.64	60.50	82.09	104.44
28	19.88	40.44	61.74	83.77	106.57
29	20.29	41.28	63.01	85.50	108.75
30	20.72	42.15	64.33	87.27	111.00
31	21.15	43.04	65.67	89.08	113.31
32	21.61	43.95	67.06	90.96	115.68
33	22.06	44.88	68.48	92.88	118.11
34	22.54	45.85	69.95	94.86	120.61
35	23.04	46.85	71.46	96.89	123.17
36	23.54	47.87	73.00	98.96	125.78
37	24.06	48.91	74.58	101.09	128.48
38	24.59	49.98	76.20	103.28	131.23
39	25.14	51.09	77.88	105.53	134.07
40	25.70	52.22	79.59	107.84	136.96
41	26.29	53.40	81.37	110.20	139.94
42	26.88	54.61	83.18	112.62	142.96
43	27.51	55.84	85.04	115.09	146.03
44	28.13	57.10	86.92	117.59	149.12
45	28.78	58.39	88.83	120.11	152.23
46	29.43	59.68	90.75	122.63	155.32
47	30.10	60.99	92.67	125.14	158.40
48	30.77	62.29	94.58	127.63	161.45
49	31.42	63.58	96.47	130.09	164.46
50	32.08	64.86	98.35	132.54	167.45
51	32.73	66.14	100.22	134.98	170.42
52	33.39	67.43	102.09	137.40	173.35
53	34.06	68.71	103.97	139.81	176.27
54	34.71	70.00	105.82	142.21	179.15
55	35.39	71.28	107.68	144.59	182.01
56	36.05	72.57	109.54	146.95	184.83
57	36.74	73.87	111.40	149.32	187.62
58	37.41	75.17	113.25	151.64	190.34
59	38.10	76.47	115.09	153.93	193.04
60	38.79	77.76	116.90	156.21	195.67
61	39.47	79.04	118.71	158.44	198.23
62	40.15	80.35	120.51	160.65	200.72
63	40.87	81.65	122.32	162.81	203.14
64	41.57	82.95	124.06	164.91	205.46
65	42.28	84.21	125.79	166.95	207.69
66	42.97	85.49	127.49	168.94	209.83
67	43.69	86.75	129.18	170.91	211.97
68	44.38	88.01	130.84	172.88	214.20
69	45.09	89.29	132.57	175.02	216.77
70	45.82	90.61	134.50	177.56	219.95

TABLE NO. XXX.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES
 BY NINETEEN EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	111.41	132.36	154.06	176.54	199.81
21	113.52	134.86	156.97	179.86	203.58
22	115.69	137.44	159.96	183.29	207.45
23	117.94	140.10	163.05	186.82	211.44
24	120.24	142.83	166.23	190.46	215.54
25	122.62	145.65	169.50	194.19	219.75
26	125.06	148.55	172.86	198.02	224.08
27	127.58	151.53	176.31	201.97	228.54
28	130.16	154.58	179.86	206.03	233.11
29	132.82	157.73	183.51	210.19	237.78
30	135.56	160.97	187.26	214.45	242.59
31	138.37	164.29	191.09	218.82	247.50
32	141.25	167.68	195.02	223.29	252.54
33	144.19	171.16	199.04	227.88	257.69
34	147.22	174.73	203.17	232.57	262.97
35	150.32	178.39	207.40	237.38	268.36
36	153.50	182.14	211.72	242.28	273.86
37	156.76	185.98	216.14	247.30	279.46
38	160.10	189.89	220.65	252.40	285.16
39	163.52	193.91	225.26	257.59	290.93
40	167.01	197.99	229.93	262.84	296.75
41	170.58	202.15	234.67	268.15	302.61
42	174.19	206.35	239.43	273.47	308.48
43	177.86	210.58	244.22	278.79	314.34
44	181.53	214.80	248.99	284.09	320.17
45	185.20	219.03	253.74	289.37	325.95
46	188.85	223.21	258.45	294.58	331.66
47	192.47	227.36	263.10	299.73	337.29
48	196.05	231.46	267.69	304.79	342.81
49	199.59	235.50	272.21	309.77	348.22
50	203.09	239.48	276.65	314.64	353.52
51	206.55	243.40	281.01	319.41	358.67
52	209.97	247.26	285.28	324.07	363.68
53	213.34	251.06	289.47	328.60	368.52
54	216.67	254.79	293.54	332.98	373.20
55	219.95	258.43	297.49	337.23	377.70
56	223.16	261.97	301.35	341.31	381.98
57	226.31	265.45	305.07	345.23	386.02
58	229.40	268.80	308.63	348.92	389.80
59	232.40	272.04	312.00	352.38	393.28
60	235.30	275.11	315.18	355.57	396.41
61	238.08	278.04	318.13	358.47	399.18
62	240.76	280.78	320.85	361.06	401.60
63	243.31	283.36	323.33	363.38	403.75
64	245.72	285.73	325.59	365.50	405.73
65	248.00	287.97	327.75	367.58	407.76
66	250.20	290.19	329.97	369.82	410.06
67	252.46	292.56	332.49	372.51	412.85
68	254.96	295.35	335.59	375.86	416.40
69	258.00	298.86	339.55	380.20	420.95
70	261.86	303.41	344.71	385.80	426.84

TABLE No. XXX.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES
 BY NINETEEN EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	11th Year.	12th Year	13th Year.	14th Year.	15th Year.
20	223.93	248.92	274.81	301.62	329.42
21	228.14	253.59	279.95	307.26	335.56
22	232.48	258.39	285.24	313.06	341.88
23	236.93	263.33	290.69	319.02	348.37
24	241.51	268.42	296.28	325.15	355.04
25	246.23	273.64	302.03	331.43	361.88
26	251.06	279.00	307.92	337.87	368.89
27	256.03	284.49	313.97	344.48	376.08
28	261.12	290.13	320.16	351.25	383.45
29	266.35	295.91	326.51	358.19	391.00
30	271.70	301.83	333.01	365.29	398.70
31	277.18	307.89	339.66	372.54	406.58
32	282.79	314.09	346.46	379.96	414.62
33	288.53	320.41	353.40	387.51	422.79
34	294.39	326.88	360.47	395.20	431.10
35	300.38	333.47	367.66	403.00	439.53
36	306.47	340.16	374.96	410.90	448.04
37	312.67	346.95	382.34	418.88	456.62
38	318.95	353.82	389.78	426.92	465.25
39	325.30	360.73	397.28	434.99	473.93
40	331.69	367.68	404.79	443.08	482.61
41	338.10	374.65	412.32	451.17	491.29
42	344.51	381.60	419.82	459.23	499.92
43	350.90	388.52	427.28	467.24	508.50
44	357.24	395.39	434.66	475.17	516.99
45	363.54	402.18	441.97	482.99	525.38
46	369.73	408.87	449.15	490.69	533.62
47	375.84	415.44	456.20	498.24	541.69
48	381.81	421.87	463.09	505.60	549.56
49	387.65	428.14	469.79	512.75	557.22
50	393.35	434.23	476.28	519.68	564.63
51	398.87	440.11	482.55	526.35	571.76
52	404.21	445.79	488.57	532.75	578.57
53	409.37	451.24	494.33	538.83	585.06
54	414.30	456.44	499.77	544.57	591.15
55	419.01	461.34	504.89	549.93	596.84
56	423.45	465.93	509.63	554.87	602.06
57	427.61	470.16	513.96	559.34	606.80
58	431.42	474.00	517.82	563.31	611.03
59	434.87	477.39	521.20	566.77	614.76
60	437.90	480.32	524.08	569.75	618.03
61	440.51	482.80	526.54	572.31	620.92
62	442.76	484.94	528.66	574.57	623.47
63	444.76	486.86	530.60	576.62	625.78
64	446.66	488.73	532.47	578.57	627.87
65	448.67	490.72	534.45	580.49	629.85
66	450.99	493.03	536.63	582.54	631.59
67	453.84	495.78	539.19	584.61	633.23
68	457.40	499.22	542.12	586.94	634.99
69	462.00	503.41	545.77	589.97	637.53
70	467.71	508.79	550.70	594.51	641.57

TABLE No. XXX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES
 BY NINETEEN EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	16th Year.	17th Year.	18th Year.	19th Year.
20	358.22	388.07	419.01	451.07
21	364.89	395.28	426.77	459.42
22	371.75	402.68	434.76	468.00
23	378.78	410.29	442.95	476.80
24	386.01	418.10	451.36	485.83
25	393.42	426.11	459.98	495.10
26	401.03	434.32	468.82	504.59
27	408.82	442.73	477.87	514.30
28	416.80	451.34	487.14	524.23
29	424.96	460.14	496.59	534.37
30	433.30	469.13	506.25	544.70
31	441.82	478.30	516.07	555.22
32	450.49	487.62	526.06	565.89
33	459.30	497.08	536.19	576.71
34	468.24	506.67	546.45	587.67
35	477.29	516.36	556.81	598.74
36	486.43	526.14	567.27	609.92
37	495.63	536.00	577.81	621.18
38	504.89	545.90	588.40	632.51
39	514.18	555.84	599.03	643.89
40	523.48	565.79	609.68	655.30
41	532.76	575.73	620.32	666.72
42	542.01	585.62	630.93	678.13
43	551.19	595.46	641.49	689.50
44	560.29	605.22	651.98	700.83
45	569.27	614.85	662.36	712.08
46	578.09	624.33	672.61	723.24
47	586.75	633.67	682.71	734.27
48	595.21	642.78	692.63	745.16
49	603.43	651.68	702.33	755.88
50	611.39	660.29	711.79	766.41
51	619.05	668.64	720.98	776.73
52	626.40	676.64	729.87	786.82
53	633.37	684.29	738.44	796.67
54	639.96	691.54	746.66	806.28
55	646.11	698.38	754.54	815.69
56	651.79	704.80	762.09	824.93
57	656.99	710.79	769.32	834.01
58	661.73	716.38	776.26	842.97
59	666.00	721.58	782.90	851.80
60	669.87	726.41	789.24	860.49
61	673.34	730.86	795.25	869.06
62	676.44	734.90	800.91	877.42
63	679.21	738.57	806.14	885.60
64	681.69	741.75	810.93	893.63
65	683.76	744.44	815.28	901.59
66	685.45	746.67	819.26	909.51
67	686.89	748.60	822.87	917.32
68	688.44	750.41	826.00	924.88
69	690.55	752.20	828.49	932.02
70	693.61	754.03	830.15	938.75

TABLE No. XXXI.

TERMINAL NET VALUES PER \$1000 OF NINE-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	95.20	104.17	206.78	403.29	513.84	628.62	747.77	871.50
21	95.27	104.13	206.73	403.23	513.79	628.56	747.73	871.48
22	95.25	104.10	206.60	403.19	513.74	628.51	747.69	871.45
23	95.23	104.07	206.66	403.14	513.68	628.46	747.64	871.42
24	95.22	104.05	206.62	403.08	513.63	628.40	747.59	871.39
25	95.24	104.04	206.59	403.05	513.58	628.35	747.55	871.36
26	95.18	103.97	206.51	402.97	513.49	628.27	747.48	871.32
27	95.16	103.93	206.46	402.90	513.42	628.20	747.42	871.28
28	95.15	103.90	206.40	402.83	513.34	628.12	747.35	871.24
29	95.12	103.85	206.34	402.75	513.26	628.04	747.28	871.20
30	95.09	103.80	206.27	402.67	513.17	627.96	747.21	871.15
31	95.07	103.75	206.20	402.58	513.07	627.85	747.13	871.10
32	95.04	103.70	206.12	402.49	512.97	627.75	747.03	871.04
33	95.01	103.63	206.04	402.38	512.86	627.64	746.93	870.97
34	94.98	103.58	205.95	402.28	512.73	627.51	746.83	870.91
35	94.95	103.51	205.86	402.16	512.60	627.37	746.71	870.83
36	94.90	103.44	205.75	402.02	512.44	627.22	746.57	870.74
37	94.88	103.36	205.63	401.88	512.28	627.06	746.43	870.65
38	94.82	103.26	205.50	401.71	512.10	626.87	746.27	870.55
39	94.77	103.17	205.36	401.54	511.91	626.68	746.10	870.43
40	94.72	103.07	205.22	401.36	511.70	626.46	745.90	870.31
41	94.67	102.96	205.07	401.16	511.47	626.23	745.69	870.17
42	94.61	102.85	204.90	400.95	511.22	625.97	745.45	870.01
43	94.56	102.73	204.72	400.71	510.95	625.67	745.18	869.83
44	94.49	102.60	204.52	400.45	510.64	625.34	744.88	869.62
45	94.43	102.46	204.30	400.16	510.28	624.95	744.52	869.38
46	94.34	102.29	204.04	399.81	509.86	624.51	744.12	869.11
47	94.26	102.11	203.74	399.40	509.37	624.00	743.66	868.81
48	94.15	101.87	203.37	398.91	508.81	623.41	743.13	868.46
49	94.01	101.58	202.94	398.36	508.17	622.74	742.53	868.07
50	93.86	101.26	202.45	397.73	507.44	621.98	741.85	867.63
51	93.67	100.89	201.90	397.02	506.62	621.14	741.10	867.13
52	93.47	100.47	201.28	396.22	505.70	620.19	740.25	866.58
53	93.25	100.00	200.58	395.33	504.67	619.13	739.31	865.97
54	92.98	180.48	289.80	394.33	503.53	617.95	738.27	865.28
55	92.70	188.80	288.93	393.23	502.27	616.65	737.10	864.52
56	92.37	188.24	287.97	392.00	500.86	615.19	735.80	863.67
57	92.01	187.53	286.92	390.65	499.31	613.58	734.37	862.73
58	91.63	186.75	285.76	389.16	497.58	611.81	732.78	861.68
59	91.21	185.88	284.47	387.51	495.68	609.84	731.01	860.51
60	90.74	184.92	283.04	385.69	493.59	607.66	729.05	859.22
61	90.21	183.87	281.49	383.69	491.28	605.25	726.88	857.78
62	89.65	182.73	279.79	381.50	488.73	602.59	724.48	856.18
63	89.04	181.50	277.93	379.09	485.93	599.65	721.81	854.41
64	88.38	180.13	275.88	376.43	482.83	596.40	718.86	852.43
65	87.64	178.61	273.61	373.49	479.39	592.78	715.57	850.24
66	86.83	176.96	271.11	370.24	475.58	588.76	711.93	847.82
67	85.94	175.11	268.33	366.61	471.32	584.30	707.90	845.15
68	84.93	173.06	265.21	362.55	466.61	579.40	703.40	842.22
69	83.82	170.75	261.74	358.09	461.48	574.08	698.69	839.01
70	82.57	168.20	257.97	353.30	456.00	568.38	693.52	835.50

OF LIFE INSURANCE.

TABLE NO. XXXII.

TERMINAL NET VALUES PER \$1,000 OF FOURTEEN-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	55.51	113.07	172.80	234.76	299.07	365.80	435.06
21	55.48	113.04	172.75	234.71	299.01	365.74	434.98
22	55.47	113.02	172.72	234.68	298.96	365.67	434.91
23	55.46	113.00	172.71	234.64	298.92	365.60	434.84
24	55.45	112.99	172.67	234.59	298.86	365.55	434.77
25	55.45	112.96	172.63	234.55	298.80	365.47	434.69
26	55.43	112.93	172.59	234.49	298.73	365.40	434.60
27	55.42	112.91	172.56	234.44	298.66	365.32	434.51
28	55.41	112.89	172.51	234.39	298.60	365.23	434.41
29	55.39	112.85	172.47	234.32	298.51	365.14	434.30
30	55.38	112.83	172.43	234.27	298.44	365.05	434.20
31	55.37	112.81	172.39	234.21	298.36	364.95	434.09
32	55.36	112.77	172.34	234.14	298.28	364.86	433.97
33	55.34	112.74	172.29	234.07	298.19	364.74	433.83
34	55.33	112.72	172.25	234.01	298.10	364.62	433.69
35	55.32	112.69	172.21	233.94	298.00	364.50	433.53
36	55.31	112.67	172.15	233.86	297.89	364.36	433.37
37	55.30	112.63	172.10	233.78	297.78	364.22	433.21
38	55.28	112.59	172.03	233.69	297.67	364.08	433.03
39	55.27	112.57	171.99	233.63	297.58	363.95	432.87
40	55.26	112.55	171.95	233.56	297.48	363.81	432.68
41	55.26	112.54	171.93	233.51	297.39	363.68	432.50
42	55.27	112.55	171.91	233.46	297.30	363.53	432.29
43	55.28	112.55	171.90	233.41	297.20	363.37	432.05
44	55.29	112.56	171.88	233.36	297.09	363.17	431.75
45	55.32	112.57	171.87	233.30	296.94	362.92	431.40
46	55.32	112.58	171.84	233.10	296.73	362.61	430.98
47	55.34	112.58	171.78	233.04	296.48	362.24	430.48
48	55.35	112.55	171.68	232.84	296.16	361.79	429.89
49	55.33	112.48	171.53	232.58	295.78	361.26	429.21
50	55.32	112.40	171.35	232.29	295.33	360.65	428.44
51	55.28	112.30	171.16	231.95	294.83	359.97	427.57
52	55.25	112.19	170.92	231.56	294.26	359.20	426.60
53	55.21	112.05	170.65	231.12	293.62	358.34	425.53
54	55.15	111.90	170.34	230.62	292.91	357.40	424.35
55	55.10	111.73	170.01	230.00	292.14	356.37	423.04
56	55.03	111.54	169.65	229.51	291.30	355.23	421.61
57	54.95	111.34	169.26	228.88	290.37	353.99	420.04
58	54.89	111.13	168.85	228.10	289.37	352.65	418.35
59	54.81	110.90	168.39	227.44	288.29	351.19	416.40
60	54.73	110.65	167.90	226.65	287.13	349.60	414.46
61	54.64	110.38	167.37	225.79	285.84	347.85	412.22
62	54.54	110.10	166.81	224.84	284.43	345.93	409.74
63	54.45	109.81	166.18	223.79	282.87	343.78	406.97
64	54.34	109.45	165.46	222.60	281.10	341.36	403.86
65	54.19	109.03	164.64	221.23	279.10	338.62	400.35
66	54.03	108.56	163.71	219.71	276.85	335.58	396.53
67	53.85	108.01	162.65	217.99	274.36	332.29	392.48
68	53.62	107.40	161.48	216.11	271.73	328.91	388.38
69	53.39	106.73	160.23	214.21	269.16	325.66	384.46
70	53.12	106.05	159.05	212.50	266.89	322.81	380.99

TABLE NO. XXXII—*Concluded.*

TERMINAL NET VALUES PER \$1,000 OF FOURTEEN-YEAR
ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
TILL MATURITY, AMERICAN EXPERIENCE,
THREE PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	506.94	581.56	659.04	739.49	823.04	909.83
21	506.87	581.49	658.96	739.42	822.99	909.80
22	506.79	581.41	658.89	739.35	822.93	909.77
23	506.70	581.32	658.81	739.28	822.87	909.73
24	506.63	581.24	658.72	739.20	822.81	909.69
25	506.54	581.15	658.63	739.11	822.74	909.65
26	506.44	581.04	658.53	739.02	822.66	909.60
27	506.34	580.94	658.42	738.93	822.58	909.55
28	506.24	580.83	658.31	738.82	822.50	909.50
29	506.12	580.71	658.19	738.70	822.40	909.44
30	506.00	580.58	658.06	738.58	822.30	909.38
31	505.88	580.44	657.92	738.45	822.19	909.31
32	505.73	580.29	657.76	738.30	822.06	909.23
33	505.58	580.12	657.59	738.14	821.93	909.15
34	505.42	579.94	657.41	737.96	821.79	909.06
35	505.24	579.76	657.21	737.78	821.63	908.96
36	505.06	579.55	657.00	737.57	821.45	908.84
37	504.87	579.34	656.77	737.35	821.25	908.72
38	504.66	579.11	656.53	737.10	821.04	908.58
39	504.45	578.86	656.26	736.83	820.79	908.42
40	504.23	578.60	655.96	736.52	820.52	908.24
41	503.99	578.30	655.62	736.18	820.21	908.04
42	503.71	577.96	655.24	735.78	819.87	907.81
43	503.38	577.56	654.79	735.33	819.47	907.56
44	503.00	577.10	654.28	734.82	819.02	907.26
45	502.55	576.57	653.70	734.23	818.51	906.93
46	502.02	575.94	653.02	733.56	817.92	906.56
47	501.40	575.23	652.25	732.79	817.26	906.14
48	500.69	574.41	651.37	731.93	816.52	905.66
49	499.86	573.47	650.37	730.95	815.68	905.13
50	498.93	572.43	649.26	729.86	814.74	904.53
51	497.90	571.26	648.02	728.65	813.70	903.86
52	496.75	569.96	646.64	727.29	812.53	903.12
53	495.47	568.51	645.10	725.79	811.24	902.29
54	494.05	566.91	643.40	724.12	809.80	901.37
55	492.49	565.15	641.53	722.28	808.21	900.35
56	490.79	563.22	639.47	720.24	806.44	899.21
57	488.92	561.10	637.19	717.99	804.48	897.94
58	486.87	558.76	634.69	715.50	802.31	896.54
59	484.63	556.20	631.92	712.75	799.91	894.97
60	482.18	553.38	628.88	709.70	797.23	893.24
61	479.45	550.25	625.48	706.31	794.27	891.32
62	476.44	546.76	621.69	702.54	790.98	889.20
63	473.06	542.86	617.49	698.37	787.36	886.85
64	469.27	538.53	612.86	693.81	783.39	884.26
65	465.07	533.80	607.83	688.85	779.06	881.41
66	460.55	528.74	602.46	683.54	774.37	878.27
67	455.82	523.46	596.84	677.91	769.30	874.82
68	451.06	518.12	591.09	672.02	763.92	871.04
69	446.49	512.90	585.30	665.97	758.13	866.88
70	442.30	507.94	579.62	659.66	751.93	862.31

TABLE NO. XXXIII.
 TERMINAL NET VALUES PER \$1000 OF NINETEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE PER CENT.

Age.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.
20	37.01	75.38	115.16	156.42	199.22	243.62
21	37.00	75.35	115.13	156.39	199.19	243.58
22	36.99	75.34	115.12	156.38	199.17	243.55
23	36.99	75.34	115.12	156.37	199.14	243.52
24	36.99	75.34	115.11	156.35	199.13	243.49
25	36.99	75.34	115.10	156.34	199.11	243.46
26	36.99	75.33	115.09	156.32	199.08	243.42
27	36.98	75.33	115.09	156.31	199.06	243.40
28	36.99	75.34	115.09	156.31	199.06	243.38
29	37.00	75.34	115.09	156.31	199.04	243.36
30	37.00	75.35	115.10	156.31	199.04	243.35
31	37.01	75.36	115.11	156.32	199.05	243.34
32	37.02	75.37	115.13	156.34	199.06	243.35
33	37.03	75.39	115.16	156.36	199.08	243.36
34	37.05	75.43	115.20	156.42	199.12	243.38
35	37.07	75.47	115.26	156.46	199.17	243.43
36	37.10	75.53	115.32	156.53	199.24	243.49
37	37.14	75.58	115.39	156.62	199.33	243.58
38	37.17	75.64	115.48	156.73	199.45	243.71
39	37.22	75.74	115.60	156.88	199.62	243.87
40	37.28	75.85	115.76	157.07	199.82	244.08
41	37.35	75.99	115.95	157.29	200.07	244.33
42	37.44	76.15	116.17	157.57	200.36	244.61
43	37.54	76.34	116.43	157.86	200.68	244.92
44	37.65	76.55	116.71	158.19	201.01	245.23
45	37.80	76.79	117.03	158.55	201.37	245.54
46	37.93	77.04	117.35	158.89	201.71	245.84
47	38.08	77.31	117.68	159.25	202.05	246.13
48	38.24	77.57	118.01	159.60	202.39	246.42
49	38.39	77.83	118.34	159.95	202.72	246.69
50	38.55	78.10	118.68	160.34	203.08	246.98
51	38.72	78.40	119.06	160.72	203.45	247.27
52	38.90	78.72	119.45	161.15	203.84	247.59
53	39.11	79.06	119.89	161.61	204.27	247.95
54	39.31	79.42	120.34	162.10	204.74	248.33
55	39.55	79.83	120.85	162.66	205.28	248.78
56	39.80	80.26	121.41	163.26	205.86	249.25
57	40.08	80.75	122.03	163.94	206.50	249.78
58	40.38	81.28	122.70	164.66	207.18	250.35
59	40.71	81.85	123.41	165.43	207.93	250.97
60	41.06	82.46	124.18	166.26	208.72	251.61
61	41.42	83.08	124.99	167.14	209.54	252.25
62	41.82	83.78	125.87	168.07	210.40	252.92
63	42.26	84.54	126.80	169.05	211.30	253.59
64	42.72	85.32	127.77	170.07	212.23	254.29
65	43.19	86.13	128.78	171.13	213.19	254.99
66	43.70	87.00	129.85	172.26	214.21	255.77
67	44.23	87.90	130.99	173.45	215.33	256.77
68	44.78	88.86	132.18	174.75	216.69	258.17
69	45.38	89.88	133.50	176.34	218.53	260.27
70	46.00	91.00	135.10	178.42	221.13	263.38

TABLE No. XXXIII.—Continued.

TERMINAL NET VALUES PER \$1000 OF NINETEEN-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.
20	280.68	337.46	387.04	438.49	491.80	547.31
21	280.63	337.40	386.98	438.41	491.80	547.22
22	280.59	337.36	386.91	438.35	491.73	547.14
23	280.55	337.30	386.85	438.28	491.64	547.04
24	280.51	337.25	386.79	438.20	491.56	546.95
25	280.47	337.20	386.73	438.13	491.47	546.85
26	280.42	337.14	386.65	438.04	491.37	546.75
27	280.39	337.09	386.60	437.97	491.29	546.64
28	280.35	337.05	386.54	437.89	491.19	546.53
29	280.32	337.00	386.48	437.81	491.09	546.41
30	280.30	336.97	386.42	437.73	490.99	546.28
31	280.29	336.93	386.36	437.64	490.88	546.16
32	280.27	336.89	386.30	437.56	490.78	546.03
33	280.26	336.87	386.25	437.50	490.68	545.91
34	280.28	336.86	386.23	437.44	490.60	545.79
35	280.30	336.87	386.21	437.39	490.52	545.67
36	280.36	336.91	386.22	437.38	490.46	545.57
37	280.44	336.97	386.26	437.37	490.40	545.46
38	280.55	337.07	386.31	437.38	490.35	545.33
39	280.71	337.19	386.39	437.41	490.30	545.19
40	280.90	337.35	386.50	437.42	490.22	545.02
41	290.12	337.53	386.60	437.43	490.13	544.82
42	290.38	337.72	386.71	437.43	490.02	544.59
43	290.64	337.90	386.79	437.40	489.86	544.30
44	290.80	338.06	386.84	437.34	489.65	543.95
45	291.14	338.22	386.88	437.23	489.40	543.53
46	291.36	338.34	386.87	437.07	489.07	543.03
47	291.57	338.43	386.82	436.85	488.67	542.46
48	291.76	338.50	386.73	436.58	488.21	541.80
49	291.94	338.54	386.60	436.25	487.67	541.04
50	292.11	338.56	386.44	435.80	487.08	540.21
51	292.29	338.58	386.26	435.48	486.40	539.28
52	292.48	338.60	386.07	435.02	485.67	538.26
53	292.70	338.63	385.85	434.53	484.88	537.16
54	292.94	338.66	385.62	434.01	484.03	535.96
55	293.22	338.71	385.40	433.46	483.11	534.65
56	293.52	338.78	385.17	432.86	482.10	533.22
57	293.87	338.87	384.91	432.20	480.99	531.63
58	294.24	338.94	384.60	431.45	479.74	529.84
59	294.62	338.99	384.24	430.58	478.31	527.81
60	294.99	339.00	383.78	429.57	476.67	525.51
61	295.35	338.94	383.21	428.38	474.80	522.98
62	295.68	338.83	382.52	427.03	472.77	520.30
63	296.01	338.66	381.75	425.61	470.71	517.61
64	296.31	338.45	380.98	424.27	468.78	515.10
65	296.63	338.33	380.39	423.10	467.10	512.96
66	297.12	338.49	380.20	422.61	466.17	511.38
67	297.95	339.15	380.65	422.70	465.93	510.54
68	299.39	340.59	382.04	423.98	466.71	510.71
69	301.74	343.16	384.67	426.48	468.87	511.99
70	305.35	347.14	388.85	430.65	472.50	514.87

TABLE NO. XXXIII--*Concluded.*

TERMINAL NET VALUES PER \$1000 OF NINETEEN-YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE, THREE PER CENT.

Ac.F.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.
20	604.85	664.50	726.64	791.09	858.05	927.65
21	604.76	664.50	726.55	791.01	857.99	927.61
22	604.66	664.40	726.46	790.92	857.92	927.57
23	604.57	664.30	726.36	790.83	857.85	927.52
24	604.47	664.20	726.25	790.74	857.77	927.47
25	604.36	664.09	726.14	790.63	857.68	927.42
26	604.25	663.97	726.02	790.52	857.59	927.36
27	604.12	663.83	725.89	790.39	857.49	927.30
28	604.00	663.70	725.75	790.26	857.38	927.23
29	603.86	663.55	725.60	790.12	857.26	927.16
30	603.72	663.40	725.44	789.97	857.13	927.08
31	603.58	663.24	725.27	789.81	856.99	926.99
32	603.42	663.07	725.09	789.63	856.83	926.89
33	603.28	662.90	724.91	789.44	856.66	926.78
34	603.13	662.72	724.70	789.23	856.48	926.65
35	602.97	662.52	724.47	788.99	856.27	926.52
36	602.81	662.32	724.24	788.74	856.03	926.36
37	602.64	662.08	723.96	788.45	855.77	926.19
38	602.43	661.82	723.64	788.12	855.48	925.99
39	602.21	661.52	723.30	787.75	855.15	925.78
40	601.95	661.18	722.90	787.34	854.77	925.53
41	601.64	660.79	722.44	786.87	854.35	925.26
42	601.30	660.34	721.93	786.33	853.88	924.94
43	600.89	659.81	721.33	785.72	853.34	924.59
44	600.39	659.21	720.65	785.03	852.73	924.20
45	599.83	658.53	719.89	784.26	852.05	923.76
46	599.18	657.74	719.02	783.38	851.28	923.26
47	598.43	656.85	718.03	782.39	850.41	922.70
48	597.58	655.84	716.93	781.28	849.44	922.07
49	596.62	654.71	715.69	780.05	848.36	921.37
50	595.56	653.47	714.33	778.68	847.15	920.58
51	594.38	652.08	712.82	777.16	845.82	919.71
52	593.10	650.56	711.15	775.47	844.34	918.75
53	591.69	648.90	709.31	773.62	842.70	917.67
54	590.15	647.07	707.29	771.57	840.88	916.48
55	588.47	645.06	705.06	769.30	838.86	915.16
56	586.61	642.84	702.58	766.77	836.62	913.69
57	584.56	640.36	699.81	763.97	834.15	912.08
58	582.24	637.58	696.74	760.87	831.42	910.29
59	579.62	634.49	693.36	757.47	828.43	908.33
60	576.73	631.10	689.68	753.79	825.17	906.16
61	573.59	627.48	685.76	749.85	821.65	903.78
62	570.31	623.72	681.67	745.68	817.84	901.16
63	567.05	619.94	677.49	741.32	813.80	898.29
64	563.96	616.28	673.31	736.86	809.46	895.13
65	561.20	612.84	669.24	732.22	804.82	891.66
66	558.92	609.78	665.20	727.42	799.86	887.87
67	557.32	607.04	661.31	722.56	794.68	883.72
68	556.40	604.87	657.83	718.00	789.50	879.17
69	556.59	603.78	655.46	714.39	784.53	874.21
70	558.50	604.66	655.03	711.07	780.02	868.80

TABLE NO. XXXIV.
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON FIVE-YEAR TERM POLICIES, AMERICAN
EXPERIENCE, THREE PER CENT.

AGE.	Net Premiums.	TERMINAL NET VALUES AT THE END OF			
		1st Year.	2d Year.	3d Year.	4th Year.
20	7.67	.10	.15	.15	.10
21	7.72	.10	.15	.15	.10
22	7.78	.10	.16	.17	.12
23	7.83	.11	.17	.18	.13
24	7.89	.12	.19	.19	.13
25	7.96	.13	.20	.21	.14
26	8.03	.14	.21	.22	.15
27	8.10	.15	.23	.24	.16
28	8.18	.16	.25	.25	.18
29	8.27	.17	.26	.28	.20
30	8.36	.19	.29	.31	.21
31	8.46	.21	.32	.33	.22
32	8.57	.22	.34	.36	.25
33	8.69	.24	.37	.39	.27
34	8.83	.26	.42	.44	.31
35	8.97	.30	.46	.49	.33
36	9.13	.32	.51	.53	.38
37	9.31	.36	.56	.59	.41
38	9.51	.39	.61	.64	.45
39	9.72	.43	.67	.70	.49
40	9.96	.47	.74	.78	.55
41	10.22	.53	.83	.88	.61
42	10.52	.59	.94	.99	.70
43	10.86	.67	1.06	1.13	.79
44	11.24	.76	1.21	1.28	.90
45	11.68	.88	1.38	1.47	1.05
46	12.18	1.00	1.59	1.69	1.20
47	12.75	1.15	1.83	1.94	1.37
48	13.40	1.31	2.07	2.19	1.54
49	14.14	1.47	2.33	2.45	1.72
50	14.96	1.65	2.60	2.74	1.93
51	15.88	1.84	2.91	3.06	2.15
52	16.90	2.05	3.24	3.42	2.40
53	18.04	2.29	3.61	3.80	2.67
54	19.31	2.54	4.01	4.21	2.96
55	20.71	2.82	4.44	4.67	3.29
56	22.27	3.11	4.91	5.18	3.64
57	23.99	3.45	5.45	5.75	4.05
58	25.90	3.83	6.04	6.37	4.49
59	28.00	4.22	6.68	7.04	4.95
60	30.32	4.66	7.37	7.77	5.48

TABLE No. XXXV.
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER \$1000 ON TEN-YEAR TERM POLICIES, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	Net Premiums.	TERMINAL NET VALUES AT THE END OF								
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	7.80	.23	.42	.57	.67	.72	.71	.65	.51	.30
21	7.86	.24	.44	.60	.71	.77	.77	.70	.55	.32
22	7.92	.26	.47	.64	.76	.82	.82	.74	.59	.34
23	7.99	.27	.50	.69	.81	.88	.87	.79	.62	.36
24	8.06	.29	.55	.74	.88	.95	.94	.85	.68	.40
25	8.14	.32	.59	.80	.95	1.03	1.02	.93	.74	.43
26	8.22	.34	.63	.86	1.02	1.10	1.11	1.01	.80	.47
27	8.31	.37	.68	.93	1.10	1.20	1.20	1.09	.86	.51
28	8.41	.40	.74	1.01	1.20	1.30	1.30	1.18	.94	.55
29	8.52	.43	.80	1.10	1.31	1.42	1.42	1.30	1.03	.61
30	8.64	.47	.88	1.20	1.43	1.55	1.56	1.43	1.14	.67
31	8.77	.52	.97	1.32	1.57	1.71	1.72	1.58	1.26	.74
32	8.91	.57	1.05	1.44	1.72	1.88	1.89	1.73	1.38	.81
33	9.06	.62	1.15	1.59	1.90	2.07	2.08	1.90	1.51	.89
34	9.23	.68	1.27	1.75	2.09	2.27	2.28	2.00	1.66	.98
35	9.42	.76	1.41	1.94	2.31	2.51	2.52	2.31	1.85	1.10
36	9.63	.83	1.55	2.13	2.54	2.77	2.79	2.56	2.05	1.21
37	9.86	.93	1.72	2.36	2.81	3.07	3.10	2.86	2.29	1.36
38	10.12	1.02	1.90	2.61	3.13	3.43	3.47	3.20	2.58	1.53
39	10.41	1.14	2.12	2.92	3.51	3.86	3.90	3.61	2.91	1.74
40	10.73	1.27	2.38	3.29	3.97	4.36	4.43	4.11	3.32	1.99
41	11.10	1.44	2.70	3.73	4.50	4.96	5.04	4.60	3.80	2.27
42	11.52	1.63	3.06	4.24	5.13	5.65	5.76	5.36	4.34	2.59
43	12.00	1.86	3.48	4.84	5.85	6.46	6.58	6.11	4.94	2.95
44	12.54	2.11	3.96	5.50	6.65	7.35	7.47	6.92	5.58	3.32
45	13.14	2.40	4.50	6.25	7.56	8.32	8.45	7.81	6.29	3.74
46	13.83	2.71	5.10	7.07	8.53	9.38	9.50	8.78	7.06	4.20
47	14.60	3.07	5.76	7.97	9.60	10.53	10.66	9.84	7.92	4.71
48	15.46	3.46	6.47	8.93	10.73	11.77	11.91	10.99	8.84	5.25
49	16.43	3.86	7.21	9.95	11.96	13.12	13.27	12.24	9.84	5.84
50	17.50	4.30	8.03	11.07	13.31	14.59	14.76	13.61	10.94	6.50
51	18.69	4.78	8.92	12.30	14.78	16.20	16.38	15.11	12.15	7.22
52	20.01	5.30	9.90	13.64	16.30	17.97	18.17	16.77	13.40	8.03
53	21.47	5.88	10.96	15.11	18.15	19.90	20.14	18.59	14.97	8.91
54	23.08	6.49	12.12	16.70	20.07	22.02	22.29	20.59	16.58	9.87
55	24.86	7.17	13.38	18.45	22.18	24.34	24.65	22.77	18.35	10.94
56	26.83	7.91	14.76	20.36	24.50	26.80	27.24	25.18	20.32	12.14
57	28.99	8.71	16.27	22.46	27.02	29.67	30.07	27.84	22.49	13.44
58	31.37	9.60	17.92	24.74	29.78	32.72	33.20	30.77	24.88	14.88
59	33.99	10.55	19.72	27.23	32.79	36.07	36.64	33.99	27.52	16.49
60	36.87	11.59	21.66	29.93	36.08	39.73	40.38	37.50	30.40	18.24

TABLE NO. XXXVI.								
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER \$1000 ON FIFTEEN-YEAR TERM POLICIES, AMERICAN EXPERIENCE, THREE PER CENT.								
Age.	Net Pre- miums.	TERMINAL NET VALUES AT THE END OF						
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	7.95	0.39	0.75	1.06	1.34	1.57	1.76	1.89
21	8.02	.41	.79	1.13	1.43	1.68	1.88	2.03
22	8.10	.44	.84	1.21	1.54	1.81	2.03	2.19
23	8.18	.47	.91	1.31	1.66	1.95	2.19	2.36
24	8.27	.51	.99	1.41	1.79	2.12	2.37	2.55
25	8.37	.56	1.07	1.53	1.94	2.29	2.57	2.78
26	8.47	.60	1.16	1.66	2.11	2.50	2.81	3.04
27	8.58	.65	1.26	1.81	2.30	2.72	3.07	3.31
28	8.71	.71	1.37	1.97	2.51	2.98	3.35	3.62
29	8.85	.77	1.49	2.15	2.75	3.25	3.66	3.97
30	9.00	.85	1.64	2.37	3.01	3.57	4.03	4.36
31	9.16	.93	1.80	2.60	3.31	3.93	4.44	4.81
32	9.34	1.02	1.98	2.86	3.65	4.33	4.90	5.31
33	9.55	1.12	2.18	3.16	4.03	4.80	5.42	5.88
34	9.77	1.25	2.42	3.50	4.48	5.32	6.02	6.53
35	10.03	1.39	2.70	3.91	4.90	5.94	6.71	7.31
36	10.31	1.55	3.01	4.35	5.57	6.63	7.52	8.20
37	10.63	1.73	3.36	4.88	6.24	7.45	8.46	9.25
38	11.00	1.93	3.77	5.46	7.02	8.38	9.54	10.44
39	11.40	2.18	4.23	6.16	7.91	9.48	10.79	11.83
40	11.86	2.44	4.77	6.95	8.95	10.71	12.22	13.40
41	12.37	2.76	5.39	7.86	10.11	12.13	13.83	15.17
42	12.95	3.11	6.09	8.87	11.43	13.71	15.64	17.15
43	13.59	3.52	6.87	10.02	12.90	15.47	17.65	19.32
44	14.31	3.95	7.74	11.28	14.53	17.41	19.83	21.68
45	15.12	4.46	8.70	12.68	16.33	19.54	22.22	24.27
46	16.02	4.99	9.76	14.21	18.27	21.83	24.80	27.07
47	17.02	5.59	10.92	15.87	20.38	24.33	27.62	30.14
48	18.13	6.24	12.15	17.65	22.64	27.02	30.67	33.45
49	19.36	6.93	13.48	19.57	25.09	29.94	33.98	37.05
50	20.72	7.67	14.91	21.65	27.76	33.11	37.57	40.97
51	22.22	8.47	16.47	23.91	30.65	36.56	41.49	45.25
52	23.87	9.34	18.17	26.36	33.79	40.31	45.74	49.91
53	25.68	10.29	20.00	29.02	37.20	44.38	50.39	54.99
54	27.67	11.31	21.99	31.90	40.90	48.82	55.44	60.53
55	29.85	12.41	24.13	35.01	44.91	53.61	60.90	66.52
56	32.24	13.59	26.43	38.38	49.23	58.79	66.81	73.01
57	34.84	14.87	28.92	41.99	53.88	64.36	73.18	80.03
58	37.67	16.23	31.57	45.85	58.84	70.30	79.98	87.53
59	40.73	17.66	34.37	49.91	64.06	76.59	87.18	95.44
60	44.03	19.17	37.29	54.16	69.55	83.19	94.70	103.72

TABLE NO. XXXVI.—*Concluded.*

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES
PER \$1000 ON FIFTEEN-YEAR TERM POLICIES,
AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	TERMINAL NET VALUES AT THE END OF						
	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	1.96	1.97	1.89	1.73	1.47	1.11	0.63
21	2.10	2.10	2.02	1.85	1.58	1.19	.66
22	2.27	2.27	2.19	2.01	1.71	1.29	.73
23	2.45	2.46	2.37	2.17	1.85	1.40	.78
24	2.66	2.67	2.57	2.36	2.02	1.52	.86
25	2.90	2.91	2.80	2.58	2.20	1.67	.93
26	3.16	3.18	3.08	2.84	2.44	1.84	1.05
27	3.45	3.49	3.37	3.11	2.67	2.02	1.14
28	3.78	3.81	3.70	3.40	2.92	2.20	1.24
29	4.15	4.18	4.05	3.73	3.19	2.41	1.36
30	4.57	4.61	4.46	4.11	3.52	2.67	1.51
31	5.03	5.08	4.92	4.54	3.90	2.97	1.68
32	5.56	5.61	5.45	5.04	4.34	3.30	1.88
33	6.16	6.23	6.06	5.61	4.84	3.69	2.10
34	6.86	6.95	6.77	6.28	5.43	4.15	2.36
35	7.68	7.80	7.62	7.09	6.14	4.70	2.60
36	8.64	8.78	8.60	8.01	6.96	5.35	3.06
37	9.76	9.95	9.75	9.11	7.92	6.09	3.49
38	11.04	11.26	11.06	10.33	8.98	6.89	3.94
39	12.51	12.78	12.55	11.72	10.17	7.80	4.45
40	14.18	14.49	14.22	13.26	11.50	8.81	5.03
41	16.06	16.39	16.06	14.96	12.96	9.92	5.66
42	18.13	18.48	18.00	16.83	14.58	11.14	6.36
43	20.40	20.77	20.32	18.90	16.35	12.50	7.13
44	22.87	23.26	22.74	21.13	18.28	13.96	7.95
45	25.57	26.00	25.40	23.60	20.40	15.58	8.89
46	28.51	28.97	28.29	26.28	22.71	17.35	9.89
47	31.73	32.23	31.47	29.23	25.28	19.32	11.03
48	35.21	35.76	34.91	32.44	28.06	21.45	12.24
49	39.00	39.62	38.70	35.97	31.13	23.81	13.60
50	43.13	43.83	42.83	39.83	34.48	26.39	15.09
51	47.65	48.44	47.35	44.05	38.15	29.23	16.74
52	52.57	53.47	52.29	48.67	42.21	32.28	18.55
53	57.95	58.97	57.70	53.77	46.68	35.85	20.57
54	63.81	64.97	63.65	59.38	51.61	39.69	22.82
55	70.17	71.51	70.12	65.48	56.97	43.88	25.26
56	77.08	78.63	77.16	72.13	62.85	48.46	27.94
57	84.56	86.31	84.79	79.35	69.21	53.44	30.85
58	92.53	94.53	92.94	87.05	76.01	58.73	33.92
59	100.96	103.20	101.53	95.16	83.12	64.25	37.13
60	109.76	112.24	110.47	103.56	90.47	69.96	40.48

TABLE NO. XXXVII.							
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER \$1000 ON TWENTY-YEAR TERM POLICIES, AMERICAN EXPERIENCE, THREE PER CENT.							
AGE.	Net Premiums.	TERMINAL NET VALUES AT THE END OF					
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.
20	8.14	.59	1.14	1.67	2.16	2.62	3.05
21	8.23	.62	1.22	1.79	2.32	2.83	3.28
22	8.32	.67	1.31	1.93	2.52	3.06	3.55
23	8.42	.72	1.42	2.09	2.73	3.32	3.86
24	8.54	.79	1.55	2.27	2.96	3.61	4.20
25	8.66	.86	1.69	2.48	3.23	3.93	4.58
26	8.79	.93	1.83	2.70	3.52	4.29	5.00
27	8.94	1.02	2.01	2.95	3.85	4.70	5.49
28	9.10	1.12	2.20	3.24	4.23	5.17	6.03
29	9.28	1.22	2.41	3.56	4.66	5.67	6.65
30	9.48	1.35	2.67	3.94	5.15	6.30	7.37
31	9.71	1.50	2.96	4.37	5.71	7.00	8.19
32	9.96	1.66	3.28	4.85	6.36	7.79	9.13
33	10.24	1.84	3.65	5.40	7.09	8.69	10.19
34	10.55	2.06	4.08	6.04	7.93	9.72	11.41
35	10.91	2.31	4.56	6.76	8.88	10.90	12.79
36	11.30	2.58	5.11	7.56	9.94	12.21	14.35
37	11.74	2.89	5.72	8.48	11.14	13.70	16.12
38	12.24	3.23	6.40	9.49	12.50	15.38	18.12
39	12.78	3.62	7.17	10.65	14.03	17.28	20.36
40	13.40	4.04	8.04	11.94	15.75	19.40	22.87
41	14.08	4.54	9.01	13.40	17.67	21.77	25.66
42	14.83	5.08	10.10	15.01	19.80	24.39	28.74
43	15.67	5.69	11.29	16.80	22.14	27.28	32.13
44	16.60	6.34	12.61	18.74	24.70	30.42	35.79
45	17.63	7.08	14.05	20.89	27.51	33.83	39.78
46	18.77	7.86	15.62	23.20	30.52	37.51	44.07
47	20.02	8.73	17.32	25.60	33.77	41.47	48.70
48	21.40	9.66	19.13	28.36	37.26	45.73	53.69
49	22.92	10.64	21.07	31.21	40.99	50.32	59.06
50	24.57	11.69	23.14	34.28	45.02	55.24	64.84
51	26.38	12.81	25.37	37.58	49.33	60.53	71.04
52	28.34	14.02	27.75	41.09	53.94	66.18	77.68
53	30.47	15.30	30.27	44.83	58.84	72.19	84.75
54	32.77	16.64	32.94	48.76	64.00	78.54	92.21
55	35.24	18.06	35.73	52.89	69.43	85.20	100.03
56	37.89	19.53	38.64	57.21	75.09	92.14	108.18
57	40.74	21.07	41.68	61.70	80.97	99.35	116.65
58	43.78	22.67	44.83	66.34	87.06	106.81	125.42
59	47.03	24.32	48.08	71.13	93.34	114.52	134.48
60	50.50	26.02	51.42	76.07	99.82	122.47	143.81

TABLE NO. XXXVII.—Continued.

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON TWENTY-YEAR TERM POLICIES, AMERICAN
EXPERIENCE, THREE PER CENT.

AGE.	TERMINAL NET VALUES AT THE END OF						
	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	3.42	3.74	4.01	4.20	4.32	4.37	4.31
21	3.69	4.05	4.33	4.55	4.69	4.74	4.68
22	4.00	4.38	4.70	4.94	5.10	5.15	5.09
23	4.34	4.76	5.12	5.39	5.55	5.62	5.56
24	4.73	5.19	5.58	5.87	6.06	6.14	6.09
25	5.16	5.68	6.10	6.43	6.65	6.74	6.68
26	5.64	6.20	6.67	7.04	7.28	7.39	7.33
27	6.20	6.82	7.35	7.76	8.04	8.15	8.10
28	6.82	7.51	8.10	8.56	8.86	9.00	8.94
29	7.53	8.30	8.95	9.46	9.81	9.97	9.92
30	8.34	9.21	9.94	10.52	10.91	11.10	11.06
31	9.29	10.25	11.07	11.72	12.19	12.43	12.41
32	10.35	11.44	12.37	13.12	13.66	13.95	13.95
33	11.56	12.79	13.85	14.71	15.34	15.69	15.72
34	12.95	14.35	15.56	16.55	17.28	17.70	17.74
35	14.54	16.13	17.51	18.64	19.40	19.98	20.05
36	16.34	18.14	19.71	21.01	21.98	22.55	22.64
37	18.37	20.41	22.21	23.68	24.78	25.43	25.52
38	20.66	22.98	25.00	26.67	27.91	28.62	28.70
39	23.23	25.83	28.11	29.99	31.36	32.13	32.19
40	26.10	29.03	31.58	33.66	35.17	36.01	36.05
41	29.28	32.55	35.39	37.68	39.34	40.25	40.28
42	32.79	36.42	39.55	42.09	43.92	44.91	44.92
43	36.61	40.63	44.09	46.89	48.91	49.99	49.99
44	40.75	45.19	49.01	52.10	54.31	55.50	55.49
45	45.25	50.15	54.38	57.78	60.22	61.53	61.51
46	50.10	55.51	60.16	63.92	66.61	68.06	68.06
47	55.36	61.31	66.44	70.57	73.55	75.17	75.18
48	61.02	67.57	73.22	77.78	81.08	82.89	82.94
49	67.11	74.32	80.53	85.58	89.23	91.26	91.35
50	73.67	81.59	88.44	94.01	98.06	100.32	100.49
51	80.73	89.43	96.96	103.10	107.58	110.13	110.41
52	88.29	97.83	106.09	112.84	117.81	120.69	121.09
53	96.34	106.77	115.82	123.24	128.75	131.98	132.52
54	104.83	116.20	126.09	134.24	140.32	143.93	144.61
55	113.74	126.10	136.88	145.79	152.45	156.46	157.30
56	123.01	136.42	148.13	157.81	165.09	169.67	170.48
57	132.66	147.16	159.81	170.30	178.21	183.03	184.18
58	142.65	158.25	171.89	183.22	191.77	197.04	198.34
59	152.96	169.70	184.37	196.56	205.81	211.55	213.08
60	163.58	181.51	197.23	210.34	220.33	226.63	228.57

TABLE NO. XXXVII.—*Concluded.*

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON TWENTY-YEAR TERM POLICIES, AMERICAN
EXPERIENCE, THREE PER CENT.

AGE.	TERMINAL NET VALUES AT THE END OF					
	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	4.15	3.86	3.44	2.87	2.13	1.18
21	4.50	4.20	3.75	3.13	2.32	1.29
22	4.91	4.59	4.10	3.42	2.53	1.40
23	5.37	5.02	4.48	3.74	2.76	1.53
24	5.88	5.49	4.91	4.09	3.03	1.67
25	6.45	6.04	5.39	4.51	3.34	1.86
26	7.08	6.62	5.92	4.95	3.68	2.03
27	7.83	7.33	6.57	5.52	4.11	2.30
28	8.66	8.12	7.30	6.13	4.57	2.55
29	9.62	9.04	8.13	6.85	5.11	2.86
30	10.76	10.13	9.13	7.70	5.77	3.24
31	12.08	11.40	10.30	8.71	6.54	3.68
32	13.62	12.87	11.65	9.87	7.41	4.17
33	15.35	14.53	13.17	11.15	8.37	4.69
34	17.35	16.44	14.90	12.61	9.45	5.30
35	19.63	18.59	16.83	14.23	10.67	5.99
36	22.14	20.96	18.96	16.03	12.01	6.74
37	24.94	23.58	21.33	18.02	13.50	7.57
38	28.03	26.49	23.95	20.23	15.15	8.49
39	31.42	29.68	26.81	22.63	16.93	9.47
40	35.17	33.21	29.99	25.30	18.93	10.60
41	39.28	37.07	33.46	28.23	21.13	11.83
42	43.79	41.32	37.30	31.48	23.57	13.21
43	48.72	45.97	41.51	35.04	26.24	14.72
44	54.07	51.03	46.08	38.91	29.14	16.34
45	59.96	56.60	51.13	43.19	32.37	18.18
46	66.35	62.65	56.62	47.86	35.90	20.18
47	73.33	69.27	62.64	53.00	39.81	22.40
48	80.93	76.50	69.25	58.66	44.10	24.85
49	89.20	84.40	76.48	64.85	48.82	27.56
50	98.20	93.01	84.37	71.63	54.01	30.53
51	108.00	102.38	92.08	79.06	59.70	33.81
52	118.55	112.50	102.20	87.08	65.86	37.35
53	129.84	123.35	112.27	95.69	72.44	41.12
54	141.81	134.82	122.83	104.76	79.36	45.09
55	154.34	146.84	133.85	114.22	86.60	49.27
56	167.36	159.29	145.27	124.07	94.20	53.70
57	180.88	172.25	157.24	134.52	102.40	58.59
58	194.90	185.81	169.91	145.76	111.36	64.03
59	209.64	200.25	183.65	158.15	121.45	70.27
60	225.33	215.87	198.75	172.02	132.89	77.43

COST OF INSURANCE.

American Experience Table of
Mortality.

INTEREST, THREE PER CENT.

OF LIFE INSURANCE.

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TABLE NO. XXXIX.

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
SINGLE PREMIUM POLICY, AMERICAN EX-
PERIENCE, THREE PER CENT.

AGE.	Cost of Insurance.	AGE.	Cost of Insurance.	AGE.	Cost of Insurance.
20	5.19	45	5.42	70	13.22
21	5.18	46	5.50	71	13.76
22	5.17	47	5.59	72	14.28
23	5.17	48	5.70	73	14.78
24	5.16	49	5.83	74	15.24
25	5.15	50	5.98	75	15.66
26	5.14	51	6.16	76	16.07
27	5.14	52	6.35	77	16.46
28	5.13	53	6.55	78	16.86
29	5.13	54	6.79	79	17.25
30	5.12	55	7.04	80	17.71
31	5.12	56	7.31	81	18.14
32	5.12	57	7.60	82	18.54
33	5.12	58	7.91	83	18.85
34	5.12	59	8.24	84	19.13
35	5.12	60	8.59	85	19.48
36	5.14	61	8.97	86	19.96
37	5.14	62	9.36	87	20.60
38	5.16	63	9.77	88	21.24
39	5.18	64	10.21	89	21.68
40	5.21	65	10.66	90	22.01
41	5.24	66	11.14	91	22.63
42	5.27	67	11.63	92	23.90
43	5.31	68	12.15	93	24.35
44	5.37	69	12.67	94	24.97

TABLE NO. XL.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.75	7.74	7.73	7.72	7.71	7.69	7.69	7.68
21	7.80	7.79	7.78	7.76	7.75	7.74	7.73	7.72
22	7.85	7.83	7.82	7.81	7.80	7.79	7.78	7.78
23	7.90	7.88	7.87	7.86	7.85	7.84	7.84	7.83
24	7.95	7.93	7.92	7.91	7.90	7.90	7.89	7.88
25	8.00	7.99	7.98	7.97	7.96	7.96	7.95	7.95
26	8.06	8.05	8.04	8.03	8.03	8.02	8.02	8.02
27	8.12	8.11	8.11	8.10	8.09	8.09	8.10	8.10
28	8.18	8.18	8.18	8.17	8.16	8.17	8.18	8.18
29	8.26	8.25	8.25	8.24	8.25	8.26	8.26	8.27
30	8.34	8.33	8.33	8.34	8.34	8.34	8.36	8.37
31	8.42	8.42	8.42	8.43	8.43	8.45	8.46	8.50
32	8.51	8.52	8.52	8.52	8.54	8.56	8.59	8.62
33	8.62	8.62	8.62	8.64	8.65	8.69	8.72	8.77
34	8.72	8.72	8.74	8.76	8.79	8.82	8.87	8.92
35	8.83	8.85	8.87	8.90	8.93	8.98	9.03	9.09
36	8.97	8.98	9.02	9.05	9.10	9.14	9.21	9.27
37	9.11	9.14	9.17	9.22	9.27	9.33	9.40	9.50
38	9.27	9.30	9.35	9.40	9.46	9.53	9.63	9.73
39	9.44	9.49	9.54	9.60	9.67	9.77	9.88	10.02
40	9.64	9.69	9.75	9.82	9.92	10.03	10.18	10.34
41	9.84	9.91	9.98	10.08	10.19	10.34	10.50	10.71
42	10.08	10.15	10.25	10.36	10.51	10.68	10.89	11.14
43	10.33	10.43	10.55	10.70	10.87	11.08	11.34	11.64
44	10.63	10.74	10.90	11.07	11.28	11.55	11.85	12.19
45	10.94	11.10	11.28	11.50	11.77	12.08	12.42	12.81
46	11.35	11.50	11.73	12.00	12.32	12.67	13.06	13.49
47	11.74	11.97	12.25	12.57	12.94	13.34	13.78	14.26
48	12.23	12.52	12.85	13.22	13.63	14.08	14.57	15.11
49	12.80	13.14	13.52	13.94	14.39	14.90	15.45	16.05
50	13.45	13.84	14.27	14.74	15.26	15.82	16.43	17.08
51	14.18	14.62	15.10	15.63	16.21	16.83	17.50	18.21
52	14.99	15.48	16.03	16.62	17.26	17.95	18.68	19.46
53	15.80	16.46	17.06	17.72	18.43	19.17	19.98	20.84
54	16.91	17.53	18.21	18.94	19.70	20.53	21.41	22.35
55	18.04	18.73	19.48	20.27	21.12	22.03	22.99	24.00
56	19.20	20.06	20.87	21.75	22.68	23.67	24.71	25.80
57	20.67	21.51	22.42	23.38	24.40	25.48	26.59	27.77
58	22.20	23.14	24.13	25.18	26.29	27.44	28.66	29.94
59	23.90	24.93	26.01	27.16	28.35	29.61	30.94	32.31
60	25.78	26.91	28.09	29.32	30.62	32.00	33.42	34.90
61	27.86	29.09	30.36	31.71	33.13	34.61	36.14	37.74
62	30.15	31.48	32.87	34.34	35.87	37.46	39.12	40.82
63	32.67	34.11	35.64	37.23	38.88	40.60	42.36	44.17
64	35.44	37.04	38.69	40.40	42.19	44.02	45.90	47.79
65	38.53	40.25	42.03	43.89	45.79	47.75	49.71	51.61
66	41.92	43.77	45.71	47.69	49.73	51.78	53.75	55.61
67	45.64	47.67	49.73	51.86	53.99	56.05	57.99	59.79
68	49.76	51.91	54.14	56.36	58.51	60.53	62.41	64.17
69	54.25	56.58	58.90	61.15	63.26	65.23	67.06	68.78
70	59.19	61.62	63.97	66.19	68.24	70.16	71.96	73.72

TABLE NO. XL.—Continued.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.67	7.66	7.66	7.65	7.65	7.65	7.66	7.66
21	7.72	7.71	7.70	7.70	7.71	7.71	7.71	7.73
22	7.77	7.76	7.76	7.77	7.77	7.77	7.79	7.80
23	7.82	7.82	7.83	7.83	7.83	7.85	7.86	7.89
24	7.88	7.89	7.89	7.89	7.91	7.92	7.96	7.98
25	7.95	7.96	7.96	7.98	7.99	8.02	8.05	8.09
26	8.03	8.03	8.05	8.06	8.09	8.12	8.16	8.20
27	8.10	8.12	8.13	8.16	8.19	8.24	8.28	8.33
28	8.19	8.21	8.24	8.27	8.31	8.36	8.41	8.47
29	8.29	8.32	8.35	8.40	8.44	8.49	8.56	8.64
30	8.41	8.44	8.48	8.52	8.58	8.64	8.73	8.83
31	8.52	8.57	8.61	8.67	8.74	8.83	8.92	9.05
32	8.67	8.71	8.77	8.83	8.92	9.02	9.15	9.29
33	8.81	8.87	8.93	9.03	9.12	9.25	9.40	9.58
34	8.97	9.04	9.13	9.23	9.37	9.51	9.70	9.92
35	9.15	9.25	9.35	9.48	9.63	9.82	10.05	10.31
36	9.37	9.47	9.61	9.76	9.95	10.18	10.45	10.75
37	9.60	9.74	9.89	10.08	10.32	10.59	10.90	11.23
38	9.88	10.03	10.22	10.47	10.74	11.05	11.39	11.77
39	10.18	10.38	10.62	10.90	11.21	11.56	11.94	12.36
40	10.54	10.78	11.07	11.39	11.74	12.12	12.55	13.01
41	10.96	11.25	11.57	11.93	12.32	12.76	13.22	13.74
42	11.43	11.76	12.13	12.53	12.97	13.45	13.97	14.52
43	11.97	12.34	12.75	13.20	13.68	14.21	14.78	15.38
44	12.57	12.98	13.44	13.93	14.47	15.05	15.66	16.32
45	13.23	13.70	14.20	14.75	15.34	15.96	16.63	17.34
46	13.97	14.48	15.05	15.64	16.28	16.96	17.69	18.46
47	14.79	15.36	15.97	16.62	17.32	18.06	18.85	19.68
48	15.69	16.32	16.98	17.69	18.45	19.26	20.11	20.99
49	16.60	17.37	18.10	18.87	19.70	20.56	21.47	22.41
50	17.78	18.52	19.32	20.16	21.05	21.97	22.94	23.97
51	18.98	19.79	20.66	21.57	22.51	23.51	24.56	25.66
52	20.30	21.18	22.12	23.09	24.11	25.19	26.31	27.48
53	21.75	22.70	23.70	24.75	25.86	27.01	28.21	29.46
54	23.33	24.36	25.43	26.58	27.76	29.07	30.27	31.58
55	25.05	26.16	27.34	28.55	29.82	31.14	32.49	33.88
56	26.94	28.15	29.40	30.70	32.07	33.45	34.89	36.32
57	29.02	30.31	31.65	33.05	34.49	35.96	37.44	38.87
58	31.28	32.66	34.11	35.59	37.11	38.64	40.11	41.50
59	33.74	35.24	36.77	38.34	39.91	41.44	42.87	44.20
60	36.45	38.03	39.65	41.28	42.86	44.34	45.72	47.00
61	39.37	41.06	42.75	44.38	45.91	47.34	48.67	49.92
62	42.56	44.31	46.00	47.59	49.07	50.45	51.74	53.01
63	45.99	47.74	49.39	50.93	52.36	53.70	55.02	56.34
64	49.61	51.32	52.92	54.41	55.80	57.17	58.55	59.91
65	53.39	55.05	56.60	58.05	59.47	60.91	62.33	63.98
66	57.34	58.95	60.46	61.94	63.43	64.91	66.64	68.28
67	61.47	63.05	64.59	66.14	67.69	69.49	71.20	72.75
68	65.81	67.43	69.05	70.66	72.54	74.33	75.95	77.23
69	70.47	72.16	73.85	75.81	77.68	79.37	80.71	81.88
70	75.50	77.26	79.32	81.27	83.04	84.44	85.67	87.24

TABLE NO. XL.—Continued.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	7.68	7.69	7.72	7.75	7.79	7.83	7.88	7.94
21	7.74	7.77	7.80	7.84	7.88	7.94	7.99	8.08
22	7.83	7.86	7.90	7.94	7.99	8.05	8.14	8.22
23	7.92	7.96	8.00	8.06	8.12	8.20	8.29	8.41
24	8.03	8.07	8.12	8.18	8.26	8.35	8.47	8.61
25	8.13	8.19	8.25	8.33	8.42	8.54	8.68	8.85
26	8.26	8.32	8.41	8.49	8.62	8.75	8.92	9.13
27	8.39	8.48	8.57	8.70	8.83	9.00	9.22	9.46
28	8.56	8.65	8.78	8.92	9.09	9.30	9.55	9.82
29	8.74	8.86	9.00	9.18	9.39	9.64	9.92	10.22
30	8.95	9.10	9.27	9.49	9.74	10.02	10.33	10.67
31	9.19	9.37	9.59	9.84	10.13	10.44	10.78	11.16
32	9.47	9.70	9.95	10.24	10.55	10.90	11.29	11.70
33	9.81	10.06	10.36	10.68	11.03	11.42	11.84	12.29
34	10.19	10.48	10.80	11.16	11.55	11.98	12.44	12.94
35	10.61	10.94	11.30	11.70	12.13	12.60	13.10	13.63
36	11.08	11.45	11.85	12.29	12.76	13.27	13.81	14.39
37	11.60	12.01	12.45	12.94	13.45	13.99	14.58	15.21
38	12.18	12.63	13.12	13.64	14.19	14.79	15.42	16.10
39	12.82	13.31	13.84	14.40	15.01	15.65	16.34	17.05
40	13.52	14.06	14.63	15.24	15.89	16.59	17.32	18.08
41	14.28	14.86	15.49	16.15	16.86	17.60	18.37	19.18
42	15.11	15.75	16.42	17.14	17.89	18.68	19.51	20.38
43	16.02	16.71	17.44	18.21	19.01	19.85	20.74	21.66
44	17.02	17.76	18.54	19.36	20.21	21.12	22.06	23.04
45	18.10	18.90	19.73	20.60	21.52	22.48	23.48	24.52
46	19.28	20.12	21.01	21.96	22.93	23.95	25.01	26.09
47	20.54	21.45	22.41	23.41	24.45	25.53	26.64	27.78
48	21.92	22.90	23.92	24.98	26.09	27.22	28.38	29.55
49	23.42	24.46	25.55	26.68	27.83	29.03	30.22	31.37
50	25.04	26.15	27.31	28.49	29.71	30.93	32.11	33.22
51	26.79	27.98	29.19	30.44	31.69	32.90	34.04	35.10
52	28.70	29.94	31.22	32.50	33.74	34.91	35.99	37.01
53	30.73	32.05	33.37	34.64	35.84	36.95	37.99	38.96
54	32.94	34.29	35.60	36.83	37.97	39.04	40.04	41.02
55	35.27	36.62	37.88	39.06	40.16	41.19	42.20	43.21
56	37.71	39.01	40.22	41.35	42.41	43.45	44.50	45.54
57	40.21	41.46	42.63	43.72	44.79	45.87	46.94	48.19
58	42.79	43.99	45.12	46.22	47.33	48.44	49.73	50.95
59	45.44	46.61	47.75	48.90	50.04	51.37	52.64	53.79
60	48.21	49.39	50.58	51.76	53.13	54.44	55.63	56.57
61	51.14	52.37	53.59	55.02	56.37	57.60	58.57	59.42
62	54.29	55.55	57.03	58.44	59.71	60.72	61.60	62.73
63	57.66	59.10	60.65	61.97	63.02	63.93	65.10	66.71
64	61.50	63.02	64.39	65.48	66.43	67.65	69.32	71.54
65	65.56	66.99	68.12	69.11	70.37	72.12	74.43	76.73
66	69.77	70.95	71.98	73.30	75.11	77.52	79.91	81.59
67	73.98	75.05	76.43	78.32	80.83	83.33	85.08	86.37
68	78.35	79.78	81.76	84.38	86.99	88.81	90.16	92.72
69	83.38	85.45	88.18	90.91	92.82	94.23	96.90	102.33
70	89.40	92.26	95.11	97.11	98.58	101.38	107.06	109.06

TABLE No. XL.—Continued.

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	8.02	8.10	8.22	8.35	8.51	8.71	8.94	9.20
21	8.16	8.28	8.41	8.57	8.78	9.01	9.27	9.55
22	8.34	8.47	8.64	8.84	9.07	9.33	9.62	9.94
23	8.54	8.70	8.91	9.14	9.41	9.70	10.02	10.37
24	8.77	8.98	9.22	9.48	9.77	10.10	10.45	10.84
25	9.05	9.29	9.56	9.86	10.18	10.54	10.93	11.35
26	9.37	9.64	9.94	10.27	10.63	11.02	11.45	11.90
27	9.73	10.03	10.36	10.73	11.12	11.55	12.01	12.50
28	10.13	10.46	10.83	11.23	11.66	12.12	12.62	13.15
29	10.56	10.93	11.34	11.78	12.24	12.74	13.28	13.84
30	11.05	11.45	11.90	12.37	12.87	13.41	13.99	14.60
31	11.57	12.02	12.50	13.01	13.55	14.13	14.75	15.40
32	12.15	12.64	13.15	13.70	14.29	14.91	15.57	16.25
33	12.78	13.30	13.86	14.45	15.09	15.75	16.44	17.17
34	13.46	14.03	14.63	15.27	15.94	16.64	17.37	18.15
35	14.20	14.81	15.46	16.14	16.85	17.59	18.38	19.20
36	15.00	15.66	16.35	17.07	17.82	18.62	19.45	20.31
37	15.87	16.57	17.30	18.06	18.88	19.72	20.59	21.50
38	16.81	17.54	18.32	19.14	20.00	20.88	21.81	22.75
39	17.80	18.59	19.43	20.29	21.19	22.13	23.09	24.08
40	18.88	19.73	20.61	21.52	22.47	23.44	24.45	25.45
41	20.04	20.94	21.86	22.83	23.82	24.84	25.86	26.85
42	21.29	22.23	23.22	24.22	25.26	26.30	27.30	28.24
43	22.62	23.63	24.65	25.70	26.76	27.78	28.74	29.63
44	24.06	25.10	26.18	27.25	28.29	29.27	30.18	31.03
45	25.58	26.68	27.77	28.83	29.83	30.75	31.62	32.43
46	27.21	28.33	29.41	30.42	31.37	32.25	33.08	33.89
47	28.92	30.02	31.06	32.02	32.92	33.77	34.60	35.43
48	30.68	31.74	32.72	33.64	34.50	35.35	36.20	37.05
49	32.46	33.46	34.41	35.29	36.15	37.02	37.89	38.89
50	34.26	35.22	36.12	37.01	37.90	38.78	39.81	40.79
51	36.08	37.01	37.92	38.83	39.74	40.79	41.80	42.71
52	37.96	38.80	39.82	40.75	41.84	42.87	43.80	44.54
53	39.92	40.88	41.83	42.95	44.00	44.96	45.72	46.39
54	42.01	42.99	44.13	45.22	46.21	46.98	47.67	48.54
55	44.22	45.40	46.51	47.53	48.33	49.03	49.93	51.17
56	46.75	47.90	48.94	49.77	50.49	51.41	52.69	54.38
57	49.37	50.45	51.30	52.05	53.00	54.31	56.05	57.78
58	52.06	52.94	53.71	54.69	56.05	57.84	59.63	60.88
59	54.66	55.49	56.50	57.90	59.76	61.60	62.90	63.85
60	57.39	58.44	59.89	61.80	63.72	65.05	66.04	67.91
61	60.51	62.01	64.00	65.97	67.36	68.38	70.32	74.26
62	64.28	66.34	68.39	69.83	70.89	72.90	76.98	78.42
63	68.85	70.98	72.47	73.57	75.66	79.90	81.39	83.45
64	73.75	75.30	76.44	78.61	83.02	84.57	86.71	
65	78.34	79.53	81.78	86.37	87.98	90.21		
66	82.83	85.18	89.05	91.63	93.95			
67	88.82	93.80	95.55	97.97				
68	97.92	99.75	102.27					
69	104.24	106.88						
70	111.82							

TABLE NO. XL.—Continued.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, AMERICAN
 EXPERIENCE, THREE PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	9.48	9.80	10.14	10.52	10.92	11.36	11.82	12.31
21	9.87	10.22	10.59	11.00	11.44	11.90	12.40	12.93
22	10.29	10.67	11.08	11.52	11.99	12.49	13.03	13.60
23	10.75	11.17	11.61	12.08	12.59	13.13	13.70	14.31
24	11.26	11.70	12.18	12.69	13.24	13.81	14.42	15.05
25	11.80	12.28	12.80	13.35	13.93	14.54	15.18	15.85
26	12.39	12.91	13.46	14.05	14.67	15.31	15.99	16.71
27	13.02	13.58	14.18	14.80	15.45	16.13	16.86	17.61
28	13.71	14.31	14.94	15.59	16.28	17.02	17.77	18.56
29	14.45	15.09	15.75	16.44	17.18	17.95	18.74	19.57
30	15.24	15.91	16.61	17.36	18.13	18.93	19.77	20.63
31	16.08	16.79	17.54	18.32	19.13	19.98	20.85	21.74
32	16.97	17.74	18.53	19.35	20.20	21.08	21.98	22.88
33	17.94	18.74	19.57	20.44	21.32	22.23	23.15	24.03
34	18.96	19.80	20.68	21.58	22.50	23.42	24.32	25.16
35	20.05	20.94	21.85	22.78	23.72	24.62	25.47	26.26
36	21.21	22.13	23.08	24.03	24.94	25.81	26.61	27.35
37	22.43	23.39	24.35	25.28	26.16	26.97	27.73	28.44
38	23.72	24.70	25.64	26.53	27.35	28.12	28.84	29.55
39	25.06	26.02	26.92	27.76	28.54	29.27	29.99	30.71
40	26.42	27.34	28.19	28.98	29.72	30.45	31.18	31.91
41	27.78	28.64	29.44	30.20	30.94	31.68	32.42	33.29
42	29.12	29.94	30.71	31.46	32.22	32.97	33.85	34.68
43	30.47	31.25	32.01	32.78	33.55	34.44	35.29	36.06
44	31.82	32.60	33.39	34.16	35.07	35.94	36.72	37.34
45	33.23	34.02	34.82	35.74	36.62	37.42	38.05	38.61
46	34.71	35.51	36.46	37.36	38.17	38.82	39.38	40.10
47	36.26	37.22	38.14	38.97	39.63	40.20	40.94	41.95
48	38.03	38.97	39.82	40.40	41.08	41.83	42.86	44.24
49	39.85	40.72	41.41	42.01	42.78	43.84	45.24	46.64
50	41.68	42.39	43.00	43.79	44.87	46.31	47.74	48.75
51	43.43	44.06	44.87	45.98	47.45	48.92	49.94	50.70
52	45.19	46.01	47.15	48.66	50.17	51.22	52.00	53.47
53	47.24	48.41	49.96	51.50	52.58	53.38	54.89	57.97
54	49.74	51.33	52.92	54.03	54.85	56.41	59.57	60.68
55	52.81	54.44	55.58	56.42	58.02	61.28	62.42	64.00
56	56.06	57.23	58.10	59.75	63.10	64.28	65.90	
57	59.00	59.89	61.59	65.04	66.26	67.94		
58	61.81	63.56	67.12	68.38	70.11			
59	65.66	69.34	70.64	72.43				
60	71.72	73.06	74.91					
61	75.65	77.56						
62	80.41							

TABLE NO. XL.—*Concluded.*

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	41st Year.	42d Year.	43d Year.	44th Year.	45th Year.	46th Year.	47th Year.	48th Year.
20	12.84	13.40	13.99	14.61	15.25	15.94	16.65	17.39
21	13.50	14.09	14.71	15.36	16.05	16.77	17.51	18.29
22	14.20	14.82	15.48	16.17	16.89	17.64	18.42	19.22
23	14.93	15.60	16.30	17.02	17.77	18.56	19.37	20.20
24	15.72	16.43	17.16	17.92	18.71	19.52	20.36	21.19
25	16.56	17.30	18.07	18.87	19.68	20.53	21.37	22.19
26	17.45	18.22	19.03	19.86	20.71	21.56	22.38	23.15
27	18.39	19.20	20.03	20.89	21.75	22.58	23.36	24.09
28	19.38	20.22	21.09	21.96	22.79	23.58	24.31	25.00
29	20.42	21.29	22.17	23.02	23.81	24.55	25.24	25.80
30	21.51	22.40	23.25	24.05	24.80	25.50	26.15	26.79
31	22.63	23.50	24.31	25.06	25.77	26.43	27.08	27.73
32	23.76	24.58	25.34	26.05	26.72	27.38	28.03	28.69
33	24.86	25.63	26.35	27.03	27.69	28.36	29.02	29.70
34	25.94	26.67	27.35	28.02	28.70	29.37	30.15	30.80
35	27.00	27.70	28.37	29.06	29.73	30.53	31.28	31.96
36	28.06	28.74	29.44	30.12	30.92	31.69	32.38	32.92
37	29.14	29.84	30.53	31.34	32.12	32.82	33.37	33.86
38	30.26	30.97	31.79	32.57	33.28	33.84	34.34	34.96
39	31.42	32.26	33.05	33.78	34.34	34.84	35.48	36.36
40	32.76	33.57	34.30	34.88	35.38	36.03	36.92	38.10
41	34.11	34.85	35.44	35.95	36.61	37.52	38.72	39.92
42	35.44	36.03	36.56	37.23	38.15	39.37	40.59	41.44
43	36.67	37.20	37.88	38.82	40.06	41.30	42.17	42.81
44	37.88	38.58	39.53	40.80	42.06	42.94	43.59	44.83
45	39.31	40.29	41.58	42.86	43.76	44.43	45.69	48.25
46	41.09	42.41	43.72	44.64	45.32	46.60	49.21	50.13
47	43.29	44.63	45.57	46.26	47.57	50.24	51.18	52.47
48	45.61	46.56	47.27	48.61	51.33	52.29	53.62	
49	47.62	48.34	49.71	52.50	53.48	54.83		
50	49.48	50.89	53.74	54.75	56.13			
51	52.14	55.06	56.09	57.51				
52	56.47	57.53	58.98					
53	59.05	60.55						
54	62.22							

TABLE No. XLI.
 COST OF INSURANCE PER \$1000 OF A TEN-PAYMENT LIFE
 POLICY, DURING VARIOUS YEARS, AMERICAN EXPERI-
 ENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	7.55	7.33	7.11	6.86	6.61
21	7.60	7.37	7.14	6.89	6.63
22	7.64	7.41	7.17	6.92	6.66
23	7.69	7.45	7.21	6.95	6.69
24	7.73	7.49	7.25	6.99	6.71
25	7.78	7.54	7.29	7.03	6.75
26	7.84	7.59	7.34	7.07	6.79
27	7.90	7.65	7.39	7.12	6.83
28	7.96	7.71	7.45	7.17	6.87
29	8.03	7.77	7.50	7.22	6.93
30	8.10	7.84	7.57	7.29	6.99
31	8.17	7.91	7.65	7.36	7.04
32	8.26	8.00	7.72	7.42	7.12
33	8.36	8.09	7.80	7.51	7.20
34	8.46	8.18	7.91	7.60	7.29
35	8.57	8.30	8.01	7.71	7.39
36	8.60	8.42	8.14	7.83	7.51
37	8.83	8.56	8.27	7.96	7.62
38	8.98	8.70	8.42	8.10	7.76
39	9.15	8.88	8.57	8.26	7.91
40	9.33	9.05	8.76	8.43	8.10
41	9.53	9.25	8.95	8.64	8.29
42	9.75	9.47	9.19	8.86	8.53
43	9.99	9.73	9.44	9.13	8.79
44	10.28	10.01	9.74	9.43	9.10
45	10.59	10.34	10.07	9.78	9.47
46	10.95	10.71	10.46	10.19	9.89
47	11.36	11.14	10.92	10.66	10.36
48	11.82	11.65	11.44	11.19	10.88
49	12.38	12.22	12.03	11.79	11.47
50	13.00	12.87	12.69	12.44	12.13
51	13.70	13.59	13.42	13.19	12.86
52	14.49	14.39	14.24	14.01	13.67
53	15.36	15.29	15.15	14.92	14.57
54	16.35	16.30	16.17	15.94	15.55
55	17.43	17.41	17.30	17.05	16.66
56	18.65	18.65	18.54	18.30	17.87
57	20.00	20.01	19.92	19.67	19.22
58	21.48	21.53	21.45	21.20	20.70
59	23.13	23.22	23.15	22.88	22.34
60	24.96	25.08	25.02	24.73	24.14
61	26.99	27.14	27.09	26.78	26.15
62	29.23	29.40	29.37	29.06	28.37
63	31.69	31.91	31.91	31.57	30.81
64	34.41	34.70	34.70	34.35	33.53
65	37.44	37.77	37.79	37.43	36.52

TABLE NO. XLI.—*Concluded.*

COST OF INSURANCE PER \$1000 OF A TEN-PAYMENT LIFE POLICY, DURING VARIOUS YEARS. AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	6th Year.	7th Year.	8th Year	9th Year.	10th Year.
20	6.34	6.06	5.76	5.45	5.13
21	6.36	6.07	5.77	5.46	5.12
22	6.38	6.09	5.78	5.46	5.12
23	6.40	6.11	5.80	5.46	5.12
24	6.43	6.13	5.81	5.47	5.12
25	6.46	6.15	5.83	5.49	5.12
26	6.49	6.18	5.85	5.50	5.12
27	6.53	6.21	5.87	5.51	5.14
28	6.57	6.25	5.90	5.54	5.14
29	6.62	6.28	5.93	5.56	5.16
30	6.66	6.33	5.97	5.59	5.18
31	6.73	6.38	6.02	5.63	5.21
32	6.79	6.44	6.07	5.67	5.24
33	6.87	6.51	6.13	5.72	5.27
34	6.95	6.59	6.19	5.77	5.31
35	7.05	6.67	6.27	5.83	5.37
36	7.15	6.77	6.35	5.91	5.42
37	7.27	6.87	6.46	6.00	5.50
38	7.39	7.01	6.57	6.11	5.59
39	7.55	7.15	6.72	6.23	5.70
40	7.72	7.32	6.87	6.38	5.83
41	7.93	7.51	7.06	6.56	5.98
42	8.15	7.74	7.29	6.77	6.16
43	8.42	8.02	7.55	7.00	6.35
44	8.74	8.33	7.84	7.26	6.55
45	9.11	8.68	8.17	7.54	6.79
46	9.52	9.07	8.53	7.86	7.04
47	9.98	9.51	8.93	8.21	7.31
48	10.49	10.00	9.38	8.59	7.60
49	11.07	10.54	9.87	9.01	7.91
50	11.70	11.14	10.41	9.46	8.24
51	12.41	11.80	11.00	9.95	8.59
52	13.19	12.53	11.65	10.49	8.97
53	14.05	13.33	12.36	11.07	9.36
54	15.00	14.22	13.14	11.69	9.77
55	16.05	15.19	13.99	12.36	10.21
56	17.22	16.26	14.92	13.09	10.66
57	18.50	17.43	15.93	13.89	11.14
58	19.90	18.72	17.05	14.75	11.63
59	21.46	20.15	18.27	15.67	12.15
60	23.18	21.72	19.61	16.68	12.67
61	25.08	23.45	21.09	17.77	13.22
62	27.18	25.36	22.70	18.95	13.76
63	29.51	27.46	24.47	20.21	14.28
64	32.07	29.79	26.39	21.53	14.78
65	34.90	32.32	28.45	22.92	15.24

TABLE NO. XLII.
 COST OF INSURANCE PER \$1,000, FIFTEEN PAYMENT LIFE
 POLICY, DURING VARIOUS YEARS, AMERICAN EXPERI-
 ENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.64	7.51	7.38	7.24	7.08	6.92	6.76	6.59
21	7.68	7.55	7.42	7.27	7.11	6.96	6.79	6.62
22	7.73	7.60	7.46	7.30	7.15	7.00	6.82	6.65
23	7.78	7.64	7.49	7.35	7.20	7.03	6.86	6.69
24	7.83	7.68	7.54	7.40	7.24	7.08	6.90	6.72
25	7.87	7.74	7.60	7.44	7.29	7.12	6.94	6.76
26	7.94	7.80	7.65	7.50	7.34	7.17	6.99	6.81
27	8.00	7.85	7.71	7.56	7.39	7.22	7.05	6.87
28	8.06	7.92	7.77	7.61	7.45	7.29	7.11	6.92
29	8.13	7.99	7.84	7.68	7.53	7.35	7.17	6.99
30	8.21	8.06	7.91	7.76	7.60	7.42	7.25	7.06
31	8.29	8.14	8.00	7.84	7.67	7.51	7.33	7.15
32	8.37	8.24	8.09	7.93	7.77	7.60	7.43	7.24
33	8.48	8.34	8.18	8.03	7.87	7.71	7.53	7.35
34	8.58	8.43	8.29	8.14	7.99	7.82	7.65	7.46
35	8.69	8.56	8.41	8.27	8.11	7.95	7.77	7.59
36	8.82	8.68	8.55	8.40	8.26	8.09	7.92	7.73
37	8.96	8.84	8.70	8.56	8.40	8.25	8.07	7.90
38	9.12	8.99	8.87	8.72	8.58	8.42	8.26	8.08
39	9.29	9.17	9.04	8.91	8.76	8.62	8.46	8.31
40	9.48	9.36	9.24	9.11	8.99	8.84	8.71	8.56
41	9.68	9.58	9.46	9.35	9.22	9.11	8.98	8.85
42	9.91	9.81	9.72	9.61	9.51	9.41	9.30	9.20
43	10.16	10.08	9.99	9.92	9.83	9.75	9.68	9.60
44	10.45	10.38	10.32	10.26	10.20	10.16	10.11	10.04
45	10.77	10.73	10.69	10.66	10.64	10.63	10.59	10.54
46	11.15	11.12	11.12	11.13	11.14	11.15	11.14	11.10
47	11.56	11.58	11.62	11.66	11.71	11.74	11.74	11.72
48	12.04	12.11	12.19	12.27	12.34	12.39	12.42	12.41
49	12.61	12.71	12.83	12.94	13.04	13.12	13.17	13.18
50	13.25	13.39	13.54	13.69	13.83	13.94	14.01	14.03
51	13.96	14.15	14.34	14.53	14.70	14.85	14.94	14.97
52	14.77	15.00	15.24	15.47	15.68	15.85	15.96	16.01
53	15.66	15.95	16.23	16.51	16.75	16.95	17.10	17.16
54	16.67	17.01	17.35	17.66	17.94	18.18	18.36	18.44
55	17.79	18.19	18.57	18.93	19.26	19.54	19.75	19.84
56	19.03	19.49	19.92	20.35	20.73	21.05	21.28	21.38
57	20.41	20.92	21.43	21.91	22.35	22.71	22.96	23.08
58	21.92	22.52	23.10	23.64	24.14	24.54	24.83	24.97
59	23.61	24.29	24.94	25.56	26.10	26.55	26.90	27.06
60	25.48	26.24	26.98	27.66	28.27	28.80	29.18	29.35

TABLE NO. XLII.—*Concluded.*

COST OF INSURANCE PER \$1000, FIFTEEN PAYMENT LIFE POLICY, DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE PER CENT.

Age.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	6.41	6.22	6.03	5.81	5.60	5.37	5.12
21	6.44	6.25	6.04	5.83	5.61	5.38	5.12
22	6.47	6.27	6.07	5.86	5.63	5.38	5.14
23	6.49	6.30	6.10	5.88	5.64	5.40	5.14
24	6.53	6.34	6.13	5.90	5.67	5.42	5.16
25	6.58	6.37	6.16	5.94	5.70	5.45	5.18
26	6.62	6.41	6.20	5.97	5.74	5.48	5.21
27	6.66	6.46	6.24	6.02	5.78	5.52	5.24
28	6.73	6.52	6.30	6.07	5.83	5.56	5.27
29	6.79	6.59	6.36	6.13	5.88	5.61	5.31
30	6.87	6.66	6.44	6.19	5.94	5.66	5.37
31	6.95	6.74	6.51	6.27	6.01	5.73	5.42
32	7.04	6.83	6.60	6.35	6.10	5.81	5.50
33	7.14	6.93	6.70	6.46	6.19	5.91	5.59
34	7.26	7.04	6.82	6.57	6.31	6.02	5.70
35	7.39	7.18	6.95	6.71	6.44	6.15	5.83
36	7.54	7.33	7.11	6.87	6.60	6.32	5.98
37	7.71	7.51	7.29	7.05	6.80	6.50	6.16
38	7.91	7.71	7.50	7.28	7.02	6.72	6.35
39	8.14	7.95	7.76	7.54	7.27	6.95	6.55
40	8.40	8.24	8.05	7.83	7.55	7.21	6.79
41	8.72	8.57	8.38	8.15	7.86	7.50	7.04
42	9.08	8.94	8.75	8.51	8.21	7.81	7.31
43	9.49	9.35	9.16	8.91	8.59	8.16	7.60
44	9.94	9.80	9.62	9.36	9.00	8.53	7.91
45	10.45	10.32	10.12	9.85	9.46	8.93	8.24
46	11.02	10.89	10.68	10.38	9.95	9.37	8.59
47	11.65	11.52	11.30	10.97	10.50	9.85	8.97
48	12.35	12.21	11.97	11.61	11.09	10.36	9.36
49	13.12	12.98	12.72	12.32	11.73	10.91	9.77
50	13.97	13.82	13.54	13.10	12.43	11.49	10.21
51	14.92	14.76	14.45	13.95	13.19	12.12	10.66
52	15.96	15.79	15.44	14.87	14.02	12.81	11.14
53	17.12	16.92	16.52	15.88	14.92	13.54	11.63
54	18.39	18.16	17.72	17.00	15.90	14.33	12.15
55	19.78	19.53	19.04	18.22	16.97	15.18	12.67
56	21.32	21.05	20.49	19.55	18.14	16.09	13.22
57	23.03	22.72	22.08	21.03	19.41	17.07	13.76
58	24.90	24.55	23.84	22.64	20.80	18.10	14.28
59	26.98	26.59	25.78	24.41	22.29	19.18	14.78
60	29.28	28.83	27.91	26.33	23.88	20.29	15.24

TABLE NO. XLIII.

COST OF INSURANCE PER \$1000, TWENTY-PAYMENT LIFE POLICY, DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	7.68	7.60	7.51	7.42	7.32	7.21	7.11
21	7.73	7.64	7.55	7.46	7.35	7.25	7.15
22	7.77	7.69	7.59	7.49	7.40	7.30	7.19
23	7.82	7.73	7.64	7.54	7.44	7.34	7.23
24	7.87	7.78	7.69	7.59	7.49	7.39	7.28
25	7.92	7.84	7.74	7.64	7.55	7.44	7.33
26	7.98	7.89	7.80	7.71	7.61	7.50	7.39
27	8.05	7.95	7.86	7.77	7.66	7.56	7.46
28	8.11	8.02	7.93	7.83	7.73	7.64	7.53
29	8.18	8.10	8.00	7.91	7.82	7.71	7.60
30	8.26	8.17	8.08	7.99	7.90	7.79	7.70
31	8.34	8.25	8.17	8.08	7.98	7.89	7.79
32	8.43	8.35	8.27	8.17	8.09	7.99	7.91
33	8.53	8.45	8.36	8.28	8.19	8.12	8.02
34	8.64	8.56	8.48	8.40	8.33	8.24	8.16
35	8.75	8.68	8.60	8.54	8.46	8.39	8.31
36	8.88	8.81	8.75	8.68	8.62	8.54	8.47
37	9.02	8.97	8.90	8.85	8.78	8.72	8.65
38	9.19	9.13	9.08	9.02	8.97	8.91	8.87
39	9.36	9.32	9.26	9.22	9.17	9.14	9.10
40	9.55	9.51	9.47	9.43	9.41	9.38	9.38
41	9.76	9.73	9.70	9.69	9.67	9.68	9.68
42	9.99	9.97	9.97	9.96	9.98	10.00	10.04
43	10.24	10.25	10.25	10.29	10.32	10.38	10.47
44	10.54	10.55	10.60	10.65	10.72	10.83	10.95
45	10.86	10.91	10.98	11.07	11.19	11.34	11.49
46	11.24	11.31	11.42	11.57	11.73	11.91	12.10
47	11.65	11.78	11.94	12.13	12.33	12.55	12.78
48	12.14	12.32	12.53	12.76	13.01	13.26	13.54
49	12.71	12.94	13.19	13.47	13.75	14.06	14.38
50	13.36	13.63	13.93	14.25	14.60	14.95	15.32
51	14.08	14.41	14.76	15.14	15.53	15.94	16.35
52	14.89	15.27	15.68	16.11	16.57	17.03	17.49
53	15.80	16.24	16.71	17.21	17.71	18.23	18.75
54	16.81	17.32	17.85	18.41	18.98	19.56	20.15
55	17.94	18.51	19.12	19.73	20.38	21.03	21.69

TABLE NO. XLIII.—Continued.

COST OF INSURANCE PER \$1000, TWENTY-PAYMENT LIFE POLICY, DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE PER CENT.

Age	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	7.00	6.88	6.76	6.64	6.50	6.36	6.22
21	7.03	6.92	6.80	6.67	6.53	6.40	6.25
22	7.08	6.96	6.83	6.71	6.58	6.44	6.29
23	7.12	7.00	6.88	6.76	6.62	6.48	6.33
24	7.17	7.05	6.93	6.80	6.66	6.53	6.38
25	7.22	7.11	6.99	6.85	6.73	6.58	6.45
26	7.28	7.17	7.04	6.92	6.79	6.65	6.51
27	7.35	7.23	7.11	6.99	6.86	6.72	6.59
28	7.42	7.31	7.19	7.07	6.94	6.81	6.67
29	7.50	7.39	7.28	7.16	7.04	6.90	6.76
30	7.59	7.49	7.37	7.26	7.13	7.00	6.86
31	7.70	7.59	7.49	7.37	7.25	7.12	6.99
32	7.81	7.71	7.60	7.49	7.37	7.26	7.13
33	7.94	7.84	7.74	7.63	7.53	7.41	7.30
34	8.07	7.98	7.88	7.79	7.69	7.59	7.49
35	8.23	8.14	8.06	7.97	7.89	7.80	7.71
36	8.39	8.33	8.25	8.18	8.11	8.04	7.98
37	8.60	8.53	8.48	8.42	8.37	8.33	8.28
38	8.81	8.78	8.74	8.71	8.69	8.66	8.63
39	9.08	9.05	9.04	9.04	9.04	9.04	9.01
40	9.37	9.37	9.39	9.42	9.44	9.45	9.44
41	9.71	9.75	9.80	9.85	9.89	9.91	9.92
42	10.11	10.18	10.26	10.33	10.39	10.43	10.45
43	10.56	10.67	10.77	10.86	10.95	11.01	11.03
44	11.08	11.21	11.34	11.46	11.56	11.64	11.68
45	11.65	11.81	11.98	12.12	12.25	12.34	12.38
46	12.29	12.49	12.68	12.86	13.01	13.11	13.16
47	13.01	13.24	13.47	13.67	13.84	13.96	14.02
48	13.81	14.08	14.34	14.57	14.76	14.90	14.97
49	14.70	15.01	15.29	15.56	15.78	15.94	16.01
50	15.68	16.02	16.36	16.65	16.90	17.08	17.14
51	16.75	17.15	17.53	17.86	18.14	18.32	18.38
52	17.95	18.40	18.82	19.19	19.49	19.69	19.77
53	19.27	19.78	20.24	20.64	20.97	21.20	21.27
54	20.73	21.29	21.80	22.25	22.62	22.86	22.93
55	22.34	22.95	23.51	24.02	24.42	24.69	24.76

TABLE NO. XLIII.—*Concluded.*

COST OF INSURANCE PER \$1000, TWENTY-PAYMENT LIFE POLICY, DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	6.07	5.91	5.74	5.56	5.38	5.18
21	6.10	5.94	5.77	5.60	5.41	5.21
22	6.14	5.98	5.81	5.63	5.44	5.24
23	6.18	6.02	5.85	5.68	5.48	5.27
24	6.24	6.07	5.91	5.72	5.52	5.31
25	6.29	6.13	5.96	5.77	5.57	5.37
26	6.36	6.19	6.02	5.83	5.64	5.42
27	6.43	6.27	6.09	5.91	5.71	5.50
28	6.52	6.35	6.18	6.00	5.80	5.59
29	6.61	6.45	6.28	6.11	5.91	5.70
30	6.72	6.56	6.41	6.23	6.04	5.83
31	6.85	6.70	6.54	6.37	6.19	5.98
32	7.00	6.86	6.71	6.55	6.37	6.16
33	7.17	7.04	6.91	6.76	6.57	6.35
34	7.38	7.27	7.14	6.99	6.80	6.55
35	7.62	7.52	7.40	7.24	7.04	6.79
36	7.90	7.81	7.69	7.53	7.32	7.04
37	8.22	8.13	8.01	7.84	7.61	7.31
38	8.57	8.49	8.36	8.19	7.94	7.60
39	8.96	8.88	8.76	8.57	8.29	7.91
40	9.40	9.32	9.19	8.98	8.67	8.24
41	9.88	9.81	9.66	9.42	9.08	8.59
42	10.42	10.33	10.17	9.91	9.52	8.97
43	11.01	10.91	10.73	10.43	9.99	9.36
44	11.65	11.55	11.34	11.01	10.50	9.77
45	12.36	12.24	12.01	11.63	11.04	10.21
46	13.14	13.01	12.74	12.29	11.62	10.66
47	13.99	13.84	13.53	13.01	12.24	11.14
48	14.93	14.74	14.38	13.80	12.91	11.63
49	15.95	15.74	15.33	14.65	13.62	12.15
50	17.07	16.83	16.35	15.56	14.38	12.67
51	18.31	18.02	17.46	16.56	15.19	13.22
52	19.66	19.33	18.69	17.63	16.05	13.76
53	21.15	20.76	20.01	18.80	16.96	14.28
54	22.79	22.32	21.46	20.04	17.89	14.78
55	24.57	24.04	23.02	21.35	18.84	15.24

TABLE NO. XLIV.
 COST OF INSURANCE PER \$1000 OF A TEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	7.15	6.51	5.84	5.13	4.38	3.59	2.77	1.89	0.97
21	7.20	6.55	5.87	5.16	4.41	3.62	2.79	1.91	0.98
22	7.24	6.60	5.91	5.20	4.45	3.65	2.81	1.93	0.99
23	7.29	6.64	5.95	5.24	4.48	3.68	2.84	1.95	1.00
24	7.34	6.68	6.00	5.28	4.52	3.72	2.87	1.97	1.01
25	7.39	6.74	6.05	5.33	4.56	3.76	2.90	1.99	1.03
26	7.45	6.79	6.10	5.38	4.61	3.79	2.93	2.02	1.04
27	7.51	6.85	6.16	5.43	4.66	3.84	2.97	2.04	1.06
28	7.57	6.92	6.22	5.49	4.71	3.89	3.01	2.07	1.07
29	7.65	6.99	6.29	5.55	4.77	3.94	3.05	2.11	1.09
30	7.72	7.06	6.36	5.62	4.83	3.99	3.10	2.14	1.11
31	7.80	7.14	6.44	5.60	4.90	4.06	3.15	2.18	1.13
32	7.89	7.23	6.52	5.77	4.98	4.12	3.21	2.22	1.16
33	7.99	7.32	6.61	5.86	5.06	4.20	3.27	2.27	1.18
34	8.09	7.42	6.72	5.96	5.15	4.28	3.34	2.32	1.21
35	8.20	7.54	6.82	6.07	5.25	4.38	3.42	2.38	1.25
36	8.33	7.66	6.95	6.19	5.37	4.47	3.50	2.44	1.28
37	8.46	7.80	7.09	6.32	5.49	4.58	3.60	2.52	1.32
38	8.62	7.95	7.24	6.46	5.62	4.70	3.70	2.60	1.37
39	8.79	8.13	7.40	6.62	5.77	4.85	3.82	2.69	1.43
40	8.98	8.30	7.58	6.79	5.94	5.00	3.96	2.80	1.49
41	9.17	8.51	7.78	7.00	6.13	5.18	4.11	2.92	1.56
42	9.40	8.73	8.01	7.22	6.35	5.38	4.29	3.06	1.64
43	9.64	8.99	8.26	7.48	6.60	5.61	4.50	3.22	1.74
44	9.93	9.27	8.56	7.76	6.88	5.88	4.74	3.41	1.84
45	10.23	9.60	8.89	8.10	7.21	6.19	5.01	3.61	1.96
46	10.60	9.96	9.27	8.49	7.59	6.54	5.30	3.84	2.09
47	11.00	10.39	9.71	8.93	8.01	6.93	5.64	4.10	2.24
48	11.47	10.89	10.22	9.43	8.49	7.37	6.02	4.38	2.41
49	12.02	11.45	10.78	9.99	9.02	7.86	6.44	4.71	2.59
50	12.64	12.09	11.42	10.61	9.62	8.40	6.91	5.07	2.80
51	13.34	12.80	12.13	11.31	10.29	9.02	7.43	5.47	3.03
52	14.12	13.59	12.93	12.09	11.03	9.70	8.01	5.91	3.28
53	14.99	14.48	13.81	12.96	11.86	10.45	8.67	6.41	3.57
54	15.97	15.47	14.80	13.93	12.77	11.29	9.39	6.97	3.89
55	17.05	16.57	15.90	14.99	13.80	12.23	10.20	7.59	4.25
56	18.26	17.79	17.11	16.19	14.94	13.28	11.11	8.28	4.65
57	19.60	19.14	18.47	17.52	16.21	14.44	12.11	9.05	5.10
58	21.08	20.65	19.97	18.99	17.61	15.73	13.22	9.92	5.60
59	22.73	22.32	21.64	20.63	19.17	17.17	14.48	10.89	6.17
60	24.55	24.17	23.49	22.43	20.90	18.78	15.87	11.97	6.80
61	26.58	26.22	25.53	24.44	22.84	20.56	17.43	13.19	7.51
62	28.81	28.47	27.79	26.68	24.99	22.55	19.17	14.54	8.31
63	31.27	30.97	30.31	29.16	27.37	24.78	21.11	16.06	9.20
64	33.99	33.75	33.09	31.90	30.03	27.24	23.27	17.74	10.18
65	37.02	36.82	36.17	34.96	32.97	29.99	25.67	19.59	11.26

TABLE NO. XLV.
 COST OF INSURANCE PER \$1000 OF A FIFTEEN-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.41	7.04	6.66	6.25	5.82	5.37	4.90	4.40
21	7.46	7.09	6.70	6.29	5.86	5.41	4.94	4.43
22	7.51	7.14	6.75	6.33	5.91	5.46	4.98	4.48
23	7.56	7.18	6.79	6.39	5.96	5.50	5.03	4.52
24	7.61	7.23	6.85	6.44	6.01	5.56	5.08	4.57
25	7.66	7.29	6.90	6.49	6.06	5.61	5.13	4.62
26	7.72	7.35	6.96	6.56	6.12	5.67	5.19	4.68
27	7.78	7.41	7.03	6.62	6.19	5.73	5.25	4.74
28	7.85	7.48	7.10	6.69	6.26	5.81	5.32	4.80
29	7.92	7.56	7.17	6.76	6.34	5.88	5.39	4.88
30	8.00	7.63	7.25	6.85	6.42	5.96	5.48	4.96
31	8.08	7.72	7.34	6.94	6.50	6.05	5.57	5.06
32	8.17	7.82	7.44	7.03	6.61	6.15	5.67	5.15
33	8.28	7.92	7.54	7.14	6.72	6.27	5.78	5.27
34	8.38	8.02	7.66	7.26	6.84	6.39	5.91	5.38
35	8.49	8.15	7.78	7.39	6.97	6.53	6.04	5.52
36	8.63	8.28	7.93	7.54	7.13	6.67	6.19	5.66
37	8.77	8.44	8.08	7.70	7.28	6.84	6.35	5.83
38	8.93	8.60	8.25	7.87	7.46	7.01	6.54	6.01
39	9.10	8.79	8.43	8.06	7.65	7.22	6.74	6.23
40	9.30	8.98	8.64	8.27	7.88	7.45	6.99	6.47
41	9.50	9.20	8.86	8.51	8.12	7.71	7.25	6.74
42	9.73	9.43	9.12	8.78	8.41	8.01	7.56	7.07
43	9.98	9.71	9.40	9.09	8.73	8.35	7.92	7.43
44	10.28	10.01	9.74	9.43	9.11	8.75	8.34	7.85
45	10.60	10.37	10.11	9.83	9.54	9.20	8.80	8.31
46	10.98	10.76	10.54	10.30	10.03	9.71	9.32	8.83
47	11.39	11.22	11.04	10.84	10.59	10.28	9.89	9.41
48	11.87	11.75	11.61	11.43	11.21	10.92	10.55	10.06
49	12.44	12.36	12.25	12.10	11.90	11.63	11.27	10.79
50	13.08	13.04	12.97	12.85	12.68	12.43	12.08	11.59
51	13.80	13.80	13.76	13.69	13.54	13.32	12.98	12.48
52	14.61	14.65	14.66	14.62	14.51	14.30	13.97	13.48
53	15.50	15.60	15.65	15.66	15.58	15.39	15.08	14.58
54	16.51	16.66	16.76	16.81	16.76	16.61	16.31	15.81
55	17.63	17.83	17.99	18.08	18.08	17.96	17.67	17.18
56	18.87	19.14	19.35	19.49	19.54	19.45	19.19	18.68
57	20.25	20.57	20.86	21.06	21.16	21.11	20.86	20.36
58	21.77	22.18	22.53	22.80	22.94	22.93	22.71	22.22
59	23.46	23.95	24.38	24.71	24.91	24.95	24.77	24.29
60	25.33	25.91	26.42	26.82	27.09	27.20	27.05	26.58

TABLE NO. XLV.—*Concluded.*
 COST OF INSURANCE PER \$1000 OF A FIFTEEN-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	3.87	3.32	2.73	2.11	1.45	0.75	0.00
21	3.91	3.35	2.76	2.13	1.47	0.76	0.00
22	3.95	3.38	2.79	2.16	1.49	0.77	0.00
23	3.99	3.42	2.82	2.19	1.51	0.78	0.00
24	4.03	3.47	2.86	2.22	1.53	0.79	0.00
25	4.09	3.51	2.90	2.25	1.55	0.81	0.00
26	4.14	3.56	2.95	2.29	1.59	0.82	0.00
27	4.19	3.62	3.00	2.33	1.62	0.84	0.00
28	4.26	3.68	3.05	2.38	1.65	0.86	0.00
29	4.33	3.75	3.11	2.43	1.69	0.88	0.00
30	4.41	3.82	3.18	2.49	1.73	0.91	0.00
31	4.50	3.90	3.25	2.55	1.78	0.93	0.00
32	4.60	3.99	3.33	2.61	1.83	0.96	0.00
33	4.70	4.09	3.42	2.69	1.89	1.00	0.00
34	4.82	4.20	3.52	2.78	1.96	1.04	0.00
35	4.94	4.32	3.64	2.88	2.03	1.08	0.00
36	5.09	4.46	3.77	2.99	2.12	1.14	0.00
37	5.25	4.62	3.91	3.12	2.23	1.20	0.00
38	5.44	4.80	4.08	3.27	2.35	1.26	0.00
39	5.65	5.01	4.28	3.45	2.48	1.34	0.00
40	5.89	5.25	4.51	3.64	2.63	1.43	0.00
41	6.18	5.52	4.76	3.86	2.79	1.52	0.00
42	6.50	5.83	5.04	4.10	2.98	1.63	0.00
43	6.86	6.18	5.36	4.38	3.19	1.75	0.00
44	7.27	6.57	5.72	4.69	3.43	1.89	0.00
45	7.72	7.00	6.12	5.03	3.69	2.03	0.00
46	8.23	7.49	6.56	5.41	3.98	2.20	0.00
47	8.80	8.03	7.06	5.84	4.31	2.39	0.00
48	9.44	8.64	7.61	6.31	4.67	2.60	0.00
49	10.15	9.31	8.23	6.84	5.08	2.84	0.00
50	10.93	10.06	8.92	7.44	5.53	3.10	0.00
51	11.81	10.90	9.69	8.10	6.04	3.39	0.00
52	12.78	11.83	10.54	8.83	6.61	3.72	0.00
53	13.87	12.86	11.49	9.66	7.24	4.09	0.00
54	15.07	14.01	12.55	10.58	7.96	4.51	0.00
55	16.41	15.29	13.73	11.61	8.75	4.98	0.00
56	17.89	16.72	15.05	12.75	9.65	5.50	0.00
57	19.54	18.30	16.52	14.04	10.65	6.09	0.00
58	21.38	20.07	18.17	15.48	11.77	6.75	0.00
59	23.42	22.04	19.99	17.08	13.02	7.47	0.00
60	25.69	24.23	22.04	18.86	14.40	8.27	0.00

TABLE No. XLVI.

COST OF INSURANCE PER \$1000 OF A TWENTY-YEAR
EDWMENT POLICY DURING VARIOUS YEARS,
AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.54	7.30	7.06	6.80	6.53	6.24	5.94	5.62
21	7.59	7.35	7.11	6.85	6.57	6.29	5.99	5.67
22	7.63	7.40	7.15	6.89	6.62	6.34	6.04	5.72
23	7.68	7.45	7.20	6.95	6.68	6.39	6.10	5.78
24	7.74	7.50	7.26	7.00	6.73	6.45	6.16	5.84
25	7.79	7.56	7.32	7.06	6.80	6.52	6.22	5.91
26	7.85	7.62	7.38	7.13	6.87	6.58	6.29	5.98
27	7.91	7.69	7.45	7.20	6.93	6.66	6.37	6.06
28	7.98	7.76	7.52	7.27	7.01	6.74	6.45	6.14
29	8.06	7.84	7.60	7.35	7.10	6.83	6.54	6.24
30	8.14	7.91	7.68	7.45	7.19	6.92	6.64	6.34
31	8.22	8.00	7.78	7.55	7.29	7.03	6.75	6.46
32	8.31	8.11	7.88	7.64	7.40	7.14	6.87	6.58
33	8.42	8.21	7.99	7.76	7.52	7.28	7.00	6.72
34	8.53	8.32	8.11	7.89	7.66	7.41	7.15	6.87
35	8.64	8.45	8.24	8.04	7.81	7.57	7.31	7.03
36	8.77	8.58	8.40	8.19	7.97	7.74	7.49	7.21
37	8.91	8.74	8.55	8.36	8.15	7.92	7.68	7.43
38	9.08	8.91	8.74	8.54	8.34	8.13	7.90	7.65
39	9.25	9.10	8.93	8.75	8.56	8.36	8.15	7.92
40	9.45	9.30	9.14	8.97	8.81	8.62	8.43	8.22
41	9.66	9.52	9.38	9.24	9.08	8.92	8.75	8.57
42	9.89	9.77	9.65	9.52	9.40	9.26	9.11	8.97
43	10.15	10.05	9.95	9.85	9.75	9.64	9.54	9.43
44	10.45	10.36	10.30	10.22	10.15	10.10	10.03	9.94
45	10.77	10.73	10.68	10.65	10.63	10.61	10.58	10.52
46	11.15	11.13	11.13	11.15	11.17	11.19	11.19	11.16
47	11.57	11.60	11.66	11.72	11.78	11.84	11.87	11.88
48	12.06	12.15	12.25	12.36	12.46	12.55	12.63	12.68
49	12.63	12.77	12.92	13.07	13.22	13.36	13.48	13.57
50	13.28	13.47	13.67	13.87	14.07	14.25	14.42	14.55
51	14.01	14.25	14.50	14.76	15.01	15.25	15.47	15.63
52	14.82	15.12	15.43	15.74	16.06	16.35	16.61	16.84
53	15.73	16.09	16.46	16.84	17.21	17.56	17.89	18.17
54	16.75	17.17	17.61	18.06	18.49	18.91	19.30	19.65
55	17.87	18.37	18.88	19.39	19.91	20.40	20.87	21.27

TABLE NO. XLVI.—Continued.

COST OF INSURANCE PER \$1000 OF A TWENTY-YEAR
ENDOWMENT POLICY DURING VARIOUS YEARS,
AMERICAN EXPERIENCE, THREE PER CENT.

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	5.29	4.94	4.57	4.18	3.76	3.33	2.86
21	5.34	4.99	4.62	4.22	3.81	3.37	2.90
22	5.39	5.04	4.67	4.28	3.86	3.42	2.95
23	5.45	5.10	4.73	4.34	3.91	3.47	2.99
24	5.51	5.16	4.79	4.39	3.98	3.53	3.05
25	5.58	5.23	4.85	4.46	4.04	3.60	3.11
26	5.65	5.30	4.93	4.54	4.12	3.66	3.18
27	5.73	5.38	5.01	4.62	4.20	3.75	3.25
28	5.82	5.47	5.11	4.71	4.29	3.83	3.33
29	5.91	5.57	5.20	4.81	4.38	3.92	3.42
30	6.02	5.68	5.32	4.92	4.49	4.03	3.52
31	6.14	5.80	5.43	5.04	4.61	4.15	3.63
32	6.27	5.93	5.57	5.17	4.75	4.28	3.76
33	6.41	6.08	5.71	5.33	4.90	4.43	3.91
34	6.56	6.23	5.88	5.49	5.07	4.60	4.08
35	6.73	6.42	6.06	5.69	5.27	4.80	4.27
36	6.93	6.61	6.28	5.90	5.49	5.03	4.50
37	7.14	6.85	6.52	6.15	5.75	5.29	4.75
38	7.40	7.11	6.79	6.45	6.05	5.58	5.03
39	7.68	7.41	7.12	6.78	6.39	5.91	5.34
40	8.00	7.76	7.48	7.16	6.76	6.28	5.70
41	8.38	8.16	7.89	7.57	7.18	6.69	6.09
42	8.81	8.60	8.35	8.04	7.65	7.15	6.53
43	9.29	9.10	8.87	8.57	8.17	7.67	7.02
44	9.83	9.66	9.44	9.15	8.76	8.24	7.56
45	10.42	10.29	10.08	9.80	9.40	8.87	8.16
46	11.10	10.98	10.80	10.52	10.12	9.57	8.83
47	11.85	11.76	11.59	11.32	10.92	10.36	9.58
48	12.68	12.62	12.46	12.21	11.81	11.23	10.42
49	13.60	13.56	13.44	13.20	12.80	12.20	11.34
50	14.62	14.62	14.52	14.29	13.89	13.27	12.36
51	15.75	15.79	15.72	15.51	15.10	14.45	13.51
52	17.00	17.08	17.04	16.84	16.44	15.78	14.78
53	18.39	18.51	18.50	18.32	17.93	17.25	16.19
54	19.92	20.08	20.11	19.97	19.58	18.88	17.77
55	21.60	21.82	21.90	21.78	21.40	20.69	19.51

TABLE NO. XLVI.—*Concluded*

COST OF INSURANCE PER \$1000 OF A TWENTY-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	2.36	1.83	1.27	0.66	0.00
21	2.40	1.86	1.29	0.67	0.00
22	2.44	1.90	1.32	0.69	0.00
23	2.49	1.94	1.35	0.70	0.00
24	2.54	1.98	1.38	0.72	0.00
25	2.59	2.02	1.41	0.74	0.00
26	2.65	2.08	1.45	0.76	0.00
27	2.72	2.13	1.49	0.78	0.00
28	2.79	2.19	1.54	0.81	0.00
29	2.87	2.26	1.60	0.85	0.00
30	2.96	2.35	1.66	0.88	0.00
31	3.07	2.44	1.73	0.93	0.00
32	3.19	2.54	1.81	0.97	0.00
33	3.33	2.67	1.91	1.03	0.00
34	3.49	2.81	2.02	1.09	0.00
35	3.67	2.97	2.14	1.16	0.00
36	3.88	3.14	2.27	1.24	0.00
37	4.11	3.34	2.43	1.33	0.00
38	4.36	3.56	2.60	1.43	0.00
39	4.65	3.81	2.79	1.53	0.00
40	4.98	4.09	3.00	1.66	0.00
41	5.34	4.40	3.23	1.79	0.00
42	5.74	4.74	3.50	1.94	0.00
43	6.18	5.13	3.79	2.11	0.00
44	6.68	5.56	4.12	2.30	0.00
45	7.23	6.03	4.49	2.51	0.00
46	7.85	6.57	4.90	2.75	0.00
47	8.54	7.16	5.35	3.02	0.00
48	9.30	7.82	5.87	3.31	0.00
49	10.15	8.56	6.44	3.65	0.00
50	11.11	9.39	7.08	4.02	0.00
51	12.16	10.31	7.80	4.44	0.00
52	13.34	11.34	8.60	4.92	0.00
53	14.66	12.49	9.50	5.44	0.00
54	16.12	13.77	10.50	6.02	0.00
55	17.74	15.19	11.59	6.66	0.00

TABLE NO. XLVII.
 COST OF INSURANCE PER \$1000 OF A TWENTY-FIVE-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE PER CENT

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.61	7.46	7.29	7.12	6.94	6.74	6.55	6.34
21	7.66	7.51	7.34	7.17	6.98	6.80	6.60	6.39
22	7.71	7.55	7.39	7.22	7.04	6.85	6.65	6.45
23	7.76	7.60	7.44	7.27	7.10	6.91	6.72	6.51
24	7.81	7.65	7.50	7.33	7.16	6.98	6.78	6.58
25	7.86	7.72	7.56	7.39	7.22	7.04	6.85	6.65
26	7.93	7.78	7.62	7.46	7.29	7.11	6.93	6.74
27	7.99	7.84	7.70	7.54	7.37	7.19	7.02	6.82
28	8.06	7.92	7.77	7.61	7.45	7.28	7.11	6.91
29	8.14	8.00	7.85	7.70	7.54	7.38	7.20	7.02
30	8.22	8.08	7.94	7.79	7.64	7.47	7.31	7.13
31	8.30	8.17	8.04	7.89	7.74	7.59	7.42	7.26
32	8.39	8.27	8.14	8.00	7.86	7.71	7.56	7.40
33	8.50	8.38	8.24	8.12	7.98	7.85	7.70	7.55
34	8.61	8.48	8.37	8.25	8.13	8.00	7.86	7.71
35	8.72	8.62	8.51	8.40	8.28	8.17	8.03	7.90
36	8.86	8.75	8.66	8.56	8.46	8.34	8.22	8.10
37	9.00	8.92	8.82	8.74	8.64	8.54	8.43	8.33
38	9.17	9.08	9.01	8.92	8.84	8.75	8.67	8.58
39	9.34	9.28	9.20	9.14	9.06	9.00	8.93	8.87
40	9.54	9.48	9.42	9.37	9.32	9.27	9.24	9.20
41	9.74	9.71	9.66	9.64	9.60	9.59	9.57	9.57
42	9.98	9.95	9.94	9.92	9.93	9.94	9.97	10.01
43	10.24	10.24	10.24	10.27	10.30	10.35	10.42	10.51
44	10.54	10.55	10.60	10.65	10.72	10.82	10.94	11.07
45	10.86	10.92	10.99	11.08	11.22	11.36	11.53	11.69
46	11.24	11.33	11.44	11.60	11.78	11.97	12.17	12.39
47	11.66	11.80	11.98	12.18	12.40	12.64	12.90	13.16
48	12.15	12.35	12.58	12.83	13.11	13.39	13.70	14.02
49	12.73	12.98	13.26	13.56	13.88	14.24	14.60	14.97
50	13.38	13.68	14.02	14.37	14.76	15.16	15.59	16.02

TABLE NO. XLVII.—Continued.

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

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	6.11	5.89	5.64	5.38	5.11	4.83	4.53	4.20
21	6.17	5.94	5.70	5.44	5.18	4.89	4.59	4.27
22	6.23	6.00	5.76	5.52	5.25	4.96	4.66	4.34
23	6.30	6.07	5.84	5.59	5.32	5.04	4.74	4.42
24	6.37	6.15	5.91	5.66	5.40	5.12	4.83	4.51
25	6.45	6.23	5.99	5.75	5.49	5.21	4.92	4.60
26	6.53	6.31	6.08	5.84	5.59	5.31	5.02	4.70
27	6.62	6.41	6.18	5.95	5.69	5.43	5.13	4.82
28	6.72	6.51	6.30	6.06	5.82	5.55	5.26	4.94
29	6.83	6.63	6.41	6.19	5.94	5.68	5.39	5.09
30	6.95	6.75	6.55	6.32	6.09	5.82	5.55	5.25
31	7.08	6.90	6.69	6.48	6.24	6.00	5.72	5.43
32	7.23	7.04	6.85	6.64	6.42	6.18	5.92	5.64
33	7.39	7.21	7.02	6.83	6.62	6.39	6.14	5.87
34	7.56	7.39	7.23	7.04	6.85	6.63	6.40	6.15
35	7.75	7.61	7.44	7.28	7.10	6.91	6.70	6.46
36	7.97	7.84	7.70	7.55	7.40	7.23	7.04	6.82
37	8.21	8.11	7.99	7.86	7.74	7.60	7.42	7.21
38	8.50	8.40	8.32	8.23	8.13	8.01	7.85	7.65
39	8.81	8.75	8.70	8.64	8.57	8.47	8.32	8.14
40	9.17	9.15	9.14	9.11	9.06	8.97	8.86	8.68
41	9.59	9.61	9.62	9.62	9.60	9.55	9.44	9.29
42	10.07	10.12	10.17	10.20	10.21	10.18	10.10	9.96
43	10.60	10.69	10.77	10.84	10.88	10.88	10.83	10.70
44	11.20	11.33	11.45	11.55	11.63	11.66	11.62	11.52
45	11.86	12.04	12.20	12.34	12.45	12.51	12.51	12.43
46	12.61	12.82	13.03	13.21	13.36	13.46	13.49	13.43
47	13.43	13.70	13.95	14.17	14.37	14.51	14.57	14.54
48	14.34	14.66	14.96	15.24	15.48	15.66	15.76	15.75
49	15.35	15.72	16.08	16.41	16.70	16.93	17.07	17.09
50	16.45	16.89	17.31	17.70	18.05	18.32	18.51	18.58

TABLE NO. XLVII.—*Concluded.*

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

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	3.87	3.50	3.11	2.69	2.24	1.75	1.22	.64
21	3.93	3.57	3.17	2.75	2.29	1.80	1.25	.66
22	4.00	3.63	3.24	2.81	2.35	1.84	1.29	.68
23	4.08	3.71	3.31	2.88	2.41	1.90	1.33	.70
24	4.17	3.80	3.40	2.96	2.49	1.96	1.38	.73
25	4.26	3.89	3.49	3.05	2.56	2.03	1.44	.76
26	4.36	3.99	3.59	3.14	2.66	2.11	1.50	.80
27	4.48	4.11	3.70	3.26	2.76	2.20	1.57	.84
28	4.61	4.24	3.83	3.38	2.88	2.31	1.65	.89
29	4.75	4.39	3.98	3.53	3.02	2.43	1.75	.95
30	4.92	4.56	4.15	3.70	3.17	2.57	1.85	1.01
31	5.11	4.75	4.35	3.89	3.35	2.72	1.97	1.07
32	5.32	4.97	4.57	4.11	3.55	2.89	2.10	1.15
33	5.57	5.23	4.83	4.35	3.77	3.08	2.25	1.23
34	5.86	5.52	5.11	4.62	4.02	3.29	2.41	1.33
35	6.18	5.84	5.42	4.92	4.30	3.53	2.59	1.43
36	6.54	6.20	5.78	5.26	4.61	3.80	2.79	1.55
37	6.94	6.60	6.17	5.63	4.95	4.09	3.02	1.68
38	7.39	7.05	6.61	6.05	5.33	4.42	3.27	1.82
39	7.88	7.55	7.10	6.51	5.76	4.79	3.55	1.98
40	8.44	8.10	7.63	7.03	6.23	5.19	3.86	2.16
41	9.05	8.70	8.23	7.60	6.75	5.65	4.21	2.36
42	9.72	9.38	8.90	8.23	7.34	6.15	4.60	2.59
43	10.48	10.13	9.64	8.94	7.98	6.71	5.03	2.84
44	11.31	10.97	10.45	9.72	8.70	7.34	5.52	3.13
45	12.23	11.89	11.35	10.58	9.50	8.03	6.06	3.44
46	13.25	12.90	12.35	11.54	10.39	8.81	6.66	3.80
47	14.37	14.02	13.46	12.61	11.38	9.67	7.34	4.19
48	15.60	15.27	14.69	13.79	12.48	10.63	8.09	4.63
49	16.97	16.64	16.05	15.10	13.70	11.70	8.92	5.12
50	18.48	18.16	17.55	16.55	15.05	12.89	9.84	5.65

TABLE NO. XLVIII.								
COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE PER CENT								
AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.66	7.55	7.44	7.33	7.20	7.07	6.94	6.80
21	7.71	7.60	7.49	7.37	7.25	7.12	6.99	6.85
22	7.76	7.65	7.54	7.42	7.31	7.18	7.05	6.92
23	7.81	7.70	7.59	7.48	7.37	7.24	7.12	6.98
24	7.86	7.75	7.65	7.54	7.42	7.31	7.18	7.05
25	7.91	7.82	7.71	7.60	7.50	7.38	7.25	7.13
26	7.98	7.88	7.78	7.68	7.57	7.45	7.33	7.22
27	8.04	7.94	7.85	7.75	7.64	7.53	7.42	7.31
28	8.11	8.02	7.93	7.82	7.72	7.63	7.52	7.40
29	8.19	8.10	8.00	7.91	7.82	7.72	7.61	7.51
30	8.26	8.18	8.09	8.01	7.92	7.82	7.73	7.63
31	8.35	8.27	8.19	8.11	8.02	7.94	7.85	7.76
32	8.44	8.37	8.30	8.21	8.14	8.06	7.99	7.90
33	8.55	8.48	8.40	8.34	8.27	8.21	8.13	8.07
34	8.66	8.59	8.53	8.47	8.42	8.35	8.30	8.23
35	8.77	8.72	8.67	8.62	8.57	8.53	8.47	8.42
36	8.91	8.86	8.82	8.78	8.75	8.70	8.67	8.63
37	9.05	9.02	8.99	8.96	8.93	8.90	8.88	8.87
38	9.22	9.19	9.17	9.15	9.14	9.12	9.13	9.12
39	9.39	9.38	9.37	9.36	9.36	9.38	9.39	9.43
40	9.59	9.58	9.59	9.59	9.62	9.65	9.70	9.76
41	9.79	9.81	9.83	9.86	9.90	9.97	10.05	10.15
42	10.03	10.06	10.11	10.15	10.24	10.33	10.45	10.61
43	10.29	10.35	10.40	10.50	10.60	10.74	10.92	11.12
44	10.59	10.66	10.76	10.88	11.03	11.22	11.45	11.69
45	10.91	11.03	11.15	11.32	11.53	11.77	12.04	12.33

TABLE NO. XLVIII—Continued.

COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	6.65	6.49	6.33	6.16	5.98	5.80	5.60	5.38
21	6.71	6.56	6.39	6.23	6.06	5.87	5.67	5.47
22	6.77	6.62	6.46	6.30	6.13	5.94	5.76	5.55
23	6.84	6.69	6.55	6.38	6.21	6.04	5.85	5.66
24	6.91	6.78	6.63	6.47	6.31	6.13	5.96	5.76
25	7.00	6.86	6.71	6.57	6.40	6.24	6.07	5.88
26	7.09	6.95	6.81	6.67	6.52	6.36	6.19	6.01
27	7.18	7.06	6.92	6.79	6.64	6.49	6.32	6.15
28	7.29	7.16	7.05	6.91	6.78	6.63	6.47	6.30
29	7.40	7.29	7.17	7.06	6.92	6.78	6.63	6.48
30	7.53	7.43	7.32	7.20	7.08	6.95	6.82	6.68
31	7.67	7.58	7.47	7.37	7.26	7.15	7.02	6.90
32	7.83	7.74	7.65	7.55	7.46	7.36	7.26	7.15
33	7.99	7.91	7.83	7.76	7.68	7.61	7.52	7.44
34	8.17	8.11	8.05	7.99	7.94	7.88	7.83	7.78
35	8.37	8.33	8.29	8.26	8.22	8.20	8.18	8.17
36	8.60	8.57	8.56	8.55	8.55	8.57	8.58	8.59
37	8.85	8.86	8.87	8.89	8.93	8.98	9.03	9.07
38	9.15	9.18	9.22	9.29	9.37	9.45	9.53	9.60
39	9.47	9.54	9.63	9.74	9.85	9.97	10.08	10.19
40	9.85	9.97	10.10	10.24	10.39	10.54	10.70	10.84
41	10.29	10.45	10.62	10.80	10.99	11.19	11.38	11.56
42	10.79	10.98	11.20	11.42	11.66	11.89	12.13	12.35
43	11.34	11.58	11.84	12.11	12.39	12.68	12.95	13.22
44	11.96	12.24	12.55	12.87	13.20	13.53	13.86	14.17
45	12.64	12.98	13.34	13.71	14.09	14.47	14.86	15.22

TABLE NO. XLVIII.—Continued.

COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE PER CENT.

Age.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	5.17	4.93	4.69	4.42	4.14	3.83	3.50	3.13
21	5.25	5.02	4.78	4.52	4.23	3.92	3.59	3.23
22	5.35	5.12	4.88	4.61	4.33	4.02	3.69	3.33
23	5.45	5.23	4.98	4.72	4.44	4.14	3.81	3.45
24	5.56	5.34	5.10	4.84	4.57	4.27	3.94	3.58
25	5.68	5.47	5.23	4.99	4.71	4.42	4.09	3.73
26	5.81	5.60	5.38	5.14	4.88	4.59	4.26	3.91
27	5.96	5.77	5.55	5.32	5.06	4.78	4.47	4.11
28	6.13	5.94	5.74	5.51	5.27	5.00	4.69	4.33
29	6.31	6.14	5.95	5.74	5.52	5.26	4.95	4.58
30	6.53	6.37	6.20	6.01	5.80	5.54	5.24	4.86
31	6.77	6.63	6.48	6.31	6.11	5.86	5.55	5.18
32	7.05	6.93	6.81	6.65	6.46	6.21	5.91	5.53
33	7.37	7.28	7.17	7.03	6.84	6.61	6.31	5.92
34	7.73	7.66	7.57	7.45	7.28	7.05	6.75	6.35
35	8.14	8.09	8.02	7.92	7.76	7.54	7.24	6.82
36	8.59	8.57	8.52	8.43	8.29	8.08	7.77	7.35
37	9.10	9.10	9.08	9.01	8.88	8.67	8.37	7.94
38	9.66	9.66	9.66	9.65	9.53	9.33	9.03	8.59
39	10.28	10.35	10.37	10.34	10.25	10.06	9.76	9.30
40	10.97	11.06	11.11	11.12	11.04	10.87	10.56	10.09
41	11.72	11.85	11.94	11.97	11.91	11.75	11.44	10.96
42	12.55	12.72	12.84	12.90	12.87	12.72	12.42	11.92
43	13.46	13.68	13.84	13.93	13.92	13.79	13.49	12.98
44	14.47	14.73	14.93	15.05	15.07	14.97	14.68	14.15
45	15.57	15.88	16.12	16.28	16.35	16.26	15.97	15.44

TABLE NO. XLVIII.—*Concluded.*

COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.
20	2.74	2.30	1.83	1.29	.69	0.00
21	2.83	2.39	1.90	1.35	.72	0.00
22	2.93	2.48	1.98	1.41	.76	0.00
23	3.04	2.59	2.07	1.49	.80	0.00
24	3.17	2.71	2.18	1.57	.85	0.00
25	3.32	2.85	2.30	1.66	.90	0.00
26	3.49	3.01	2.44	1.77	.96	0.00
27	3.69	3.19	2.59	1.88	1.03	0.00
28	3.90	3.38	2.77	2.01	1.11	0.00
29	4.14	3.61	2.96	2.16	1.19	0.00
30	4.41	3.85	3.17	2.32	1.28	0.00
31	4.71	4.13	3.40	2.50	1.39	0.00
32	5.05	4.43	3.67	2.70	1.50	0.00
33	5.42	4.77	3.96	2.93	1.63	0.00
34	5.82	5.15	4.28	3.18	1.77	0.00
35	6.28	5.57	4.64	3.45	1.93	0.00
36	6.78	6.03	5.04	3.76	2.11	0.00
37	7.34	6.55	5.49	4.10	2.31	0.00
38	7.96	7.11	5.98	4.49	2.53	0.00
39	8.65	7.74	6.53	4.91	2.78	0.00
40	9.40	8.44	7.14	5.38	3.06	0.00
41	10.24	9.22	7.81	5.91	3.37	0.00
42	11.16	10.08	8.56	6.50	3.71	0.00
43	12.19	11.03	9.40	7.15	4.10	0.00
44	13.32	12.08	10.32	7.87	4.51	0.00
45	14.56	13.24	11.34	8.65	4.97	0.00

The American
Experience Table of Mortality

WITH

NET PREMIUMS AND NET VALUES

COMPUTED THEREFROM

ON THE BASIS OF

THREE AND ONE-HALF PER CENT INTEREST.

TABLE NO. XLIX.
COMMUTATION COLUMNS, AMERICAN EXPERIENCE,
THREE AND ONE-HALF PER CENT.

AGE.	D_x	N_x	C_x	M_x	R_x
20	46556.2	984399.6	351.1	13267.3	397283.63
21	44630.8	937843.4	338.7	12916.3	384016.31
22	42782.8	893212.6	326.8	12577.5	371100.05
23	41009.2	850429.9	315.3	12250.7	358522.53
24	39307.1	809420.6	304.2	11935.4	346271.82
25	37673.6	770113.6	293.5	11631.1	334336.44
26	36106.1	732439.9	283.6	11337.6	322759.31
27	34601.5	696333.8	274.0	11053.9	311367.72
28	33157.4	661732.4	264.8	10779.9	300313.75
29	31771.3	628575.0	256.2	10515.2	289533.80
30	30440.8	596803.6	247.8	10259.0	279018.62
31	29163.5	566362.9	239.8	10011.2	268759.60
32	27937.5	537199.3	232.33	9771.37	258748.43
33	26760.5	509261.8	225.41	9539.04	248977.06
34	25630.1	482501.3	218.68	9313.64	239438.01
35	24544.7	456871.2	212.16	9094.96	230124.37
36	23502.5	432326.5	206.38	8882.80	221029.42
37	22501.4	408824.0	200.76	8676.41	212146.62
38	21539.7	386322.6	195.80	8475.66	203470.21
39	20615.5	364782.9	190.94	8279.86	194994.54
40	19727.4	344167.4	186.68	8088.91	186714.69
41	18873.6	324440.0	182.40	7902.23	178625.77
42	18052.9	305566.3	178.83	7719.74	170723.54
43	17263.6	287513.4	175.42	7540.91	163003.81
44	16504.4	270249.8	172.68	7365.49	155462.90
45	15773.6	253745.5	170.13	7192.81	148097.41
46	15070.0	237971.9	168.34	7022.68	140904.60
47	14392.1	222901.9	166.87	6854.34	133881.92
48	13738.5	208509.8	166.05	6687.47	127027.58
49	13107.9	194771.3	165.98	6521.42	120340.11
50	12498.6	181663.4	166.42	6355.44	113818.69
51	11909.6	169164.7	167.32	6189.01	107463.26
52	11339.5	157255.2	168.60	6021.70	101274.25
53	10787.4	145915.7	170.23	5853.09	95252.55
54	10252.4	135128.2	172.32	5682.86	89399.40
55	9733.40	124875.8	174.65	5510.54	83716.59
56	9229.60	115142.4	177.33	5335.90	78206.05
57	8740.17	105912.81	180.17	5158.57	72870.15
58	8264.44	97172.64	183.14	4978.41	67711.58
59	7801.83	88908.20	186.34	4795.27	62733.17

TABLE NO. XLIX.—Continued.
 COMMUTATION COLUMNS, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	D_x	N_x	C_x	M_x	R_x
60	7351.65	81106.38	189.60	4608.93	57937.91
61	6913.44	73754.73	192.91	4419.32	53328.98
62	6486.75	66841.28	196.12	4226.41	48909.66
63	6071.27	60354.54	199.11	4030.30	44683.25
64	5666.85	54283.27	201.89	3831.19	40652.95
65	5273.33	48616.41	204.46	3629.30	36821.76
66	4890.55	43343.08	206.52	3424.84	33192.46
67	4518.65	38452.53	208.02	3218.32	29767.62
68	4157.82	33933.88	208.90	3010.30	26549.30
69	3808.32	29776.06	208.86	2801.40	23539.00
70	3470.67	25967.74	207.881	2592.538	20737.606
71	3145.43	22497.07	205.640	2384.657	18145.067
72	2833.42	19351.64	201.851	2179.018	15760.410
73	2535.75	16518.22	196.436	1977.167	13581.392
74	2253.57	13982.47	189.491	1780.731	11604.225
75	1987.87	11728.90	181.253	1591.240	9823.494
76	1739.39	9741.03	171.940	1400.988	8232.253
77	1508.63	8001.65	161.880	1238.047	6822.265
78	1295.73	6492.00	151.265	1076.158	5584.218
79	1100.65	5197.271	140.092	924.894	4508.060
80	923.338	4096.624	128.880	784.805	3583.166
81	763.234	3173.286	116.950	655.925	2798.361
82	620.465	2410.052	104.4881	538.9657	2142.4368
83	494.995	1789.587	91.6153	434.4776	1603.4710
84	386.641	1294.592	78.9564	342.8624	1168.9934
85	294.610	907.951	67.0490	263.9059	826.1310
86	217.598	613.342	55.8566	196.8569	562.2251
87	154.383	395.744	45.1902	141.0003	365.3682
88	103.963	241.3609	34.82425	95.80107	224.36700
89	65.6231	137.3978	25.09929	60.97682	128.56680
90	38.3047	71.7747	16.82244	35.87752	67.58998
91	20.1869	33.4700	10.38539	19.05590	31.71246
92	9.11888	13.28309	5.588150	8.660695	12.657371
93	3.22236	4.164207	2.285784	3.081545	3.987676
94	.827611	.941843	.685392	.795762	.906131
95	.114232	.114232	.110369	.110369	.110369

TABLE NO. L.
 LOGARITHMS OF COMMUTATION COLUMNS, AMERICAN
 EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	λD_x	λN_x	λC_x	λM_x
20	4.6679776	5.9931714	2.5453910	4.1227891
21	4.6496347	5.9721303	2.5298495	4.1111448
22	4.6312692	5.9509548	2.5143073	4.0996012
23	4.6128813	5.9296384	2.4987641	4.0881680
24	4.5944710	5.9081742	2.4832202	4.0768443
25	4.5760371	5.8865547	2.4676753	4.0656283
26	4.5575806	5.8647720	2.4527350	4.0545250
27	4.5390950	5.8428174	2.4377946	4.0435234
28	4.5205804	5.8206823	2.4228543	4.0326228
29	4.5020350	5.7983370	2.4085184	4.0218217
30	4.4834560	5.7758314	2.3941817	4.0111135
31	4.4648397	5.7530947	2.3798441	4.0004905
32	4.4461876	5.7301354	2.3661068	3.9899590
33	4.4274942	5.7069410	2.3529647	3.9795120
34	4.4087503	5.6834984	2.3398153	3.9691236
35	4.3899577	5.6597936	2.3266585	3.9588051
36	4.3711141	5.6358118	2.3134674	3.9485524
37	4.3522095	5.6115363	2.3002706	3.9383456
38	4.3332396	5.5869500	2.2870882	3.9281771
39	4.3141939	5.5620343	2.2809078	3.9180267
40	4.2950699	5.5367696	2.2711071	3.9078027
41	4.2758547	5.5111343	2.2612463	3.8977519
42	4.2565470	5.4851054	2.2524347	3.8876060
43	4.2371314	5.4586581	2.2440829	3.8774278
44	4.2175997	5.4317654	2.2372403	3.8672063
45	4.1979308	5.4043982	2.2307742	3.8569034
46	4.1781133	5.3765255	2.2246199	3.8465035
47	4.1581242	5.3481136	2.2223825	3.8359694
48	4.1379393	5.3191263	2.2202309	3.8252632
49	4.1175331	5.2895248	2.2200622	3.8143455
50	4.0968614	5.2592672	2.2212173	3.8031440
51	4.0758972	5.2283097	2.2235359	3.7916268
52	4.0545939	5.1966048	2.2268620	3.7797213
53	4.0329168	5.1641017	2.2310459	3.7673852
54	4.0108255	5.1307460	2.2363270	3.7545677
55	3.9882646	5.0964783	2.2421596	3.7411965
56	3.9651829	5.0612352	2.2487706	3.7272093
57	3.9415109	5.0249485	2.2556756	3.7125319
58	3.9172134	4.9875440	2.2627822	3.6970924
59	3.8921965	4.9489418	2.2703051	3.6808149

TABLE NO. L.—*Concluded.*

LOGARITHMS OF COMMUTATION COLUMNS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	λD_x	λN_x	λC_x	λM_x
60	3.8663849	4.0000550	2.2778482	3.6636011
61	3.8396942	4.8677898	2.2853527	3.6453564
62	3.8120272	4.8250447	2.2925154	3.6259737
63	3.7832795	4.7807099	2.2990901	3.6053385
64	3.7533417	4.7346659	2.3051093	3.5833348
65	3.7220850	4.6867820	2.3106021	3.5598241
66	3.6893577	4.6369198	2.3140660	3.5346416
67	3.6550087	4.5849249	2.3181076	3.5076306
68	3.6188657	4.5306336	2.3199452	3.4786008
69	3.5807335	4.4738673	2.3198506	3.4473767
70	3.5404134	4.4144342	2.3178148	3.4137253
71	3.4976800	4.3521260	2.3131062	3.3774272
72	3.4523110	4.2867178	2.3050303	3.3382614
73	3.4041065	4.2179633	2.2932218	3.2960431
74	3.3528710	4.1455839	2.2775875	3.2505995
75	3.2983880	4.0692573	2.2582840	3.2017365
76	3.2403970	3.9886049	2.2353781	3.1492145
77	3.1785827	3.9031790	2.2092178	3.0927364
78	3.1125145	3.8124461	2.1797375	3.0318772
79	3.0416492	3.7157757	2.1464043	2.9660939
80	2.9653607	3.6124263	2.1101857	2.8947623
81	2.8826577	3.5015093	2.0680328	2.8168552
82	2.7927173	3.3820266	2.0190668	2.7315614
83	2.6946008	3.2527531	1.9619678	2.6379677
84	2.5873079	3.1121333	1.8973876	2.5351202
85	2.4692475	2.9580620	1.8263924	2.4214501
86	2.3376549	2.7877027	1.7470748	2.2941511
87	2.1885995	2.5974143	1.6551308	2.1492203
88	2.0168788	2.3826667	1.5418818	1.9813704
89	1.8170568	2.1379797	1.3996615	1.7851649
90	1.5832521	1.8559714	1.2258889	1.5548228
91	1.3050697	1.5246557	1.0164229	1.2800106
92	0.9599420	1.1232091	0.7472681	0.9380044
93	0.5081740	0.6195319	0.3590351	0.4887681
94	1.9178262	1.9739785	1.8359393	1.9007852
95	1.0577878	1.0577878	1.0428477	1.0428471

TABLE NO. LI.
 VALUE OF AN ANNUITY OF ONE DOLLAR FIRST PAYMENT
 IMMEDIATE AND NET SINGLE PREMIUMS PER \$1000
 WHOLE LIFE INSURANCE, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	Annuity Immediate.	Net Single Premium.	AGE.	Annuity Immediate.	Net Single Premium.
10	22.2245	248.45	55	12.8206	566.15
11	22.1331	251.54	56	12.4753	578.13
12	22.0384	254.74	57	12.1179	590.22
13	21.9403	258.06	58	11.7579	602.39
14	21.8385	261.51	59	11.3958	614.63
15	21.7329	265.08	60	11.0324	626.92
16	21.6236	268.77	61	10.6683	639.24
17	21.5102	272.61	62	10.3043	651.55
18	21.3926	276.59	63	9.9410	663.83
19	21.2707	280.71	64	9.5791	676.07
20	21.1443	284.97	65	9.2193	688.24
21	21.0134	289.40	66	8.8626	700.30
22	20.8779	293.99	67	8.5097	712.23
23	20.7375	298.73	68	8.1615	724.01
24	20.5922	303.65	69	7.8187	735.60
25	20.4417	308.73	70	7.4820	746.98
26	20.2858	314.01	71	7.1523	758.13
27	20.1244	319.47	72	6.8298	769.04
28	19.9573	325.12	73	6.5141	779.72
29	19.7843	330.97	74	6.2046	790.18
30	19.6054	337.02	75	5.9002	800.48
31	19.4202	343.28	76	5.6002	810.62
32	19.2286	349.76	77	5.3039	820.64
33	19.0304	356.46	78	5.0111	830.54
34	18.8256	363.39	79	4.7220	840.32
35	18.6138	370.55	80	4.4368	849.97
36	18.3949	377.95	81	4.1577	859.40
37	18.1688	385.60	82	3.8843	868.65
38	17.9354	393.49	83	3.6154	877.74
39	17.6946	401.63	84	3.3483	886.77
40	17.4461	410.03	85	3.0819	895.78
41	17.1901	418.69	86	2.8187	904.68
42	16.9262	427.62	87	2.5634	913.32
43	16.6543	436.81	88	2.3216	921.49
44	16.3744	446.28	89	2.0937	929.20
45	16.0867	456.00	90	1.8738	936.64
46	15.7911	466.00	91	1.6580	943.93
47	15.4878	476.26	92	1.4567	950.74
48	15.1770	486.77	93	1.2923	956.30
49	14.8591	497.52	94	1.1380	961.52
50	14.5346	508.40	95	1.0000	966.18
51	14.2041	519.67			
52	13.8679	531.04			
53	13.5264	542.58			
54	13.1801	554.30			

OF LIFE INSURANCE.

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TABLE NO. LII.
NET ANNUAL PREMIUMS PER \$1000, AMERICAN EXPERI-
ENCE, THREE AND ONE-HALF PER CENT.

AGE.	Whole Life.	5 Payment Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment 10 Years.
20	13.48	61.91	34.23	25.15	20.72	86.30
21	13.77	62.88	34.77	25.55	21.06	86.33
22	14.08	63.89	35.33	25.97	21.40	86.36
23	14.41	64.92	35.91	26.40	21.76	86.39
24	14.75	66.00	36.51	26.84	22.14	86.42
25	15.10	67.11	37.13	27.31	22.53	86.45
26	15.48	68.27	37.78	27.79	22.93	86.49
27	15.88	69.46	38.45	28.29	23.35	86.53
28	16.29	70.70	39.14	28.81	23.79	86.58
29	16.73	71.99	39.86	29.35	24.24	86.63
30	17.19	73.31	40.61	29.91	24.71	86.68
31	17.68	74.69	41.38	30.49	25.21	86.73
32	18.19	76.12	42.19	31.09	25.72	86.80
33	18.73	77.59	43.02	31.72	26.25	86.86
34	19.30	79.12	43.88	32.37	26.81	86.94
35	19.91	80.70	44.78	33.05	27.40	87.02
36	20.55	82.33	45.70	33.75	28.01	87.11
37	21.22	84.03	46.67	34.49	28.64	87.21
38	21.94	85.78	47.67	35.26	29.31	87.32
39	22.70	87.59	48.70	36.05	30.01	87.44
40	23.50	89.46	49.78	36.89	30.75	87.58
41	24.36	91.39	50.89	37.76	31.52	87.73
42	25.26	93.39	52.05	38.67	32.34	87.91
43	26.23	95.45	53.26	39.62	33.20	88.10
44	27.26	97.58	54.51	40.62	34.11	88.33
45	28.35	99.79	55.82	41.66	35.07	88.58
46	29.51	102.06	57.18	42.77	36.08	88.88
47	30.75	104.41	58.59	43.92	37.16	89.21
48	32.07	106.84	60.07	45.14	38.31	89.58
49	33.48	109.34	61.63	46.42	39.53	90.00
50	34.99	111.92	63.20	47.77	40.82	90.48
51	36.59	114.56	64.87	49.19	42.20	91.01
52	38.29	117.29	66.60	50.69	43.67	91.60
53	40.11	120.08	68.41	52.27	45.23	92.26
54	42.06	122.95	70.29	53.94	46.91	93.00
55	44.13	125.90	72.26	55.71	48.70	93.82
56	46.34	128.93	74.32	57.60	50.63	94.73
57	48.71	132.03	76.47	59.60	52.69	95.74
58	51.23	135.22	78.72	61.73	54.90	96.87
59	53.94	138.49	81.09	64.00	57.28	98.12
60	56.83	141.86	83.59	66.43	59.85	99.51
61	59.92	145.32	86.22	69.04	62.61	101.06
62	63.23	148.88	89.00	71.83	65.60	102.78
63	66.78	152.54	91.94	74.83	68.82	104.68
64	70.58	156.33	95.07	78.05	72.30	106.80
65	74.65	160.24	98.39	81.52	76.07	109.14
66	79.02	164.29	101.92	85.26	80.15	111.73
67	83.70	168.49	105.69	89.29	84.57	114.58
68	88.71	172.85	109.70	93.65	89.35	117.70
69	94.08	177.38	113.98	98.36	94.52	121.13
70	99.84	182.08	118.54	103.45	100.11	124.87

TABLE NO. LII.—*Concluded.*
NET ANNUAL PREMIUMS PER \$1000, AMERICAN EXPERI-
ENCE, THREE AND ONE HALF PER CENT.

AGE.	Endowment 15 Years.	Endowment 20 Years.	Endowment 25 Years.	Endowment 30 Years.	Endowment 35 Years.
20	54.44	38.90	29.90	24.18	20.35
21	54.47	38.94	29.95	24.25	20.43
22	54.51	38.99	30.01	24.32	20.53
23	54.55	39.04	30.07	24.39	20.63
24	54.59	39.09	30.13	24.48	20.74
25	54.63	39.14	30.21	24.57	20.86
26	54.68	39.20	30.28	24.68	21.00
27	54.73	39.27	30.37	24.79	21.15
28	54.79	39.34	30.47	24.92	21.32
29	54.85	39.42	30.57	25.06	21.51
30	54.92	39.51	30.69	25.21	21.71
31	54.99	39.61	30.82	25.39	21.94
32	55.07	39.72	30.96	25.58	22.20
33	55.16	39.83	31.12	25.80	22.48
34	55.26	39.97	31.30	26.04	22.80
35	55.37	40.12	31.50	26.31	23.15
36	55.49	40.28	31.73	26.60	23.53
37	55.63	40.47	31.98	26.94	23.96
38	55.78	40.68	32.26	27.31	24.43
39	55.95	40.91	32.58	27.72	24.95
40	56.14	41.18	32.93	28.18	25.53
41	56.36	41.47	33.33	28.69	26.16
42	56.61	41.81	33.77	29.26	26.85
43	56.88	42.18	34.26	29.89	27.62
44	57.20	42.61	34.82	30.59	28.45
45	57.55	43.08	35.43	31.36	29.37
46	57.95	43.61	36.12	32.21	30.37
47	58.41	44.21	36.89	33.16	31.46
48	58.92	44.88	37.71	34.19	32.64
49	59.49	45.63	38.69	35.33	33.93
50	60.13	46.46	39.73	36.57	35.33
51	60.84	47.39	40.89	37.93	
52	61.63	48.41	42.16	39.42	
53	62.52	49.55	43.56	41.03	
54	63.50	50.81	45.09	42.79	
55	64.59	52.21	46.77	44.70	
56	65.81	53.75	48.61		
57	67.16	55.45	50.63		
58	68.65	57.32	52.83		
59	70.31	59.38	55.23		
60	72.15	61.65	57.85		
61	74.18	64.13			
62	76.43	66.86			
63	78.90	69.85			
64	81.63	73.13			
65	84.63	76.72			
66	87.93				
67	91.55				
68	95.53				
69	99.90				
70	104.68				

TABLE NO. LIII.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, THREE AND ONE-HALF
PER CENT, PAYABLE AS STATED.

AGE.	In 1 Year.	In 2 Years.	In 3 Years.	In 4 Years.	In 5 Years.	In 6 Years.	In 7 Years.	In 8 Years.
20	966.18	933.77	902.69	872.90	844.35	816.99	790.76	765.63
21	966.18	933.77	902.70	872.91	844.37	817.01	790.79	765.67
22	966.18	933.77	902.70	872.92	844.38	817.03	790.82	765.71
23	966.18	933.77	902.71	872.93	844.40	817.06	790.86	765.76
24	966.18	933.77	902.71	872.94	844.42	817.08	790.89	765.81
25	966.18	933.77	902.72	872.95	844.43	817.11	790.93	765.86
26	966.18	933.78	902.72	872.97	844.46	817.14	790.98	765.91
27	966.18	933.78	902.73	872.98	844.48	817.17	791.02	765.97
28	966.18	933.78	902.74	872.99	844.50	817.21	791.07	766.03
29	966.18	933.78	902.74	873.01	844.52	817.24	791.12	766.10
30	966.18	933.79	902.75	873.02	844.55	817.28	791.18	766.18
31	966.18	933.79	902.76	873.04	844.58	817.33	791.24	766.26
32	966.18	933.79	902.77	873.06	844.61	817.37	791.30	766.35
33	966.18	933.80	902.78	873.08	844.65	817.43	791.38	766.45
34	966.18	933.80	902.79	873.10	844.68	817.48	791.45	766.55
35	966.18	933.80	902.80	873.13	844.72	817.54	791.54	766.67
36	966.18	933.81	902.82	873.15	844.77	817.61	791.64	766.80
37	966.18	933.81	902.83	873.18	844.82	817.69	791.74	766.94
38	966.18	933.82	902.85	873.22	844.87	817.77	791.86	767.10
39	966.18	933.82	902.87	873.25	844.93	817.86	791.99	767.27
40	966.18	933.83	902.89	873.29	845.00	817.96	792.13	767.46
41	966.18	933.84	902.91	873.34	845.07	818.07	792.29	767.67
42	966.18	933.85	902.93	873.38	845.15	818.20	792.46	767.91
43	966.18	933.85	902.96	873.44	845.25	818.33	792.66	768.17
44	966.18	933.86	902.99	873.50	845.35	818.49	792.88	768.48
45	966.18	933.88	903.02	873.57	845.47	818.67	793.14	768.83
46	966.18	933.89	903.06	873.65	845.60	818.88	793.43	769.22
47	966.18	933.90	903.10	873.74	845.75	819.11	793.76	769.67
48	966.18	933.92	903.16	873.84	845.93	819.38	794.14	770.18
49	966.18	933.94	903.21	873.96	846.13	819.68	794.57	770.76
50	966.18	933.96	903.28	874.09	846.36	820.02	795.05	771.40
51	966.18	933.99	903.36	874.25	846.61	820.40	795.58	772.12
52	966.18	934.01	903.44	874.41	846.89	820.82	796.18	772.91
53	966.18	934.05	903.53	874.60	847.20	821.29	796.84	773.79
54	966.18	934.08	903.64	874.81	847.55	821.82	797.57	774.76
55	966.18	934.12	903.75	875.04	847.93	822.39	798.37	775.84
56	966.18	934.16	903.88	875.30	848.36	823.03	799.26	777.12
57	966.18	934.21	904.02	875.58	848.83	823.73	800.24	778.32
58	966.18	934.26	904.18	875.89	849.35	824.51	801.32	779.74
59	966.18	934.32	904.35	876.24	849.92	825.36	802.50	781.30
60	966.18	934.38	904.55	876.62	850.55	826.30	803.80	783.01
61	966.18	934.45	904.76	877.04	851.25	827.32	805.22	784.88
62	966.18	934.53	904.99	877.50	852.01	828.45	806.77	786.92
63	966.18	934.62	905.25	878.01	852.84	829.68	808.47	789.14
64	966.18	934.72	905.53	878.57	853.76	831.03	810.32	791.55
65	966.18	934.82	905.85	879.18	854.76	832.50	812.33	794.16
66	966.18	934.94	906.19	879.86	855.85	834.11	814.52	796.98
67	966.18	935.07	906.57	880.59	857.05	835.85	816.87	800.01
68	966.18	935.21	906.98	881.40	858.36	837.73	819.40	803.23
69	966.18	935.37	907.44	882.28	859.76	839.75	822.10	806.65
70	966.18	935.54	907.93	883.22	861.27	841.90	824.95	810.25

TABLE NO. LIII.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, THREE AND ONE-HALF
PER CENT, PAYABLE AS STATED.

AGE.	In 9 Years.	In 10 Years.	In 11 Years.	In 12 Years.	In 13 Years.	In 14 Years.	In 15 Years.	In 16 Years.
20	741.54	718.47	696.36	675.17	654.88	635.44	616.83	599.00
21	741.60	718.53	696.44	675.27	654.99	635.57	616.97	599.17
22	741.65	718.60	696.52	675.37	655.11	635.71	617.13	599.34
23	741.71	718.67	696.60	675.47	655.23	635.85	617.30	599.53
24	741.77	718.75	696.70	675.58	655.36	636.00	617.47	599.74
25	741.84	718.83	696.80	675.70	655.50	636.17	617.66	599.96
26	741.91	718.92	696.91	675.83	655.66	636.35	617.87	600.20
27	741.98	719.01	697.02	675.97	655.82	636.54	618.10	600.46
28	742.07	719.12	697.15	676.12	656.00	636.76	618.34	600.74
29	742.16	719.23	697.29	676.29	656.20	636.99	618.61	601.04
30	742.25	719.35	697.43	676.47	656.41	637.23	618.90	601.38
31	742.36	719.48	697.60	676.66	656.64	637.51	619.22	601.74
32	742.47	719.63	697.77	676.88	656.90	637.81	619.57	602.14
33	742.60	719.78	697.97	677.11	657.18	638.14	619.95	602.59
34	742.73	719.96	698.18	677.37	657.48	638.49	620.37	603.07
35	742.88	720.14	698.41	677.65	657.82	638.89	620.83	603.61
36	743.05	720.35	698.67	677.96	658.20	639.34	621.35	604.22
37	743.23	720.59	698.96	678.31	658.61	639.83	621.93	604.89
38	743.44	720.84	699.27	678.69	659.07	640.38	622.57	605.64
39	743.66	721.12	699.62	679.12	659.58	640.98	623.29	606.47
40	743.91	721.44	700.01	679.60	660.16	641.67	624.09	607.41
41	744.18	721.79	700.45	680.13	660.80	642.44	625.00	608.46
42	744.49	722.19	700.94	680.74	661.53	643.30	626.01	609.64
43	744.85	722.63	701.50	681.42	662.36	644.28	627.15	610.97
44	745.25	723.14	702.14	682.20	663.28	645.38	628.44	612.46
45	745.70	723.72	702.85	683.07	664.33	646.61	629.89	614.12
46	746.22	724.38	703.67	684.05	665.51	648.00	631.51	615.99
47	746.80	725.12	704.58	685.16	666.83	649.56	633.31	618.07
48	747.47	725.95	705.61	686.41	668.31	651.29	635.33	620.38
49	748.21	726.89	706.76	687.80	669.96	653.22	637.56	622.94
50	749.04	727.93	708.04	689.34	671.79	655.36	640.03	625.76
51	749.96	729.09	709.46	691.04	673.80	657.71	642.74	628.85
52	750.99	730.37	711.03	692.92	676.02	660.29	645.71	632.24
53	752.12	731.78	712.75	694.99	678.46	663.13	648.96	635.93
54	753.37	733.34	714.65	697.26	681.13	666.22	652.51	639.95
55	754.74	735.05	716.73	699.74	684.04	669.60	656.37	644.31
56	756.26	736.93	719.02	702.46	687.23	673.27	660.56	649.03
57	757.91	738.99	721.51	705.42	690.69	677.26	665.09	654.13
58	759.73	741.24	724.23	708.64	694.44	681.57	669.98	659.60
59	761.72	743.70	727.19	712.15	698.51	686.23	675.24	665.47
60	763.89	746.37	730.41	715.94	702.91	691.24	680.88	671.73
61	766.26	749.28	733.89	720.03	707.63	696.61	686.88	678.38
62	768.83	752.43	737.66	724.44	712.69	702.33	693.26	685.40
63	771.62	755.84	741.71	729.16	718.09	708.40	700.00	692.78
64	774.64	759.51	746.06	734.20	723.82	714.82	707.08	700.52
65	777.90	763.45	750.70	739.55	729.87	721.57	714.51	
66	781.40	767.65	755.63	745.20	736.24	728.62		
67	785.13	772.11	760.82	751.13	742.89			
68	789.09	776.82	766.28	757.33				
69	793.26	781.75	771.98					
70	797.62	786.90						

TABLE No. LIII.—Continued.
 SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
 AMERICAN EXPERIENCE, THREE AND ONE-HALF
 PER CENT, PAYABLE AS STATED.

AGE.	In 17 Years.	In 18 Years.	In 19 Years.	In 20 Years.	In 21 Years.	In 22 Years.	In 23 Years.	In 24 Years.
20	581.93	565.58	549.94	534.96	520.63	506.93	493.81	481.27
21	582.12	565.80	550.18	535.23	520.93	507.25	494.17	481.66
22	582.32	566.02	550.43	535.51	521.24	507.60	494.55	482.08
23	582.53	566.27	550.70	535.82	521.58	507.97	494.96	482.54
24	582.76	566.53	551.00	536.14	521.95	508.38	495.41	483.03
25	583.02	566.81	551.31	536.50	522.34	508.81	495.90	483.56
26	583.29	567.12	551.66	536.89	522.77	509.30	496.43	484.15
27	583.58	567.45	552.04	537.31	523.24	509.82	497.01	484.79
28	583.90	567.82	552.45	537.77	523.76	510.39	497.64	485.50
29	584.25	568.21	552.90	538.27	524.32	511.02	498.34	486.27
30	584.64	568.65	553.39	538.82	524.94	511.71	499.11	487.13
31	585.05	569.12	553.92	539.43	525.62	512.47	499.96	488.08
32	585.52	569.65	554.52	540.10	526.38	513.32	500.91	489.13
33	586.02	570.23	555.18	540.85	527.22	514.26	501.96	490.30
34	586.58	570.87	555.91	541.68	528.15	515.31	503.13	491.60
35	587.21	571.58	556.72	542.60	529.18	516.47	504.43	493.04
36	587.90	572.38	557.63	543.62	530.34	517.77	505.88	494.65
37	588.67	573.27	558.64	544.77	531.63	519.21	507.49	496.44
38	589.54	574.26	559.77	546.05	533.07	520.82	509.28	498.43
39	590.51	575.37	561.03	547.47	534.68	522.62	511.27	500.64
40	591.59	576.61	562.44	549.07	536.46	524.61	513.49	503.09
41	592.80	577.99	564.01	550.84	538.45	526.83	515.95	505.80
42	594.16	579.55	565.77	552.82	540.67	529.30	518.69	508.81
43	595.68	581.28	567.74	555.03	543.14	532.04	521.71	512.13
44	597.39	583.23	569.94	557.50	545.89	535.08	525.06	515.80
45	599.30	585.40	572.38	560.23	548.93	538.44	528.75	519.84
46	601.44	587.81	575.10	563.26	552.29	542.15	532.82	524.27
47	603.80	590.49	578.10	566.61	555.99	546.22	537.27	529.12
48	606.43	593.45	581.42	570.29	560.06	550.69	542.14	534.40
49	609.34	596.72	585.06	574.34	564.51	555.56	547.44	540.13
50	612.53	600.30	589.05	578.75	569.36	560.85	553.18	546.32
51	616.02	604.21	593.40	583.55	574.62	566.57	559.37	552.97
52	619.84	608.48	598.13	588.75	580.30	572.73	566.02	560.09
53	623.99	613.11	603.25	594.37	586.42	579.35	573.12	567.67
54	628.50	618.12	608.78	600.41	592.98	586.43	580.69	575.71
55	633.38	623.54	614.73	606.90	599.99	593.95	588.71	584.20
56	638.65	629.36	621.10	613.82	607.45	601.92	597.17	593.14
57	644.31	635.60	627.90	621.17	615.34	610.32	606.07	
58	650.38	642.25	635.13	628.96	623.66	619.15		
59	656.86	649.32	642.78	637.16	632.39			
60	663.73	656.79	650.83	645.77				
61	671.00	664.66	659.27					
62	678.64	672.90						
63	686.65							

TABLE NO. LIII.—Continued.

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

AGE.	In 25 Years.	In 26 Years.	In 27 Years.	In 28 Years.	In 29 Years.	In 30 Years.	In 31 Years.	In 32 Years.
20	469.28	457.83	446.88	436.43	426.45	416.93	407.85	399.20
21	469.71	458.29	447.39	436.98	427.05	417.58	408.55	399.96
22	470.17	458.80	447.94	437.58	427.70	418.28	409.32	400.79
23	470.67	459.34	448.53	438.23	428.40	419.05	410.16	401.70
24	471.21	459.93	449.18	438.93	429.18	419.90	411.08	402.70
25	471.80	460.58	449.89	439.71	430.03	420.82	412.09	403.80
26	472.45	461.29	450.67	440.57	430.97	421.85	413.20	405.02
27	473.15	462.07	451.53	441.51	432.00	422.98	414.43	406.36
28	473.93	462.93	452.47	442.55	433.13	424.22	415.79	407.83
29	474.79	463.88	453.52	443.70	434.39	425.60	417.29	409.47
30	475.74	464.93	454.67	444.96	435.78	427.12	418.95	411.27
31	476.79	466.09	455.95	446.37	437.32	428.80	420.78	413.26
32	477.96	467.38	457.38	447.93	439.03	430.67	422.81	415.46
33	479.26	468.81	458.95	449.66	440.93	432.73	425.06	417.90
34	480.69	470.40	460.70	451.58	443.02	435.01	427.53	420.57
35	482.29	472.16	462.64	453.70	445.34	437.53	430.26	423.52
36	484.07	474.13	464.79	456.06	447.90	440.32	433.28	426.78
37	486.05	476.30	467.18	458.66	450.73	443.38	436.59	430.34
38	488.24	478.71	469.82	461.54	453.86	446.76	440.24	434.26
39	490.68	481.38	472.73	464.71	457.30	450.48	444.23	438.54
40	493.37	484.33	475.95	468.20	461.08	454.55	448.60	443.21
41	496.35	487.59	479.49	472.04	465.22	459.00	453.37	448.29
42	499.65	491.18	483.39	476.26	469.76	463.87	458.56	453.81
43	503.28	495.14	487.68	480.88	474.72	469.17	464.20	459.78
44	507.28	499.48	492.37	485.93	480.12	474.93	470.31	466.23
45	511.67	504.24	497.49	491.42	485.98	481.15	476.89	473.16
46	516.49	509.43	503.07	497.38	492.32	487.86	483.96	480.57
47	521.73	515.07	509.11	503.82	499.15	495.06	491.51	488.47
48	527.43	521.19	515.64	510.74	506.46	502.75	499.56	496.85
49	533.59	527.78	522.65	518.16	514.27	510.93	508.09	
50	540.23	534.85	530.14	526.06	522.55	519.57		
51	547.33	542.39	538.10	534.43	531.30			
52	554.99	550.40	546.54	543.26				
53	562.94	558.88	555.43					
54	571.44	567.81						
55	580.38							

OF LIFE INSURANCE.

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TABLE. No LIII.—*Concluded.*
 SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
 AMERICAN EXPERIENCE, THREE AND ONE-HALF
 PER CENT, PAYABLE AS STATED.

AGE.	In 33 Years.	In 34 Years.	In 35 Years.	In 36 Years.	In 37 Years.	In 38 Years.	In 39 Years.	In 40 Years.
20	390.96	383.13	375.68	368.61	361.91	355.56	349.55	343.89
21	391.79	384.02	376.65	369.65	363.03	356.77	350.86	345.29
22	392.69	385.00	377.70	370.79	364.26	358.09	352.28	346.82
23	393.68	386.07	378.86	372.05	365.61	359.55	353.85	348.50
24	394.76	387.24	380.13	373.42	367.10	361.15	355.57	350.35
25	395.96	388.54	381.54	374.94	368.73	362.91	357.46	352.37
26	397.28	389.97	383.09	376.61	370.54	364.85	359.54	354.60
27	398.73	391.55	384.79	378.45	372.52	366.98	361.83	357.05
28	400.34	393.29	386.67	380.48	374.70	369.32	364.33	359.72
29	402.11	395.20	388.74	382.71	377.10	371.89	367.08	362.66
30	404.06	397.32	391.02	385.17	379.73	374.71	370.09	365.86
31	406.22	399.65	393.54	387.87	382.63	377.80	373.39	369.36
32	408.61	402.22	396.30	390.83	385.80	381.19	376.99	373.18
33	411.23	405.05	399.34	394.09	389.28	384.89	380.92	377.34
34	414.12	408.16	402.67	397.65	393.07	388.92	385.18	381.84
35	417.30	411.57	406.32	401.54	397.21	393.30	389.81	386.71
36	420.79	415.31	410.32	405.79	401.72	398.07	394.83	391.97
37	424.62	419.41	414.68	410.42	406.61	403.22	400.23	397.62
38	428.81	423.87	419.42	415.44	411.90	408.78	406.05	403.69
39	433.38	428.73	424.57	420.87	417.61	414.76	412.28	410.16
40	438.35	434.00	430.14	426.73	423.75	421.17	418.94	417.06
41	443.75	439.71	436.15	433.03	430.33	428.00	426.03	
42	449.59	445.87	442.61	439.78	437.35	435.29		
43	455.89	452.48	449.53	446.99	444.83			
44	462.67	459.58	456.92	454.67				
45	469.93	467.15	464.79					
46	477.66	475.20						
47	485.88							

TABLE NO. LIV.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH, AMERICAN EXPERIENCE, THREE
 AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	6.19	12.60	19.24	26.11	33.23	40.61	48.24	56.14
21	6.45	13.13	20.04	27.21	34.63	42.31	50.26	58.49
22	6.72	13.68	20.89	28.36	36.09	44.09	52.38	60.95
23	7.01	14.27	21.79	29.57	37.62	45.97	54.59	63.52
24	7.31	14.88	22.72	30.83	39.23	47.92	56.91	66.22
25	7.63	15.52	23.70	32.16	40.91	49.97	59.35	69.04
26	7.96	16.19	24.72	33.54	42.67	52.12	61.89	71.98
27	8.30	16.90	25.79	34.99	44.51	54.36	64.54	75.06
28	8.67	17.63	26.91	36.52	46.45	56.71	67.32	78.29
29	9.04	18.40	28.09	38.11	48.46	59.16	70.23	81.66
30	9.45	19.22	29.33	39.78	50.58	61.74	73.27	85.18
31	9.87	20.08	30.62	41.52	52.80	64.44	76.46	88.86
32	10.31	20.96	31.97	43.36	55.11	67.26	79.78	92.70
33	10.76	21.89	33.39	45.27	57.54	70.19	83.25	96.70
34	11.25	22.88	34.89	47.29	60.08	73.27	86.87	100.90
35	11.76	23.91	36.45	49.39	62.73	76.49	90.67	105.27
36	12.29	24.98	38.07	51.58	65.50	79.84	94.62	109.84
37	12.85	26.10	39.78	53.87	68.40	83.36	98.76	114.60
38	13.43	27.28	41.55	56.27	71.43	87.03	103.07	119.56
39	14.04	28.51	43.43	58.79	74.61	90.87	107.58	124.71
40	14.68	29.80	45.39	61.43	77.92	94.87	112.25	130.06
41	15.36	31.17	47.45	64.19	81.39	99.03	117.11	135.60
42	16.06	32.60	49.59	67.06	84.98	103.34	122.12	141.29
43	16.81	34.08	51.84	70.04	88.70	107.79	127.28	147.12
44	17.57	35.63	54.15	73.13	92.54	112.36	132.54	153.08
45	18.38	37.23	56.55	76.32	96.48	117.03	137.93	159.16
46	19.20	38.89	59.02	79.57	100.50	121.79	143.41	165.34
47	20.07	40.60	61.54	82.89	104.59	126.64	149.00	171.63
48	20.95	42.33	64.10	86.26	108.76	131.57	154.67	178.01
49	21.84	44.08	66.71	89.69	112.99	136.58	160.42	184.48
50	22.74	45.87	69.37	93.19	117.31	141.68	166.27	191.04
51	23.67	47.71	72.09	96.77	121.71	146.87	172.22	197.71
52	24.62	49.59	74.87	100.42	126.19	152.15	178.26	204.47
53	25.00	51.52	77.71	104.13	130.74	157.52	184.38	211.30
54	26.59	53.48	80.59	107.91	135.38	162.95	190.58	218.20
55	27.62	55.47	83.53	111.76	140.08	168.46	196.84	225.15
56	28.65	57.51	86.53	115.66	144.85	174.03	203.15	232.16
57	29.71	59.59	89.58	119.63	149.67	179.65	209.51	239.20
58	30.80	61.71	92.67	123.63	154.53	185.31	215.91	246.24
59	31.89	63.84	95.78	127.66	159.42	190.99	222.29	253.26
60	33.00	66.00	98.93	131.73	164.34	196.67	228.66	260.23
61	34.12	68.17	102.10	135.82	169.26	202.33	234.98	267.11
62	35.26	70.38	105.30	139.91	174.16	207.96	241.22	273.89
63	36.41	72.60	108.48	143.98	179.01	213.49	247.36	280.53
64	37.56	74.80	111.63	147.99	183.77	218.92	253.34	287.01
65	38.69	76.96	114.74	151.92	188.44	224.20	259.19	293.43
66	39.82	79.11	117.79	155.78	192.98	229.37	264.99	299.91
67	40.93	81.21	120.77	159.52	197.42	234.51	270.88	306.65
68	42.00	83.25	123.65	163.17	201.84	239.77	277.06	313.82
69	43.06	85.23	126.48	166.85	206.44	245.37	283.74	321.64
70	44.07	87.18	129.37	170.74	211.41	251.51	291.12	330.25

TABLE NO. LIV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH AMERICAN EXPERIENCE, THREE
 AND ONE-HALF PER CENT.

Age.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	64.32	72.78	81.54	90.60	99.98	109.66	119.68	130.03
21	67.00	75.82	84.94	94.37	104.12	114.19	124.61	135.37
22	69.82	79.00	88.49	98.30	108.44	118.93	129.76	140.94
23	72.76	82.32	92.20	102.41	112.97	123.87	135.13	146.74
24	75.85	85.79	96.08	106.71	117.69	129.02	140.72	152.78
25	79.06	89.42	100.13	111.19	122.61	134.39	146.54	159.07
26	82.42	93.21	104.36	115.87	127.74	139.98	152.60	165.61
27	85.94	97.17	108.77	120.74	133.09	145.81	158.92	172.43
28	89.62	101.31	113.38	125.83	138.66	151.88	165.50	179.53
29	93.46	105.63	118.18	131.13	144.47	158.21	172.35	186.90
30	97.46	110.14	123.20	136.66	150.52	164.80	179.47	194.56
31	101.65	114.84	128.43	142.42	156.84	171.65	186.88	202.49
32	106.01	119.74	133.88	148.43	163.39	178.77	194.54	210.71
33	110.57	124.86	139.56	154.68	170.22	186.15	202.49	219.19
34	115.34	130.20	145.48	161.19	177.30	193.81	210.70	227.93
35	120.31	135.76	151.65	167.94	184.64	201.72	219.15	236.91
36	125.48	141.55	158.04	174.93	192.22	209.85	227.82	246.10
37	130.87	147.56	164.67	182.17	200.02	218.22	236.72	255.52
38	136.47	153.79	171.52	189.61	208.04	226.78	245.82	265.13
39	142.28	160.25	178.58	197.26	216.26	235.56	255.13	274.94
40	148.29	166.89	185.83	205.10	224.68	244.52	264.62	284.92
41	154.48	173.71	193.26	213.13	233.27	253.66	274.27	295.06
42	160.82	180.68	200.86	221.32	242.02	262.96	284.07	305.34
43	167.31	187.81	208.61	229.65	250.93	272.39	294.00	315.74
44	173.93	195.08	216.49	238.12	259.95	281.93	304.05	326.24
45	180.68	202.47	224.50	246.71	269.09	291.60	314.19	336.83
46	187.54	209.98	232.61	255.41	278.34	301.35	324.41	347.46
47	194.51	217.58	240.83	264.21	287.67	311.18	334.68	358.14
48	201.56	225.28	249.14	273.09	297.08	321.06	345.00	368.84
49	208.71	233.07	257.53	282.04	306.53	330.98	355.34	379.55
50	215.96	240.96	266.01	291.05	316.05	340.95	365.70	390.24
51	223.30	248.93	274.56	300.13	325.61	350.94	376.05	400.90
52	230.72	256.97	283.16	309.26	335.21	360.93	386.37	411.49
53	238.21	265.07	291.83	318.42	344.79	370.88	396.63	421.97
54	245.76	273.22	300.52	327.58	354.35	380.78	406.78	432.32
55	253.36	281.41	309.21	336.71	363.86	390.58	416.82	442.52
56	261.00	289.59	317.88	345.79	373.27	400.25	426.68	452.54
57	268.64	297.76	326.50	354.78	382.57	409.78	436.39	462.44
58	276.26	305.88	335.03	363.66	391.70	419.13	445.98	472.31
59	283.82	313.90	343.44	372.37	400.68	428.38	455.54	482.25
60	291.30	321.81	351.70	380.93	409.55	437.60	465.19	492.38
61	298.67	329.57	359.81	389.40	418.41	446.94	475.06	502.84
62	305.89	337.19	367.82	397.86	427.40	456.51	485.27	513.69
63	312.97	344.72	375.86	406.48	436.65	466.46	495.92	525.00
64	319.96	352.28	384.05	415.37	446.30	476.87	507.05	536.83
65	327.00	360.01	392.55	424.70	456.46	487.81	518.75	549.02
66	334.26	368.11	401.54	434.58	467.20	499.39	530.87	561.72
67	341.90	376.73	411.14	445.10	478.63	511.42	543.55	575.15
68	350.13	386.01	421.43	456.38	490.57	524.07	557.02	589.74
69	359.09	396.06	432.55	468.24	503.21	537.60	571.76	605.83
70	368.89	407.01	444.31	480.86	516.79	552.49	588.10	623.27

TABLE NO. LIV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH, AMERICAN EXPERIENCE, THREE
 AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	140.72	151.77	163.15	174.90	187.01	199.49	212.35	225.59
21	146.48	157.94	169.76	181.94	194.51	207.44	220.76	234.45
22	152.47	164.37	176.63	189.28	202.30	215.70	229.48	243.65
23	158.72	171.06	183.79	196.90	210.40	224.27	238.53	253.15
24	165.21	178.03	191.23	204.82	218.80	233.16	247.88	262.97
25	171.98	185.28	198.97	213.04	227.51	242.34	257.55	273.10
26	179.02	192.81	206.99	221.57	236.52	251.84	267.51	283.51
27	186.34	200.63	215.33	230.40	245.84	261.64	277.76	294.18
28	193.94	208.76	223.95	239.53	255.46	271.71	288.28	305.12
29	201.84	217.17	232.88	248.95	265.35	282.05	299.05	316.31
30	210.02	225.88	242.09	258.64	275.50	292.65	310.07	327.73
31	218.50	234.87	251.57	268.59	285.90	303.49	321.32	339.37
32	227.24	244.11	261.30	278.79	296.55	314.56	332.78	351.21
33	236.24	253.61	271.28	289.22	307.42	325.84	344.45	363.23
34	245.49	263.35	281.49	299.88	318.50	337.32	356.30	375.43
35	254.97	273.31	291.92	310.75	329.78	348.98	368.32	387.78
36	264.66	283.49	302.54	321.80	341.23	360.81	380.49	400.25
37	274.57	293.87	313.37	333.04	352.85	372.78	392.79	412.82
38	284.68	304.43	324.36	344.43	364.62	384.88	405.18	425.48
39	294.96	315.16	335.51	355.97	376.51	397.09	417.66	438.19
40	305.41	326.04	346.80	367.63	388.50	409.37	430.19	450.93
41	316.01	337.07	358.21	379.39	400.57	421.70	442.76	463.69
42	326.73	348.20	369.72	391.22	412.68	434.07	455.32	476.40
43	337.57	359.43	381.29	403.10	424.83	446.43	467.85	489.04
44	348.48	370.71	392.90	415.00	436.97	458.75	480.30	501.57
45	359.46	382.04	404.54	426.90	449.07	471.01	492.66	513.97
46	370.47	393.39	416.17	438.76	461.10	483.16	504.87	526.19
47	381.51	404.74	427.77	450.55	473.04	495.17	516.91	538.20
48	392.55	416.05	439.30	462.25	484.83	507.02	528.74	549.99
49	403.56	427.30	450.74	473.81	496.47	518.66	540.36	561.61
50	414.52	438.48	462.07	485.23	507.91	530.10	551.82	573.12
51	425.42	449.55	473.25	496.46	519.17	541.39	563.18	584.61
52	436.20	460.48	484.26	507.51	530.27	552.59	574.54	596.17
53	446.86	471.24	495.08	518.42	541.30	563.80	585.98	607.89
54	457.34	481.81	505.76	529.25	552.34	575.10	597.58	619.80
55	467.66	492.26	516.39	540.11	563.49	586.59	609.41	631.94
56	477.84	502.65	527.05	551.10	574.85	598.32	621.49	644.36
57	487.98	513.10	537.86	562.31	586.47	610.33	633.87	656.90
58	498.19	523.71	548.91	573.81	598.40	622.66	646.39	669.65
59	508.57	534.58	560.27	585.64	610.67	635.16	659.15	682.75
60	519.24	545.78	571.99	597.84	623.14	647.92	672.30	696.50
61	530.28	557.38	584.12	610.28	635.91	661.11	686.14	711.12
62	541.74	569.43	596.51	623.04	649.14	675.06	700.91	726.45
63	553.69	581.76	609.27	636.32	663.18	689.98	716.46	742.14
64	565.96	594.51	622.58	650.46	678.27	705.75	732.40	757.64
65	578.68	607.85	636.82	665.71	694.26	721.95	748.18	772.90
66	592.07	622.20	652.26	681.96	710.76	738.95	763.76	788.57
67	606.53	637.84	668.77	698.77	727.18	753.96	779.81	805.16
68	622.39	654.63	685.92	715.54	743.46	770.41	796.85	821.52
69	639.49	672.45	703.07	732.21	760.35	787.94	813.70	834.72
70	657.39	689.71	720.17	749.56	778.40	805.31	827.28	847.90

OF LIFE INSURANCE.

TABLE NO. LIV.—Continued.

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

AGE	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	239.19	253.18	267.52	282.22	297.25	312.60	328.23	344.13
21	248.52	262.96	277.75	292.88	308.32	324.05	340.04	356.29
22	258.17	273.06	288.29	303.83	319.66	335.76	352.12	368.70
23	268.14	283.47	299.11	315.05	331.27	347.73	364.43	381.33
24	278.41	294.17	310.22	326.55	343.13	359.95	376.97	394.17
25	288.97	305.14	321.59	338.29	355.23	372.38	389.71	407.20
26	299.80	316.37	333.21	350.28	367.56	385.02	402.64	420.39
27	310.89	327.86	345.07	362.48	380.09	397.85	415.74	433.73
28	322.23	339.58	357.15	374.90	392.81	410.85	428.99	447.20
29	333.81	351.53	369.43	387.50	405.70	424.00	442.37	460.77
30	345.61	363.68	381.91	400.27	418.74	437.28	455.85	474.42
31	357.61	376.02	394.55	413.20	431.91	450.66	469.41	488.11
32	369.80	388.52	407.35	426.25	445.19	464.12	483.01	501.83
33	382.15	401.18	420.27	439.41	458.54	477.62	496.64	515.55
34	394.66	413.97	433.31	452.64	471.94	491.17	510.28	529.22
35	407.30	426.86	446.42	465.93	485.38	504.71	523.87	542.83
36	420.04	439.83	459.58	479.25	498.81	518.20	537.39	556.32
37	432.86	452.85	472.77	492.58	512.21	531.63	550.80	569.66
38	445.73	465.91	485.97	505.86	525.53	544.95	564.06	582.83
39	458.64	478.98	499.13	519.08	538.76	558.13	577.16	595.79
40	471.56	492.00	512.23	532.19	551.84	571.14	590.04	608.52
41	484.44	504.96	525.22	545.16	564.75	583.93	602.60	621.05
42	497.24	517.82	538.07	557.96	577.44	596.50	615.15	633.43
43	509.95	530.53	550.75	570.54	589.91	608.86	627.45	645.72
44	522.51	543.07	563.20	582.90	602.18	621.08	639.67	657.99
45	534.89	555.39	575.44	595.06	614.30	633.22	651.87	670.29
46	547.07	567.40	587.48	607.08	626.36	645.35	664.12	682.66
47	559.02	579.40	599.39	619.04	638.41	657.54	676.45	695.11
48	570.79	591.19	611.24	631.01	650.53	669.82	688.87	707.67
49	582.44	602.92	623.11	643.05	662.76	682.21	701.41	720.19
50	594.06	614.70	635.09	655.23	675.12	694.75	713.95	732.76
51	605.73	626.59	647.21	667.56	687.64	707.29	726.54	745.47
52	617.54	638.66	659.50	680.07	700.19	719.91	739.30	758.56
53	629.53	650.90	671.99	692.63	712.84	732.72	752.46	772.16
54	641.73	663.38	684.55	705.29	725.70	745.96	765.17	786.14
55	654.18	675.93	697.24	718.20	739.02	759.78	780.30	800.20
56	666.73	688.64	710.20	731.61	752.96	774.06	794.52	813.91
57	679.46	701.65	723.69	745.68	767.40	788.46	808.42	827.22
58	692.52	715.23	737.89	760.27	781.99	802.55	821.93	840.64
59	706.18	729.56	752.66	775.06	796.28	816.27	835.57	854.51
60	720.65	744.51	767.65	789.57	810.22	830.16	849.72	867.97
61	735.79	759.72	782.38	803.74	824.36	844.59	863.46	878.87
62	751.23	774.70	796.81	818.16	839.10	858.64	874.59	889.56
63	766.46	789.38	811.51	833.22	853.47	870.01	885.52	899.41
64	781.43	804.39	826.91	847.93	865.09	881.20	895.61	
65	796.75	820.16	842.00	859.83	876.56	891.53		
66	812.92	835.64	854.19	871.59	887.17			
67	828.83	848.14	866.27	882.49				
68	841.66	860.56	877.47					
69	854.45	872.10						
70	866.35							

TABLE NO. LIV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH, AMERICAN EXPERIENCE, THREE
 AND ONE-HALF PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	360.28	376.66	393.24	409.99	426.89	443.92	461.05	478.23
21	372.77	389.46	406.32	423.32	440.46	457.69	474.98	492.31
22	385.49	402.46	419.58	436.82	454.17	471.57	489.01	506.45
23	398.42	415.65	433.01	450.47	468.00	485.56	503.11	520.63
24	411.53	429.01	446.60	464.25	481.93	499.60	517.25	534.82
25	424.81	442.52	460.30	478.11	495.92	513.69	531.40	549.00
26	438.24	456.15	474.10	492.04	509.95	527.79	545.53	563.11
27	451.79	469.88	487.07	506.02	524.01	541.88	559.61	577.14
28	465.44	483.68	501.89	520.02	538.05	555.92	573.60	591.06
29	479.17	497.53	515.83	534.01	552.04	569.88	587.48	604.80
30	492.95	511.41	529.76	547.95	565.95	583.71	601.20	618.37
31	506.75	525.27	543.64	561.81	579.75	597.39	614.73	631.71
32	520.54	539.09	557.44	575.56	593.38	610.89	628.04	644.81
33	534.29	552.83	571.14	589.15	606.84	624.16	641.11	657.70
34	547.97	566.47	584.68	602.56	620.08	637.21	653.98	670.42
35	561.54	579.95	598.04	615.75	633.08	650.04	666.67	683.02
36	574.95	593.25	611.18	628.71	645.87	662.70	679.25	695.55
37	588.19	606.34	624.09	641.47	658.50	675.26	691.77	708.08
38	601.22	619.20	636.80	654.06	671.03	687.75	704.28	720.60
39	614.02	631.86	649.35	666.55	683.51	700.25	716.80	733.14
40	626.62	644.36	661.80	679.00	695.98	712.77	729.34	745.69
41	639.06	656.77	674.22	691.46	708.49	725.31	741.90	758.14
42	651.41	669.14	686.65	703.94	721.02	737.88	754.36	770.52
43	663.74	681.53	699.11	716.47	733.60	750.35	766.77	782.92
44	676.09	693.97	711.62	729.04	746.09	762.79	779.21	795.52
45	688.50	706.47	724.20	741.55	758.54	775.26	791.86	808.42
46	700.97	719.03	736.71	754.02	771.05	787.96	804.83	821.50
47	713.53	731.55	749.21	766.57	783.81	801.01	818.01	834.49
48	726.05	744.07	761.79	779.38	796.94	814.28	831.10	847.03
49	738.59	756.69	774.66	792.59	810.31	827.49	843.76	859.09
50	751.26	769.63	787.96	806.07	823.64	840.27	855.95	871.08
51	764.27	783.03	801.56	819.53	836.55	852.60	868.08	883.27
52	777.77	796.75	815.16	832.59	849.02	864.88	880.44	894.96
53	791.62	810.49	828.37	845.21	861.47	877.43	892.31	904.46
54	805.51	823.86	841.14	857.83	874.20	889.48	901.95	913.66
55	819.04	836.80	853.95	870.77	886.46	899.27	911.30	922.06
56	832.17	849.80	867.10	883.24	896.41	908.78	919.84	
57	845.37	863.18	879.79	893.36	906.09	917.48		
58	858.99	876.11	890.09	903.21	914.95			
59	872.18	886.60	900.14	912.25				
60	882.87	896.85	909.36					
61	893.33	906.26						
62	902.95							

TABLE NO. LIV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH, AMERICAN EXPERIENCE, THREE
 AND ONE-HALF PER CENT.

AGE.	11st Year.	12d Year.	13d Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.
20	495.45	512.67	529.85	546.97	563.98	580.85	597.54	614.01
21	509.63	526.92	544.14	561.27	578.24	595.03	611.61	627.92
22	523.85	541.18	558.42	575.50	592.40	609.09	625.50	641.63
23	538.08	555.43	572.63	589.65	606.44	622.97	639.20	655.10
24	552.29	569.61	586.75	603.66	620.31	636.66	652.67	668.33
25	566.44	583.71	600.75	617.51	633.98	650.11	665.89	681.33
26	580.51	597.68	614.57	631.17	647.42	663.32	678.88	694.14
27	594.45	611.48	628.21	644.60	660.62	676.31	691.69	706.81
28	608.23	625.10	641.62	657.78	673.60	689.11	704.36	719.39
29	621.82	638.49	654.79	670.74	686.39	701.77	716.94	731.91
30	635.19	651.64	667.74	683.53	699.05	714.35	729.47	744.40
31	648.32	664.57	680.51	696.18	711.63	726.89	741.97	756.85
32	661.23	677.32	693.15	708.75	724.17	739.39	754.43	769.26
33	673.96	689.96	705.72	721.29	736.68	751.87	766.86	781.52
34	686.58	702.52	718.26	733.82	749.17	764.32	779.15	793.67
35	699.14	715.06	730.79	746.32	761.64	776.64	791.32	805.77
36	711.67	727.58	743.30	758.81	773.98	788.84	803.46	817.98
37	724.19	740.10	755.80	771.16	786.21	801.01	815.71	830.38
38	736.72	752.63	768.19	783.43	798.42	813.31	828.17	842.84
39	749.26	765.03	780.48	795.68	810.77	825.83	840.70	855.13
40	761.68	777.36	792.77	808.08	823.35	838.43	853.97	866.93
41	774.04	789.68	805.22	820.72	836.03	850.88	864.95	878.20
42	786.40	802.18	817.92	833.47	848.55	862.84	876.30	889.30
43	798.95	814.95	830.75	846.08	860.60	874.28	887.49	900.45
44	811.79	827.86	843.45	858.22	872.13	885.57	898.74	911.04
45	824.78	840.65	855.68	869.85	883.52	896.93	909.45	919.67
46	837.67	852.98	867.41	881.34	895.00	907.75	918.16	927.93
47	850.10	864.81	879.02	892.95	905.95	916.56	926.52	935.43
48	862.05	876.54	890.76	904.02	914.85	925.02	934.11	
49	873.99	888.42	901.97	913.03	923.41	932.70		
50	885.93	899.78	911.09	921.70	931.20			
51	897.45	909.02	919.88	929.60				
52	906.82	917.94	927.89					
53	915.87	926.07						
54	924.13							

TABLE NO. LV.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY FIVE EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE. THREE AND
 ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.
20	56.72	115.84	177.47	241.73
21	57.68	117.81	180.49	245.85
22	58.68	119.85	183.62	250.12
23	59.71	121.96	186.87	254.54
24	60.78	124.16	190.22	259.12
25	61.90	126.42	193.70	263.85
26	63.04	128.76	197.29	268.75
27	64.23	131.19	201.01	273.81
28	65.46	133.69	204.85	279.06
29	66.72	136.28	208.82	284.48
30	68.02	138.96	212.93	290.07
31	69.38	141.73	217.17	295.86
32	70.78	144.58	221.55	301.84
33	72.22	147.53	226.07	308.00
34	73.71	150.57	230.74	314.37
35	75.25	153.71	235.56	320.94
36	76.83	156.95	240.51	327.70
37	78.46	160.27	245.62	334.67
38	80.13	163.69	250.87	341.84
39	81.85	167.21	256.27	349.22
40	83.61	170.83	261.83	356.82
41	85.44	174.55	267.54	364.62
42	87.30	178.37	273.40	372.62
43	89.21	182.27	279.40	380.81
44	91.16	186.26	285.52	389.18
45	93.16	190.33	291.78	397.73
46	95.17	194.47	298.14	406.43
47	97.23	198.68	304.59	415.26
48	99.31	202.92	311.10	424.20
49	101.39	207.18	317.68	433.24
50	103.48	211.47	324.30	442.38
51	105.57	215.77	330.97	451.58
52	107.66	220.08	337.65	460.84
53	109.74	224.37	344.33	470.13
54	111.80	228.65	351.00	479.44
55	113.85	232.99	357.64	488.73
56	115.86	237.07	364.22	498.00
57	117.83	241.20	370.74	507.21
58	119.76	245.24	377.15	516.33
59	121.63	249.18	383.43	525.34
60	123.42	252.99	389.57	534.21
61	125.14	256.66	395.53	542.92
62	126.76	260.18	401.29	551.42
63	128.29	263.51	406.81	559.69
64	129.71	266.62	412.06	567.68
65	130.98	269.49	416.99	575.36
66	132.11	272.10	421.58	582.69
67	133.08	274.40	425.79	589.64
68	133.86	276.37	429.58	596.19
69	134.45	277.98	432.92	602.34
70	134.81	279.20	435.83	608.11

TABLE NO. LVI.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE AND
 ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	27.84	56.83	87.03	118.49	151.27	185.42	221.00	258.09	296.74
21	28.35	57.89	88.65	120.69	154.08	188.86	225.11	262.88	302.25
22	28.89	58.98	90.32	122.97	156.99	192.43	229.36	267.84	307.95
23	29.44	60.11	92.05	125.33	160.00	196.12	233.75	272.97	313.85
24	30.02	61.28	93.85	127.77	163.11	199.93	238.29	278.28	319.95
25	30.61	62.49	95.70	130.29	166.33	203.87	243.00	283.77	326.26
26	31.22	63.74	97.62	132.90	169.65	207.95	247.85	289.43	332.77
27	31.86	65.04	99.59	135.59	173.09	212.16	252.87	295.29	339.50
28	32.52	66.38	101.64	138.37	176.64	216.51	258.04	301.34	346.45
29	33.19	67.75	103.75	141.25	180.30	220.99	263.39	307.58	353.63
30	33.89	69.18	105.94	144.21	184.08	225.63	268.91	314.02	361.03
31	34.62	70.66	108.19	147.27	187.99	230.41	274.60	320.65	368.65
32	35.36	72.17	110.50	150.43	192.01	235.33	280.46	327.49	376.51
33	36.12	73.73	112.90	153.68	196.16	240.40	286.50	334.53	384.60
34	36.91	75.35	115.36	157.03	200.42	245.62	292.70	341.78	392.93
35	37.73	77.01	117.90	160.47	204.81	250.98	299.09	349.23	401.50
36	38.57	78.71	120.50	164.00	209.30	256.49	305.65	356.89	410.30
37	39.43	80.46	123.17	167.63	213.93	262.15	312.40	364.75	419.34
38	40.31	82.25	125.91	171.35	218.67	267.96	319.31	372.82	428.59
39	41.22	84.09	128.72	175.18	223.55	273.92	326.39	381.07	438.07
40	42.14	85.98	131.61	179.10	228.53	280.01	333.63	389.50	447.74
41	43.10	87.93	134.58	183.11	233.64	286.24	341.02	398.10	457.60
42	44.07	89.91	137.60	187.21	238.84	292.58	348.54	406.84	467.62
43	45.08	91.94	140.69	191.38	244.13	299.02	356.17	415.71	477.78
44	46.09	94.01	143.82	195.61	249.49	305.54	363.88	424.67	488.07
45	47.13	96.10	146.99	199.90	254.90	312.11	371.66	433.72	498.48
46	48.17	98.21	150.19	204.19	260.32	318.70	379.48	442.84	508.97
47	49.23	100.34	153.40	208.50	265.76	325.32	387.34	452.00	519.54
48	50.29	102.45	156.58	212.78	271.18	331.93	395.19	461.18	530.15
49	51.32	104.54	159.74	217.04	276.58	338.51	403.03	470.36	540.79
50	52.35	106.61	162.87	221.27	281.94	345.06	410.83	479.52	551.43
51	53.37	108.66	165.98	225.45	287.25	351.54	418.58	488.64	562.06
52	54.38	110.69	169.04	229.58	292.48	357.95	426.26	497.69	572.63
53	55.37	112.68	172.05	233.63	297.63	364.27	433.83	506.64	583.14
54	56.34	114.62	174.98	237.59	302.67	370.45	441.26	515.46	593.54
55	57.28	116.51	177.83	241.45	307.57	376.49	448.53	524.12	603.81
56	58.19	118.33	180.60	245.18	312.32	382.33	455.60	532.60	613.92
57	59.07	120.10	183.26	248.77	316.89	387.97	462.45	540.85	623.83
58	59.92	121.79	185.79	252.18	321.24	393.38	469.05	548.84	633.51
59	60.71	123.37	188.18	255.39	325.37	398.51	475.33	556.52	642.92
60	61.46	124.85	190.40	258.41	329.23	403.32	481.28	563.86	652.01
61	62.15	126.22	192.46	261.19	332.79	407.79	486.85	570.81	660.77
62	62.78	127.48	194.34	263.71	336.03	411.88	491.99	577.33	669.14
63	63.37	128.61	196.00	265.94	338.91	415.53	496.66	583.37	677.10
64	63.87	129.57	197.42	267.84	341.35	418.70	500.80	588.90	684.65
65	64.28	130.36	198.56	269.35	343.34	421.31	504.35	593.89	691.80
66	64.61	130.95	199.40	270.45	344.79	423.33	507.31	598.35	698.55
67	64.83	131.31	199.88	271.08	345.68	424.75	509.60	602.31	704.93
68	64.91	131.43	199.97	271.20	346.01	425.60	511.53	605.77	710.94
69	64.89	131.27	199.67	270.87	345.86	425.98	512.88	608.77	716.57
70	64.70	130.84	199.05	270.19	345.36	425.06	513.81	611.31	721.78

TABLE NO. LVII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY FIFTEEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE AND
 ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	18.37	37.48	57.37	78.07	99.62	122.06	145.41
21	18.74	38.23	58.52	79.64	101.63	124.52	148.34
22	19.12	39.02	59.72	81.28	103.71	127.06	151.37
23	19.52	39.83	60.97	82.97	105.86	129.70	154.50
24	19.93	40.68	62.26	84.72	108.09	132.42	157.74
25	20.36	41.54	63.59	86.52	110.39	135.23	161.09
26	20.80	42.44	64.96	88.39	112.76	138.14	164.54
27	21.26	43.37	66.38	90.31	115.22	141.14	168.10
28	21.73	44.33	67.84	92.31	117.76	144.23	171.78
29	22.21	45.32	69.36	94.36	120.37	147.43	175.58
30	22.72	46.35	70.92	96.48	123.06	150.72	179.49
31	23.24	47.41	72.53	98.67	125.85	154.12	183.53
32	23.78	48.49	74.19	100.92	128.71	157.61	187.67
33	24.32	49.61	75.90	103.24	131.66	161.20	191.93
34	24.89	50.77	77.67	105.63	134.69	164.90	196.30
35	25.49	51.97	79.49	108.08	137.81	168.69	200.80
36	26.09	53.19	81.34	110.60	140.99	172.58	205.41
37	26.71	54.44	83.26	113.18	144.28	176.58	210.15
38	27.34	55.73	85.21	115.84	147.64	180.68	214.99
39	28.00	57.06	87.24	118.57	151.10	184.88	219.96
40	28.67	58.42	89.31	121.37	154.64	189.18	225.02
41	29.36	59.83	91.45	124.24	158.27	193.57	230.18
42	30.07	61.27	93.62	127.17	161.96	198.02	235.40
43	30.81	62.75	95.85	130.16	165.70	202.53	240.67
44	31.55	64.25	98.11	133.18	169.49	207.07	245.96
45	32.32	65.77	100.40	136.23	173.29	211.61	251.25
46	33.18	67.31	102.70	139.27	177.07	216.13	256.52
47	33.87	68.86	105.00	142.31	180.84	220.63	261.76
48	34.64	70.39	107.27	145.31	184.57	225.09	266.93
49	35.40	71.90	109.51	148.28	188.25	229.48	272.04
50	36.16	73.39	111.73	151.22	191.89	233.82	277.07
51	36.91	74.87	113.93	154.11	195.48	238.08	282.00
52	37.65	76.34	116.10	156.97	199.00	242.25	286.84
53	38.39	77.79	118.24	159.76	202.44	246.33	291.54
54	39.11	79.21	120.32	162.49	205.80	250.29	296.09
55	39.83	80.61	122.37	165.17	209.06	254.13	300.49
56	40.53	81.97	124.37	167.76	212.21	257.82	304.70
57	41.22	83.32	126.32	170.28	215.25	261.35	308.72
58	41.91	84.64	128.21	172.69	218.16	264.72	312.52
59	42.57	85.90	130.02	175.00	220.92	267.90	316.07
60	43.22	87.12	131.76	177.20	223.53	270.86	319.34
61	43.84	88.30	133.43	179.29	225.96	273.57	322.31
62	44.44	89.43	135.01	181.22	228.18	276.01	324.91
63	45.03	90.52	136.48	182.99	230.16	278.13	327.11
64	45.59	91.51	137.81	184.57	231.86	279.89	328.86
65	46.09	92.42	139.00	185.91	233.26	281.25	330.14
66	46.57	93.24	140.03	187.02	234.35	282.23	331.02
67	47.01	93.96	140.90	187.91	235.14	282.92	331.65
68	47.39	94.58	141.61	188.58	235.77	283.49	332.23
69	47.75	95.13	142.22	189.21	236.41	284.19	332.99
70	48.06	95.62	142.84	189.97	237.33	285.25	334.19

TABLE NO. LVII.—*Concluded.*

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

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	169.73	195.05	221.41	248.85	277.45	307.22	338.24
21	173.14	198.96	225.85	253.85	283.00	313.37	345.00
22	176.67	203.01	230.44	259.01	288.75	319.72	351.99
23	180.32	207.20	235.20	264.33	294.68	326.28	359.20
24	184.10	211.54	240.10	269.84	300.81	333.06	366.65
25	188.00	216.00	245.16	275.52	307.13	340.05	374.33
26	192.02	220.62	250.39	281.38	313.66	347.25	382.25
27	196.17	225.38	255.78	287.43	320.38	354.68	390.40
28	200.46	230.29	261.35	293.66	327.31	362.33	398.81
29	204.87	235.35	267.07	300.08	334.44	370.21	407.47
30	209.43	240.56	272.96	306.68	341.78	378.32	416.37
31	214.11	245.93	279.03	313.47	349.33	386.65	425.52
32	218.92	251.43	285.26	320.45	357.09	395.21	434.91
33	223.87	257.10	291.66	327.63	365.05	404.00	444.54
34	228.96	262.92	298.24	334.98	373.21	412.99	454.40
35	234.18	268.89	304.98	342.52	381.57	422.19	464.47
36	239.54	275.01	311.89	350.23	390.10	431.58	474.74
37	245.03	281.28	318.94	358.10	398.81	441.14	485.18
38	250.64	287.67	326.14	366.12	407.66	450.84	495.78
39	256.38	294.20	333.47	374.26	416.63	460.69	506.53
40	262.22	300.83	340.90	382.50	425.71	470.64	517.41
41	268.16	307.54	348.41	390.82	434.88	480.70	528.39
42	274.15	314.31	355.97	399.20	444.11	490.82	539.46
43	280.18	321.12	363.57	407.63	453.39	500.99	550.60
44	286.23	327.94	371.19	416.06	462.68	511.19	561.77
45	292.27	334.76	378.79	424.49	471.96	521.39	572.97
46	298.30	341.54	386.36	432.87	481.21	531.57	584.16
47	304.27	348.28	393.87	441.19	490.41	541.70	595.32
48	310.18	354.93	401.30	449.43	499.51	551.75	606.41
49	316.01	361.49	408.62	457.56	508.50	561.68	617.41
50	321.73	367.94	415.82	465.54	517.34	571.48	628.30
51	327.36	374.26	422.86	473.36	526.01	581.11	639.05
52	332.84	380.42	429.72	480.98	534.47	590.54	649.61
53	338.18	386.39	436.37	488.38	542.71	599.74	659.96
54	343.32	392.15	442.79	495.51	550.66	608.66	670.07
55	348.28	397.69	448.95	502.36	558.30	617.26	679.89
56	353.01	402.96	454.80	508.86	565.58	625.52	689.39
57	357.51	407.95	460.32	515.00	572.47	633.38	698.54
58	361.73	412.61	465.46	520.72	578.93	640.81	707.32
59	365.65	416.90	470.18	525.97	584.89	647.76	715.72
60	369.22	420.78	474.44	530.71	590.32	654.24	723.75
61	372.41	424.21	478.16	534.88	595.20	660.25	731.44
62	375.16	427.12	481.31	538.47	599.55	665.80	738.79
63	377.41	429.46	483.88	541.50	603.39	670.89	745.81
64	379.14	431.26	485.91	544.02	606.73	675.55	752.49
65	380.38	432.57	487.48	546.08	609.63	679.77	758.80
66	381.24	433.53	488.69	547.77	612.11	683.53	764.71
67	381.89	434.28	489.69	549.17	614.20	686.86	770.11
68	382.51	435.02	490.60	550.37	615.97	689.62	775.00
69	383.36	435.93	491.56	551.48	617.29	691.82	779.38
70	384.62	437.15	492.70	552.34	618.19	693.48	783.32

TABLE NO. LVIII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE AND
 ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	13.75	28.05	42.91	58.36	74.44	91.16	108.55
21	14.05	28.65	43.84	59.64	76.07	93.15	110.92
22	14.36	29.29	44.81	60.96	77.75	95.21	113.37
23	14.68	29.95	45.83	62.33	79.50	97.34	115.90
24	15.02	30.64	46.88	63.75	81.30	99.55	118.51
25	15.37	31.35	47.96	65.22	83.17	101.82	121.22
26	15.73	32.08	49.07	66.73	85.09	104.18	124.01
27	16.10	32.84	50.23	68.30	87.09	106.61	126.90
28	16.49	33.62	51.42	69.92	89.15	109.12	129.87
29	16.88	34.43	52.66	71.60	91.27	111.71	132.95
30	17.30	35.27	53.94	73.32	93.46	114.39	136.12
31	17.73	36.14	55.25	75.11	95.73	117.15	139.38
32	18.17	37.03	56.61	76.95	98.06	119.99	142.74
33	18.62	37.94	58.02	78.85	100.47	122.91	146.20
34	19.09	38.91	59.47	80.82	102.95	125.93	149.76
35	19.58	39.90	60.97	82.83	105.51	129.03	153.42
36	20.08	40.91	62.51	84.91	108.13	132.22	157.19
37	20.60	41.96	64.10	87.05	110.84	135.50	161.07
38	21.13	43.03	65.73	89.25	113.63	138.88	165.04
39	21.69	44.15	67.42	91.53	116.51	142.36	169.13
40	22.25	45.30	69.17	93.88	119.46	145.93	173.31
41	22.85	46.50	70.98	96.30	122.50	149.59	177.58
42	23.46	47.73	72.83	98.79	125.61	153.31	181.91
43	24.10	49.00	74.74	101.33	128.78	157.10	186.29
44	24.74	50.30	76.68	103.92	131.99	160.91	190.69
45	25.41	51.63	78.67	106.54	135.23	164.74	195.10
46	26.09	52.98	80.68	109.17	138.47	168.57	199.49
47	26.78	54.35	82.69	111.81	141.70	172.39	203.88
48	27.48	55.72	84.70	114.44	144.93	176.20	208.24
49	28.17	57.07	86.70	117.05	148.14	179.97	212.56
50	28.87	58.43	88.70	119.68	151.35	183.74	216.84
51	29.56	59.80	90.72	122.30	154.56	187.48	221.10
52	30.27	61.19	92.74	124.93	157.75	191.21	225.33
53	30.99	62.58	94.78	127.56	160.94	194.93	229.52
54	31.71	63.98	96.82	130.20	164.14	198.62	233.67
55	32.44	65.40	98.87	132.85	167.32	202.29	237.76
56	33.17	66.82	100.93	135.49	170.49	205.92	241.79
57	33.92	68.27	103.01	138.14	173.64	209.51	245.78
58	34.68	69.72	105.10	140.78	176.77	213.07	249.69
59	35.44	71.18	107.18	143.41	179.88	216.58	253.49
60	36.22	72.64	109.26	146.04	182.97	220.01	257.19
61	36.99	74.12	111.35	148.67	186.01	223.38	260.78
62	37.78	75.62	113.47	151.27	189.01	226.67	264.24
63	38.59	77.14	115.58	153.87	191.98	229.87	267.57
64	39.41	78.65	117.68	156.43	194.87	232.99	270.77
65	40.22	80.16	119.76	158.95	197.71	236.00	273.86
66	41.04	81.68	121.83	161.45	200.50	238.98	276.90
67	41.88	83.19	123.90	163.93	203.28	242.04	280.34
68	42.69	84.70	125.96	166.44	206.21	245.40	284.16
69	43.54	86.24	128.09	169.13	209.50	249.33	288.76
70	44.38	87.82	130.40	172.21	213.40	254.09	294.41

TABLE NO. LVIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE AND
 ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	126.64	145.46	165.03	185.39	206.58	228.62
21	129.40	148.61	168.60	189.40	211.03	233.53
22	132.24	151.88	172.30	193.54	215.63	238.61
23	135.19	155.26	176.12	197.82	220.38	243.86
24	138.24	158.75	180.07	202.24	225.29	249.27
25	141.39	162.35	184.14	206.80	230.35	254.85
26	144.63	166.06	188.34	211.50	235.57	260.59
27	147.98	169.90	192.67	216.35	240.94	266.51
28	151.44	173.85	197.14	221.33	246.47	272.59
29	155.01	177.93	201.74	226.47	252.16	278.85
30	158.69	182.12	206.47	231.75	258.01	285.29
31	162.47	186.44	211.33	237.18	264.02	291.90
32	166.36	190.88	216.34	242.76	270.20	298.68
33	170.36	195.45	221.48	248.50	276.53	305.63
34	174.49	200.15	226.77	254.38	283.03	312.74
35	178.73	204.98	232.19	260.41	289.67	320.00
36	183.08	209.92	237.75	266.57	296.44	327.39
37	187.55	215.00	243.42	272.86	303.35	334.89
38	192.14	220.19	249.22	279.27	310.34	342.48
39	196.83	225.49	255.13	285.76	317.42	350.14
40	201.62	230.88	261.10	292.31	324.55	357.85
41	206.49	236.34	267.13	298.92	331.72	365.59
42	211.41	241.84	273.20	305.54	338.91	373.34
43	216.37	247.36	279.28	312.18	346.09	381.07
44	221.34	252.89	285.36	318.80	353.25	388.75
45	226.31	258.41	291.42	325.39	360.35	396.37
46	231.27	263.90	297.44	331.91	367.37	403.90
47	236.19	269.35	303.39	338.35	374.31	411.32
48	241.08	274.74	309.27	344.71	381.12	418.59
49	245.91	280.06	315.06	350.96	387.80	425.70
50	250.70	285.33	320.77	357.08	394.34	432.64
51	255.44	290.51	326.38	363.08	400.71	439.38
52	260.12	295.62	331.86	368.93	406.90	445.91
53	264.75	300.63	337.23	374.62	412.90	452.19
54	269.29	305.54	342.47	380.15	418.68	458.20
55	273.77	310.35	347.56	385.47	424.20	463.91
56	278.15	315.03	352.46	390.56	429.41	469.27
57	282.45	319.56	357.18	395.41	434.36	474.25
58	286.62	323.93	361.67	399.95	438.92	478.79
59	290.65	328.10	365.89	404.17	443.08	482.88
60	294.52	332.04	369.84	408.03	446.82	486.54
61	298.22	335.76	373.47	411.53	450.20	489.86
62	301.74	339.23	376.83	414.76	453.34	492.97
63	305.08	342.50	380.00	417.85	456.39	496.03
64	308.27	345.65	383.11	420.96	459.52	499.20
65	311.41	348.84	386.38	424.31	462.94	502.64
66	314.69	352.29	390.02	428.11	466.84	506.51
67	318.35	356.27	394.29	432.60	471.40	511.01
68	322.66	361.05	399.46	438.02	476.91	516.18
69	327.93	366.93	405.80	444.68	483.44	522.44
70	334.41	374.11	413.57	452.58	491.36	530.31

TABLE NO. LVIII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE AND
 ONE-HALF PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	251.54	275.39	300.22	326.05	352.93	380.91
21	256.94	281.29	306.63	333.00	360.43	388.98
22	262.51	287.38	313.25	340.15	368.15	397.29
23	268.27	293.66	320.06	347.53	376.11	405.86
24	274.20	300.13	327.09	355.13	384.31	414.67
25	280.31	306.79	334.32	362.96	392.75	423.75
26	286.60	313.65	341.77	371.01	401.43	433.08
27	293.08	320.70	349.42	379.29	410.35	442.65
28	299.74	327.96	357.30	387.79	419.50	452.47
29	306.59	335.42	365.38	396.52	428.88	462.53
30	313.63	343.07	373.67	405.45	438.48	472.81
31	320.85	350.92	382.15	414.59	448.28	483.29
32	328.26	358.95	390.82	423.91	458.27	493.95
33	335.82	367.16	399.67	433.40	468.42	504.78
34	343.56	375.52	408.67	443.04	478.72	515.77
35	351.44	384.02	417.79	452.81	489.15	526.90
36	359.44	392.64	427.03	462.69	499.70	538.14
37	367.54	401.35	436.37	472.67	510.34	549.49
38	375.73	410.14	445.78	482.72	521.06	560.90
39	383.98	418.99	455.24	492.82	531.82	572.38
40	392.27	427.87	464.74	502.94	542.61	583.89
41	400.59	436.77	474.23	513.07	553.41	595.40
42	408.90	445.66	483.71	523.17	564.18	606.90
43	417.18	454.50	493.14	533.22	574.89	618.35
44	425.40	463.28	502.49	543.18	585.52	629.73
45	433.55	471.96	511.74	553.03	596.04	641.01
46	441.58	480.51	520.84	562.73	606.41	652.15
47	449.48	488.91	529.77	572.26	616.61	663.14
48	457.21	497.13	538.51	581.58	626.60	673.92
49	464.76	505.14	547.02	590.65	636.34	684.48
50	472.11	512.92	555.27	599.45	645.80	694.78
51	479.23	520.43	563.23	607.94	654.95	704.79
52	486.09	527.65	570.86	616.07	663.74	714.47
53	492.66	534.54	578.13	623.83	672.15	723.81
54	498.91	541.06	584.99	631.15	680.15	732.81
55	504.80	547.18	591.40	638.02	687.73	741.48
56	510.29	552.83	597.33	644.41	694.90	749.85
57	515.33	557.99	602.76	650.36	701.69	757.93
58	519.89	562.66	607.73	655.87	708.10	765.74
59	523.97	566.87	612.26	660.98	714.16	773.26
60	527.64	570.69	616.41	665.73	719.86	780.47
61	530.99	574.20	620.25	670.13	725.18	787.35
62	534.16	577.52	623.84	674.21	730.15	793.81
63	537.27	580.74	627.25	678.02	734.64	799.83
64	540.47	583.95	630.55	681.43	738.67	805.44
65	543.86	587.26	633.61	684.48	742.25	810.70
66	547.60	590.57	636.55	687.28	745.55	815.63
67	551.65	594.11	639.61	690.18	748.76	820.12
68	556.36	598.29	643.39	693.63	751.95	823.97
69	562.26	603.88	648.57	697.95	755.15	826.97
70	570.15	611.63	655.52	703.23	758.19	829.08

TABLE NO. LIX.
 TERMINAL NET VALUES PER \$1000 OF TEN-YEAR ENDOW-
 MENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 MATURITY, AMERICAN EXPERIENCE, THREE
 AND ONE-HALF PER CENT

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	82.16	167.81	257.13	350.28	447.43	548.78	654.49	764.79	879.89
21	82.14	167.78	257.09	350.23	447.38	548.72	654.44	764.75	879.86
22	82.12	167.75	257.05	350.18	447.32	548.66	654.38	764.70	879.83
23	82.10	167.72	257.01	350.13	447.26	548.60	654.32	764.65	879.80
24	82.09	167.69	256.96	350.07	447.20	548.53	654.26	764.60	879.77
25	82.08	167.66	256.92	350.02	447.14	548.46	654.19	764.54	879.73
26	82.06	167.62	256.87	349.95	447.06	548.38	654.12	764.48	879.69
27	82.04	167.59	256.81	349.89	446.99	548.30	654.04	764.41	879.65
28	82.02	167.55	256.76	349.82	446.91	548.22	653.96	764.34	879.61
29	81.99	167.51	256.70	349.74	446.82	548.12	653.87	764.27	879.56
30	81.98	167.47	256.64	349.66	446.72	548.03	653.77	764.19	879.51
31	81.96	167.43	256.57	349.58	446.63	547.92	653.67	764.10	879.45
32	81.93	167.37	256.50	349.49	446.52	547.81	653.55	764.00	879.39
33	81.90	167.31	256.42	349.38	446.41	547.68	653.43	763.89	879.32
34	81.87	167.26	256.34	349.28	446.28	547.54	653.29	763.77	879.25
35	81.85	167.21	256.26	349.17	446.15	547.39	653.14	763.64	879.17
36	81.82	167.14	256.16	349.04	445.99	547.22	652.98	763.50	879.07
37	81.78	167.07	256.04	348.89	445.82	547.04	652.80	763.35	878.97
38	81.74	166.99	255.93	348.74	445.64	546.85	652.60	763.18	878.86
39	81.70	166.90	255.80	348.58	445.45	546.64	652.39	762.99	878.74
40	81.65	166.82	255.67	348.41	445.24	546.41	652.16	762.78	878.60
41	81.61	166.73	255.54	348.23	445.03	546.16	651.90	762.55	878.45
42	81.57	166.64	255.39	348.04	444.78	545.88	651.62	762.29	878.28
43	81.53	166.54	255.25	347.83	444.52	545.58	651.29	762.00	878.08
44	81.48	166.44	255.07	347.59	444.22	545.23	650.92	761.66	877.86
45	81.43	166.33	254.89	347.33	443.88	544.83	650.50	761.27	877.60
46	81.36	166.19	254.67	347.01	443.47	544.35	650.00	760.83	877.31
47	81.30	166.04	254.41	346.63	442.99	543.81	649.44	760.33	876.98
48	81.22	165.85	254.09	346.19	442.44	543.18	648.79	759.75	876.60
49	81.11	165.60	253.70	345.66	441.80	542.45	648.06	759.10	876.18
50	80.98	165.32	253.26	345.07	441.07	541.64	647.23	758.37	875.71
51	80.83	165.00	252.77	344.40	440.26	540.73	646.30	757.55	875.18
52	80.66	164.65	252.21	343.65	439.34	539.70	645.27	756.64	874.58
53	80.47	164.24	251.58	342.81	438.32	538.57	644.11	755.62	873.92
54	80.26	163.79	250.88	341.87	437.19	537.30	642.83	754.49	873.18
55	80.02	163.28	250.10	340.84	435.93	535.90	641.40	753.23	872.37
56	79.75	162.72	249.24	339.69	434.53	534.34	639.82	751.82	871.45
57	79.46	162.11	248.30	338.43	432.99	532.61	638.07	750.28	870.44
58	79.14	161.44	247.26	337.03	431.29	530.71	636.13	748.57	869.31
59	78.78	160.69	246.10	335.48	429.41	528.61	633.99	746.66	868.06
60	78.40	159.87	244.81	333.79	427.35	526.30	631.61	744.55	866.67
61	77.97	158.98	243.46	331.95	425.09	523.75	629.00	742.21	865.12
62	77.51	158.01	241.97	329.92	422.60	520.95	626.11	739.62	863.41
63	77.02	156.97	240.33	327.70	419.88	517.85	622.91	736.74	861.50
64	76.48	155.82	238.53	325.26	416.86	514.42	619.36	733.55	859.39
65	75.88	154.54	236.53	322.54	413.50	510.59	615.40	729.99	857.04
66	75.22	153.14	234.32	319.53	409.76	506.34	611.01	726.07	854.46
67	74.49	151.56	231.85	316.15	405.58	501.61	606.18	721.77	851.61
68	73.65	149.79	229.06	312.38	400.96	496.44	600.91	717.06	848.48
69	72.73	147.82	225.93	308.26	395.98	490.90	595.25	711.98	845.06
70	71.70	145.63	222.66	303.88	390.73	485.05	589.25	706.51	841.31

TABLE NO. LX.
 TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	48.92	99.90	153.05	208.45	266.21	326.43	389.23
21	48.91	99.88	153.01	208.40	266.16	326.37	389.17
22	48.90	99.86	152.98	208.37	266.11	326.31	389.10
23	48.88	99.84	152.96	208.33	266.06	326.26	389.03
24	48.88	99.83	152.93	208.29	266.01	326.19	388.96
25	48.87	99.81	152.90	208.25	265.96	326.13	388.88
26	48.86	99.79	152.87	208.20	265.90	326.06	388.80
27	48.85	99.77	152.84	208.16	265.84	325.99	388.72
28	48.85	99.75	152.81	208.12	265.79	325.92	388.63
29	48.83	99.72	152.78	208.07	265.73	325.84	388.54
30	48.83	99.71	152.75	208.03	265.66	325.77	388.45
31	48.82	99.70	152.72	207.98	265.60	325.69	388.36
32	48.81	99.67	152.68	207.93	265.54	325.60	388.25
33	48.80	99.65	152.65	207.89	265.47	325.51	388.13
34	48.79	99.64	152.62	207.85	265.40	325.42	388.01
35	48.80	99.63	152.60	207.79	265.33	325.32	387.89
36	48.79	99.62	152.57	207.74	265.25	325.22	387.76
37	48.79	99.60	152.54	207.69	265.18	325.12	387.63
38	48.79	99.59	152.51	207.65	265.12	325.03	387.51
39	48.79	99.59	152.50	207.63	265.07	324.95	387.39
40	48.80	99.60	152.50	207.62	265.03	324.88	387.28
41	48.82	99.63	152.53	207.62	265.02	324.82	387.16
42	48.83	99.66	152.55	207.64	264.99	324.75	387.03
43	48.87	99.70	152.61	207.66	264.98	324.68	386.88
44	48.90	99.76	152.65	207.68	264.96	324.58	386.68
45	48.95	99.82	152.71	207.71	264.91	324.44	386.44
46	48.99	99.88	152.76	207.70	264.82	324.24	386.13
47	49.04	99.95	152.79	207.67	264.69	324.00	385.76
48	49.08	99.98	152.78	207.58	264.50	323.69	385.30
49	49.11	99.99	152.74	207.46	264.27	323.31	384.77
50	49.13	99.99	152.68	207.30	263.99	322.88	384.16
51	49.14	99.98	152.61	207.12	263.66	322.38	383.48
52	49.16	99.97	152.51	206.91	263.29	321.83	382.72
53	49.18	99.94	152.40	206.67	262.88	321.21	381.88
54	49.18	99.91	152.27	206.39	262.42	320.53	380.94
55	49.20	99.87	152.13	206.10	261.92	319.78	379.92
56	49.20	99.83	151.98	205.78	261.37	318.97	378.80
57	49.22	99.80	151.83	205.44	260.79	318.08	377.60
58	49.25	99.77	151.67	205.08	260.16	317.14	376.29
59	49.27	99.73	151.49	204.68	259.48	316.12	374.87
60	49.30	99.70	151.31	204.26	258.76	315.00	373.31
61	49.32	99.66	151.11	203.82	257.96	313.77	371.59
62	49.36	99.63	150.91	203.32	257.07	312.41	369.67
63	49.40	99.59	150.66	202.75	256.07	310.86	367.50
64	49.44	99.52	150.36	202.09	254.90	309.10	365.04
65	49.45	99.42	149.99	201.30	253.57	307.09	362.28
66	49.46	99.29	149.54	200.40	252.05	304.84	359.28
67	49.47	99.11	149.03	199.38	250.39	302.48	356.21
68	49.44	98.90	148.45	198.27	248.70	300.16	353.26
69	49.44	98.68	147.87	197.25	247.18	298.15	350.70
70	49.42	98.48	147.41	196.49	246.10	296.68	348.79

TABLE NO. LX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	454.73	523.05	594.31	668.66	746.25	827.22	911.75
21	454.66	522.97	594.23	668.58	746.18	827.16	911.71
22	454.58	522.89	594.15	668.50	746.10	827.10	911.68
23	454.50	522.80	594.06	668.42	746.02	827.04	911.64
24	454.43	522.72	593.97	668.33	745.94	826.97	911.60
25	454.34	522.62	593.87	668.23	745.85	826.90	911.55
26	454.25	522.52	593.77	668.13	745.76	826.82	911.51
27	454.15	522.42	593.66	668.02	745.65	826.74	911.45
28	454.06	522.31	593.55	667.90	745.54	826.65	911.40
29	453.95	522.20	593.42	667.77	745.42	826.54	911.33
30	453.84	522.07	593.28	667.63	745.29	826.44	911.27
31	453.72	521.94	593.14	667.48	745.15	826.32	911.19
32	453.59	521.79	592.98	667.32	744.99	826.19	911.11
33	453.46	521.63	592.81	667.15	744.83	826.05	911.02
34	453.31	521.47	592.63	666.96	744.65	825.89	910.92
35	453.15	521.30	592.44	666.76	744.45	825.72	910.81
36	453.01	521.11	592.24	666.54	744.24	825.54	910.69
37	452.85	520.93	592.02	666.31	744.00	825.33	910.56
38	452.69	520.73	591.79	666.06	743.74	825.10	910.40
39	452.53	520.53	591.54	665.78	743.45	824.84	910.23
40	452.37	520.31	591.27	665.46	743.13	824.54	910.04
41	452.19	520.06	590.96	665.10	742.76	824.21	909.82
42	451.98	519.77	590.60	664.69	742.33	823.84	909.58
43	451.74	519.43	590.18	664.23	741.86	823.41	909.30
44	451.44	519.04	589.70	663.68	741.31	822.93	908.99
45	451.08	518.57	589.14	663.07	740.68	822.38	908.63
46	450.65	518.02	588.49	662.35	739.97	821.76	908.23
47	450.14	517.38	587.74	661.54	739.16	821.06	907.78
48	449.54	516.64	586.88	660.62	738.25	820.26	907.27
49	448.85	515.79	585.92	659.58	737.22	819.37	906.70
50	448.06	514.85	584.83	658.42	736.07	818.38	906.06
51	447.19	513.79	583.63	657.12	734.78	817.27	905.35
52	446.22	512.61	582.28	655.67	733.36	816.03	904.55
53	445.14	511.31	580.79	654.08	731.78	814.66	903.67
54	443.94	509.86	579.14	652.31	730.03	813.14	902.68
55	442.63	508.28	577.34	650.37	728.10	811.46	901.59
56	441.20	506.56	575.36	648.23	725.97	809.59	900.38
57	439.65	504.67	573.18	645.88	723.62	807.52	899.03
58	437.96	502.61	570.80	643.28	721.02	805.23	897.53
59	436.11	500.34	568.17	640.42	718.13	802.68	895.87
60	434.09	497.84	565.26	637.23	714.92	799.86	894.03
61	431.83	495.06	562.02	633.68	711.36	796.73	892.00
62	429.31	491.95	558.39	629.73	707.42	793.29	889.76
63	426.48	488.46	554.36	625.39	703.11	789.52	887.28
64	423.28	484.58	549.95	620.67	698.42	785.40	884.55
65	419.77	480.39	545.22	615.63	693.40	780.93	881.55
66	416.04	476.01	540.30	610.35	688.08	776.12	878.25
67	412.28	471.61	535.33	604.95	682.52	771.00	874.63
68	408.70	467.39	530.47	599.53	676.81	765.50	870.65
69	405.55	463.55	525.88	594.23	670.87	759.62	866.29
70	403.03	460.27	521.72	588.93	664.71	753.33	861.50

TABLE NO. LXI.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGR.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	32.71	66.79	102.29	139.29	177.84	218.02	259.90
21	32.71	66.78	102.28	139.27	177.82	217.99	259.86
22	32.71	66.77	102.27	139.26	177.80	217.97	259.83
23	32.70	66.77	102.27	139.25	177.79	217.95	259.80
24	32.71	66.78	102.27	139.25	177.78	217.93	259.78
25	32.71	66.78	102.27	139.25	177.78	217.92	259.76
26	32.71	66.78	102.28	139.25	177.77	217.91	259.74
27	32.72	66.79	102.28	139.26	177.78	217.91	259.73
28	32.73	66.80	102.30	139.27	177.79	217.91	259.72
29	32.73	66.81	102.32	139.29	177.80	217.92	259.73
30	32.74	66.84	102.35	139.32	177.83	217.95	259.74
31	32.76	66.87	102.38	139.35	177.87	217.98	259.77
32	32.78	66.90	102.42	139.41	177.92	218.03	259.80
33	32.79	66.93	102.47	139.47	177.98	218.09	259.85
34	32.82	66.99	102.54	139.55	178.07	218.17	259.92
35	32.86	67.06	102.63	139.65	178.18	218.28	260.03
36	32.90	67.13	102.73	139.77	178.30	218.41	260.16
37	32.95	67.22	102.85	139.91	178.47	218.59	260.34
38	33.00	67.32	102.99	140.09	178.67	218.81	260.56
39	33.08	67.44	103.17	140.31	178.93	219.08	260.84
40	33.15	67.59	103.38	140.58	179.23	219.41	261.16
41	33.25	67.78	103.65	140.89	179.59	219.78	261.53
42	33.36	67.99	103.94	141.26	179.99	220.20	261.95
43	33.50	68.23	104.28	141.67	180.45	220.67	262.38
44	33.63	68.51	104.65	142.12	180.94	221.16	262.84
45	33.80	68.81	105.06	142.60	181.45	221.66	263.29
46	33.97	69.13	105.50	143.10	181.97	222.17	263.76
47	34.17	69.48	105.95	143.62	182.51	222.70	264.24
48	34.37	69.84	106.42	144.15	183.07	223.25	264.72
49	34.57	70.19	106.89	144.69	183.65	223.80	265.21
50	34.79	70.58	107.39	145.28	184.26	224.39	265.73
51	35.01	70.98	107.94	145.90	184.92	225.02	266.29
52	35.26	71.43	108.53	146.58	185.63	225.71	266.90
53	35.53	71.91	109.17	147.32	186.40	226.47	267.58
54	35.82	72.44	109.87	148.13	187.26	227.30	268.32
55	36.13	73.00	110.62	149.01	188.19	228.21	269.12
56	36.47	73.61	111.44	149.96	189.19	229.19	270.00
57	36.84	74.29	112.34	151.00	190.29	230.25	270.96
58	37.25	75.01	113.30	152.11	191.46	231.40	271.98
59	37.67	75.78	114.32	153.28	192.71	232.62	273.05
60	38.13	76.60	115.41	154.56	194.05	233.91	274.17
61	38.61	77.48	116.58	155.91	195.46	235.26	275.34
62	39.13	78.42	117.84	157.35	196.96	236.69	276.55
63	39.70	79.44	119.17	158.88	198.54	238.17	277.81
64	40.30	80.50	120.57	160.48	200.19	239.73	279.12
65	40.92	81.61	122.03	162.13	201.91	241.35	280.51

OF LIFE INSURANCE.

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TABLE NO. LXI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	303.55	349.05	396.50	445.97	497.56	551.38
21	303.50	349.00	396.43	445.90	497.49	551.29
22	303.46	348.95	396.38	445.83	497.41	551.20
23	303.43	348.91	396.32	445.76	497.33	551.12
24	303.40	348.87	396.27	445.70	497.25	551.03
25	303.37	348.82	396.21	445.63	497.17	550.94
26	303.34	348.78	396.16	445.56	497.09	550.84
27	303.31	348.75	396.11	445.50	497.00	550.73
28	303.30	348.72	396.06	445.43	496.91	550.63
29	303.29	348.69	396.01	445.36	496.82	550.52
30	303.29	348.67	395.98	445.29	496.74	550.41
31	303.30	348.66	395.94	445.24	496.65	550.30
32	303.32	348.66	395.92	445.19	496.58	550.20
33	303.35	348.68	395.91	445.17	496.52	550.10
34	303.42	348.72	395.94	445.16	496.48	550.02
35	303.51	348.80	395.99	445.17	496.45	549.94
36	303.64	348.90	396.07	445.20	496.43	549.87
37	303.80	349.05	396.17	445.26	496.43	549.79
38	304.01	349.23	396.31	445.34	496.43	549.70
39	304.27	349.45	396.48	445.43	496.42	549.59
40	304.57	349.71	396.66	445.52	496.40	549.46
41	304.92	349.99	396.85	445.60	496.37	549.31
42	305.28	350.28	397.04	445.67	496.31	549.11
43	305.66	350.57	397.22	445.73	496.22	548.87
44	306.04	350.86	397.39	445.75	496.09	548.57
45	306.42	351.14	397.54	445.74	495.91	548.21
46	306.81	351.40	397.66	445.69	495.67	547.79
47	307.19	351.66	397.75	445.60	495.38	547.29
48	307.57	351.90	397.82	445.48	495.04	546.72
49	307.95	352.13	397.87	445.31	494.63	546.06
50	308.36	352.38	397.92	445.12	494.18	545.33
51	308.80	352.65	397.96	444.90	493.67	544.53
52	309.28	352.93	398.01	444.67	493.13	543.67
53	309.80	353.25	398.07	444.43	492.55	542.73
54	310.38	353.61	398.15	444.18	491.93	541.71
55	311.02	354.01	398.25	443.91	491.25	540.58
56	311.72	354.45	398.35	443.60	490.48	539.33
57	312.48	354.92	398.44	443.25	489.61	537.91
58	313.27	355.39	398.50	442.80	488.60	536.28
59	314.09	355.86	398.49	442.24	487.40	534.42
60	314.93	356.29	398.42	441.55	486.03	532.36
61	315.78	356.69	398.25	440.72	484.52	530.19
62	316.64	357.07	398.03	439.86	483.01	528.04
63	317.52	357.45	397.86	439.11	481.67	526.10
64	318.46	357.95	397.89	438.65	480.68	524.55
65	319.55	358.73	398.32	438.69	480.27	523.57

TABLE No. LXI.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	607.52	666.10	727.23	791.05	857.69	927.28
21	607.43	666.00	727.14	790.97	857.62	927.24
22	607.34	665.91	727.05	790.88	857.54	927.20
23	607.24	665.81	726.94	790.78	857.47	927.15
24	607.14	665.70	726.84	790.68	857.38	927.10
25	607.04	665.59	726.72	790.57	857.29	927.04
26	606.92	665.46	726.60	790.45	857.19	926.98
27	606.80	665.34	726.46	790.33	857.09	926.91
28	606.68	665.20	726.32	790.19	856.97	926.84
29	606.55	665.06	726.17	790.05	856.85	926.76
30	606.42	664.91	726.02	789.89	856.71	926.67
31	606.29	664.76	725.85	789.73	856.57	926.58
32	606.16	664.60	725.68	789.55	856.40	926.47
33	606.03	664.44	725.49	789.35	856.23	926.35
34	605.91	664.28	725.29	789.14	856.03	926.22
35	605.78	664.10	725.07	788.89	855.81	926.07
36	605.64	663.89	724.82	788.62	855.56	925.90
37	605.48	663.66	724.54	788.32	855.28	925.72
38	605.30	663.40	724.22	787.98	854.96	925.51
39	605.09	663.11	723.86	787.59	854.61	925.27
40	604.86	662.78	723.45	787.16	854.21	925.01
41	604.58	662.39	722.99	786.67	853.77	924.71
42	604.25	661.94	722.46	786.11	853.26	924.38
43	603.86	661.43	721.86	785.48	852.70	924.00
44	603.40	660.84	721.17	784.76	852.05	923.58
45	602.88	660.17	720.40	783.96	851.33	923.10
46	602.27	659.39	719.51	783.05	850.52	922.57
47	601.57	658.52	718.52	782.03	849.61	921.97
48	600.77	657.53	717.41	780.89	848.59	921.30
49	599.87	656.43	716.16	779.61	847.46	920.56
50	598.89	655.22	714.79	778.20	846.20	919.72
51	597.81	653.88	713.28	776.64	844.80	918.80
52	596.62	652.41	711.61	774.92	843.25	917.77
53	595.32	650.80	709.78	773.02	841.54	916.63
54	593.91	649.03	707.75	770.91	839.63	915.37
55	592.34	647.08	705.50	768.57	837.52	913.98
56	590.59	644.88	702.99	765.97	835.19	912.43
57	588.63	642.42	700.19	763.09	832.63	910.73
58	586.39	639.68	697.11	759.95	829.81	908.86
59	583.91	636.68	693.77	756.54	826.75	906.80
60	581.22	633.47	690.22	752.90	823.44	904.54
61	578.43	630.15	686.51	749.05	819.88	902.05
62	575.68	626.85	682.76	745.05	816.10	899.32
63	573.13	623.60	679.04	740.98	812.06	896.33
64	570.94	620.80	675.46	736.76	807.74	893.06
65	569.25	618.29	671.93	732.41	803.13	889.47

TABLE NO. LXII.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	23.33	47.61	72.90	99.23	126.65	155.22	184.98	215.97
21	23.33	47.62	72.91	99.25	126.68	155.25	185.00	216.00
22	23.34	47.63	72.93	99.28	126.72	155.29	185.05	216.04
23	23.35	47.66	72.97	99.32	126.76	155.34	185.10	216.09
24	23.37	47.69	73.01	99.37	126.82	155.41	185.17	216.17
25	23.39	47.73	73.06	99.44	126.90	155.48	185.25	216.25
26	23.40	47.76	73.12	99.51	126.98	155.58	185.35	216.35
27	23.43	47.81	73.19	99.59	127.08	155.69	185.48	216.48
28	23.46	47.87	73.27	99.70	127.21	155.83	185.62	216.64
29	23.49	47.93	73.36	99.82	127.35	155.99	185.81	216.83
30	23.53	48.02	73.48	99.97	127.52	156.20	186.03	217.07
31	23.58	48.11	73.61	100.14	127.74	156.43	186.29	217.34
32	23.64	48.22	73.77	100.34	127.98	156.71	186.59	217.67
33	23.70	48.34	73.95	100.58	128.26	157.03	186.94	218.04
34	23.78	48.49	74.17	100.87	128.59	157.42	187.36	218.50
35	23.87	48.67	74.43	101.19	128.98	157.85	187.86	219.03
36	23.97	48.86	74.71	101.55	129.42	158.36	188.42	219.65
37	24.09	49.08	75.04	101.97	129.93	158.95	189.08	220.36
38	24.21	49.34	75.40	102.45	130.51	159.64	189.84	221.18
39	24.37	49.63	75.84	103.01	131.20	160.42	190.72	222.12
40	24.53	49.97	76.33	103.66	131.97	161.31	191.70	223.17
41	24.73	50.36	76.90	104.39	132.85	162.31	192.80	224.34
42	24.95	50.80	77.54	105.21	133.83	163.43	194.01	225.60
43	25.21	51.28	78.25	106.12	134.91	164.65	195.33	226.97
44	25.49	51.82	79.03	107.11	136.09	165.96	196.73	228.43
45	25.80	52.42	79.89	108.20	137.35	167.36	198.24	230.00
46	26.13	53.06	80.81	109.35	138.70	168.85	199.83	231.67
47	26.50	53.77	81.79	110.58	140.13	170.45	201.55	233.45
48	26.89	54.50	82.83	111.88	141.65	172.15	203.37	235.36
49	27.29	55.27	83.93	113.26	143.27	173.96	205.33	237.40
50	27.72	56.09	85.10	114.75	145.01	175.90	207.43	239.59
51	28.19	56.98	86.37	116.34	146.89	178.00	209.69	241.96
52	28.68	57.93	87.73	118.05	148.89	180.25	212.12	244.51
53	29.23	58.96	89.19	119.89	151.05	182.67	214.74	247.24
54	29.79	60.05	90.73	121.84	153.36	185.25	217.52	250.15
55	30.40	61.21	92.39	123.94	155.82	188.01	220.49	253.25
56	31.04	62.44	94.17	126.18	158.45	190.94	223.65	256.56
57	31.74	63.78	96.07	128.57	161.24	194.07	227.02	260.08
58	32.49	65.19	98.08	131.09	164.21	197.39	230.60	263.81
59	33.27	66.68	100.20	133.76	167.34	200.90	234.37	267.74
60	34.09	68.25	102.43	136.59	170.67	204.60	238.35	271.87

TABLE NO. LXII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	248.27	281.91	316.97	353.51	391.60	431.29	472.68	515.84
21	248.29	281.93	316.99	353.52	391.59	431.28	472.65	515.80
22	248.33	281.97	317.02	353.54	391.60	431.27	472.63	515.76
23	248.38	282.02	317.05	353.56	391.61	431.28	472.62	515.73
24	248.45	282.08	317.11	353.61	391.65	431.29	472.61	515.70
25	248.53	282.16	317.19	353.67	391.70	431.32	472.62	515.68
26	248.64	282.26	317.28	353.76	391.76	431.36	472.64	515.68
27	248.77	282.39	317.40	353.86	391.85	431.43	472.69	515.70
28	248.93	282.55	317.55	354.00	391.97	431.53	472.76	515.74
29	249.13	282.74	317.74	354.17	392.13	431.66	472.87	515.81
30	249.37	282.98	317.97	354.39	392.33	431.84	473.01	515.93
31	249.65	283.26	318.25	354.67	392.59	432.07	473.21	516.07
32	249.98	283.61	318.59	355.00	392.90	432.36	473.45	516.25
33	250.38	284.02	319.01	355.40	393.28	432.70	473.74	516.48
34	250.86	284.51	319.50	355.89	393.73	433.11	474.09	516.74
35	251.43	285.09	320.09	356.46	394.27	433.58	474.48	517.03
36	252.07	285.76	320.75	357.10	394.87	434.11	474.91	517.35
37	252.83	286.53	321.52	357.84	395.54	434.70	475.38	517.70
38	253.69	287.41	322.38	358.65	396.28	435.33	475.89	518.07
39	254.67	288.40	323.34	359.55	397.08	436.02	476.45	518.47
40	255.75	289.47	324.38	360.52	397.96	436.77	477.04	518.89
41	256.94	290.65	325.51	361.57	398.90	437.57	477.68	519.33
42	258.23	291.92	326.73	362.70	399.91	438.43	478.35	519.80
43	259.61	293.28	328.04	363.91	400.99	439.34	479.06	520.29
44	261.09	294.74	329.43	365.20	402.13	440.30	479.82	520.80
45	262.68	296.30	330.92	366.58	403.36	441.33	480.62	521.33
46	264.36	297.97	332.51	368.05	404.66	442.43	481.46	521.89
47	266.17	299.75	334.21	369.63	406.07	443.61	482.36	522.49
48	268.10	301.65	336.04	371.32	407.57	444.86	483.33	523.12
49	270.17	303.70	338.01	373.15	409.19	446.22	484.38	523.81
50	272.41	305.91	340.13	375.11	410.93	447.69	485.51	524.55
51	274.82	308.30	342.41	377.23	412.82	449.28	486.72	525.33
52	277.41	316.85	344.86	379.51	414.85	450.97	488.01	526.15
53	280.18	313.59	347.50	381.95	417.01	452.76	489.36	526.97
54	283.14	316.52	350.31	384.54	419.28	454.64	490.74	527.78
55	286.30	319.64	353.28	387.28	421.68	456.59	492.16	528.57
56	289.66	322.94	356.43	390.16	424.19	458.62	493.50	529.34
57	293.22	326.45	359.77	393.20	426.83	460.74	495.10	530.18
58	296.99	330.15	363.27	396.40	429.59	462.96	496.74	531.21
59	300.96	334.03	366.96	399.75	432.51	465.39	498.65	532.59
60	305.13	338.11	370.82	403.30	435.68	468.17	501.01	534.49

TABLE NO. LXII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF TWENTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	560.85	607.81	656.81	707.94	761.33	817.10	875.37	936.28
21	560.80	607.74	656.72	707.84	761.23	817.00	875.28	936.23
22	560.74	607.66	656.63	707.74	761.12	816.90	875.20	936.18
23	560.69	607.59	656.54	707.64	761.02	816.79	875.10	936.12
24	560.64	607.52	656.45	707.54	760.90	816.68	875.00	936.05
25	560.60	607.46	656.37	707.43	760.79	816.55	874.90	935.98
26	560.57	607.40	656.28	707.33	760.66	816.43	874.78	935.90
27	560.56	607.36	656.21	707.23	760.54	816.29	874.65	935.81
28	560.57	607.33	656.15	707.13	760.41	816.15	874.51	935.72
29	560.60	607.32	656.09	707.03	760.28	815.99	874.36	935.61
30	560.66	607.34	656.05	706.93	760.13	815.82	874.19	935.50
31	560.76	607.37	656.01	706.82	759.97	815.62	874.01	935.37
32	560.88	607.40	655.97	706.71	759.79	815.41	873.80	935.22
33	561.02	607.45	655.92	706.58	759.59	815.17	873.57	935.06
34	561.18	607.51	655.88	706.43	759.37	814.91	873.31	934.88
35	561.36	607.57	655.82	706.27	759.12	814.61	873.02	934.68
36	561.55	607.63	655.75	706.08	758.84	814.27	872.69	934.46
37	561.76	607.69	655.67	705.87	758.52	813.90	872.33	934.20
38	561.97	607.75	655.56	705.62	758.16	813.48	871.92	933.92
39	562.20	607.80	655.44	705.34	757.75	813.00	871.46	933.61
40	562.43	607.84	655.29	705.01	757.30	812.47	870.95	933.25
41	562.67	667.87	655.11	704.65	756.78	811.87	870.38	932.86
42	562.92	607.88	654.89	704.22	756.19	811.20	869.74	932.42
43	563.16	607.87	654.63	703.74	755.53	810.45	869.02	931.92
44	563.41	607.83	654.33	703.19	754.79	809.60	868.22	931.37
45	563.65	607.78	653.98	702.58	753.97	808.67	867.32	930.75
46	563.90	607.70	653.59	701.89	753.04	807.62	866.32	930.06
47	564.16	607.62	653.14	701.12	752.02	806.46	865.22	929.30
48	564.43	607.50	652.64	700.27	750.89	805.17	863.98	928.44
49	564.72	607.37	652.09	699.32	749.62	803.73	862.61	927.50
50	565.02	607.20	651.46	698.25	748.21	802.13	861.09	926.45
51	565.33	607.00	650.73	697.05	746.61	800.34	859.40	925.30
52	565.61	606.71	649.88	695.66	744.83	798.37	857.55	924.03
53	565.85	606.33	648.87	694.11	742.86	796.21	855.52	922.63
54	566.02	605.82	647.72	692.39	740.73	793.88	853.32	921.09
55	566.12	605.23	646.48	690.50	738.49	791.40	850.96	919.41
56	566.20	604.63	645.23	688.76	736.19	788.81	848.42	917.57
57	566.37	604.14	644.10	687.02	733.91	786.16	845.76	915.56
58	566.78	603.91	643.23	685.49	731.74	783.51	842.92	913.36
59	567.59	604.11	642.74	684.25	729.77	780.81	839.91	910.95
60	568.97	604.88	642.76	683.43	727.92	778.08	836.73	908.33

TABLE No. LXIII.
 TERMINAL NET VALUES PER \$1000 OF THIRTY YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	17.36	35.42	54.20	73.76	94.11	115.29	137.34	160.29
21	17.38	35.45	54.26	73.83	94.21	115.41	137.47	160.44
22	17.40	35.50	54.33	73.93	94.32	115.54	137.62	160.60
23	17.43	35.56	54.42	74.05	94.46	115.71	137.81	160.81
24	17.46	35.63	54.52	74.18	94.63	115.90	138.02	161.05
25	17.51	35.71	54.64	74.34	94.82	116.12	138.28	161.33
26	17.55	35.80	54.78	74.51	95.03	116.37	138.57	161.65
27	17.60	35.91	54.93	74.72	95.29	116.68	138.91	162.03
28	17.67	36.03	55.12	74.96	95.59	117.02	139.30	162.47
29	17.74	36.17	55.33	75.24	95.92	117.42	139.76	162.98
30	17.82	36.33	55.57	75.55	96.31	117.88	140.29	163.57
31	17.92	36.53	55.85	75.92	96.77	118.42	140.90	164.24
32	18.02	36.73	56.16	76.34	97.28	119.02	141.59	165.01
33	18.14	36.97	56.52	76.81	97.86	119.71	142.37	165.89
34	18.28	37.25	56.93	77.36	98.53	120.49	143.27	166.89
35	18.45	37.57	57.40	77.97	99.28	121.38	144.29	168.03
36	18.61	37.92	57.92	78.65	100.12	122.38	145.44	169.32
37	18.82	38.31	58.50	79.42	101.08	123.51	146.74	170.78
38	19.04	38.75	59.16	80.29	102.16	124.79	148.20	172.41
39	19.29	39.25	59.91	81.27	103.38	126.23	149.85	174.23
40	19.57	39.81	60.74	82.38	104.73	127.83	151.67	176.26
41	19.89	40.44	61.68	83.61	106.26	129.61	153.68	178.48
42	20.24	41.15	62.72	84.98	107.92	131.56	155.89	180.89
43	20.63	41.92	63.86	86.47	109.75	133.69	158.27	183.49
44	21.06	42.77	65.11	88.10	111.73	135.97	160.83	186.28
45	21.54	43.69	66.47	89.87	113.86	138.43	163.57	189.27
46	22.03	44.68	67.93	91.74	116.11	141.03	166.48	192.46
47	22.59	45.75	69.47	93.73	118.51	143.80	169.58	195.84
48	23.17	46.88	71.10	95.83	121.04	146.73	172.86	199.44
49	23.77	48.05	72.81	98.05	123.73	149.83	176.34	203.23
50	24.41	49.29	74.63	100.40	126.57	153.12	180.03	207.27
51	25.08	50.61	76.56	102.89	129.59	156.61	183.94	211.55
52	25.80	52.02	78.60	105.54	132.78	160.31	188.09	216.09
53	26.56	53.50	80.77	108.33	136.16	164.22	192.48	220.88
54	27.37	55.07	83.05	111.28	139.73	168.35	197.10	225.92
55	28.22	56.71	85.45	114.39	143.48	172.69	201.95	231.22

TABLE NO. LXIII.—Continued.

TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
TILL MATURITY, AMERICAN EXPERIENCE,
THREE AND ONE HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	184.19	209.06	234.96	261.93	290.01	319.25	349.71
21	184.34	209.22	235.13	262.10	290.18	319.42	349.87
22	184.52	209.42	235.33	262.30	290.38	319.63	350.07
23	184.74	209.65	235.57	262.55	290.64	319.88	350.32
24	185.00	209.93	235.86	262.85	290.94	320.18	350.61
25	185.31	210.25	236.20	263.20	291.30	320.54	350.96
26	185.65	210.63	236.60	263.62	291.72	320.96	351.37
27	186.07	211.07	237.07	264.10	292.21	321.45	351.87
28	186.55	211.59	237.61	264.66	292.79	322.03	352.45
29	187.11	212.18	238.24	265.31	293.46	322.72	353.14
30	187.75	212.87	238.96	266.07	294.24	323.52	353.94
31	188.49	213.66	239.80	266.95	295.16	324.45	354.88
32	189.32	214.56	240.77	267.97	296.20	325.51	355.93
33	190.29	215.60	241.88	269.12	297.40	326.73	357.14
34	191.39	216.80	243.14	270.45	298.76	328.10	358.51
35	192.65	218.15	244.58	271.95	300.29	329.64	360.02
36	194.06	219.67	246.18	273.61	302.00	331.34	361.67
37	195.66	221.38	247.99	275.48	303.88	333.21	363.49
38	197.43	223.29	249.98	277.53	305.94	335.25	365.48
39	199.42	225.40	252.18	279.77	308.19	337.47	367.65
40	201.61	227.70	254.57	282.21	310.64	339.90	370.00
41	203.99	230.21	257.17	284.86	313.31	342.53	372.56
42	206.57	232.93	259.98	287.72	316.18	345.37	375.32
43	209.35	235.86	263.00	290.80	319.28	348.43	378.30
44	212.34	238.99	266.25	294.12	322.60	351.72	381.50
45	215.54	242.36	269.74	297.67	326.17	355.25	384.94
46	218.94	245.95	273.45	301.45	329.98	359.02	388.61
47	222.57	249.76	277.40	305.50	334.04	363.04	392.52
48	226.42	253.81	281.61	309.79	338.35	367.31	396.68
49	230.49	258.11	286.06	314.33	342.92	371.83	401.08
50	234.83	262.67	290.79	319.15	347.77	376.63	405.75
51	239.41	267.50	295.79	324.25	352.89	381.71	410.68
52	244.27	272.61	301.08	329.66	358.33	387.07	415.88
53	249.40	278.01	306.67	335.36	364.05	392.71	421.35
54	254.80	283.69	312.56	341.35	370.06	398.64	427.09
55	260.47	289.66	318.73	347.63	376.35	404.83	433.08

TABLE NO. LXIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.
20	381.44	414.50	448.94	484.84	522.25	561.26	601.95
21	381.59	414.64	449.06	484.93	522.32	561.30	601.96
22	381.79	414.81	449.21	485.06	522.42	561.38	602.01
23	382.02	415.02	449.40	485.23	522.56	561.49	602.08
24	382.30	415.28	449.65	485.44	522.75	561.63	602.18
25	382.63	415.60	449.94	485.71	522.98	561.82	602.32
26	383.03	415.99	450.31	486.04	523.27	562.06	602.50
27	383.52	416.46	450.75	486.45	523.62	562.35	602.72
28	384.10	417.02	451.28	486.92	524.04	562.70	602.98
29	384.78	417.67	451.89	487.48	524.53	563.10	603.27
30	385.57	418.44	452.61	488.14	525.09	563.55	603.60
31	386.48	419.31	453.43	488.87	525.72	564.05	603.98
32	387.52	420.31	454.34	489.69	526.41	564.61	604.39
33	388.69	421.42	455.36	490.59	527.18	565.23	604.84
34	390.01	422.65	456.49	491.59	528.03	565.91	605.34
35	391.46	424.01	457.73	492.69	528.96	566.65	605.88
36	393.04	425.49	459.08	493.88	529.98	567.46	606.46
37	394.78	427.12	460.57	495.19	531.08	568.34	607.10
38	396.68	428.89	462.18	496.61	532.28	569.29	607.79
39	398.75	430.83	463.94	498.16	533.59	570.34	608.54
40	401.00	432.92	465.85	499.85	535.01	571.47	609.35
41	403.43	435.20	467.92	501.68	536.56	572.69	610.24
42	406.07	437.66	470.17	503.66	538.23	574.02	611.20
43	408.91	440.32	472.59	505.79	540.04	575.46	612.24
44	411.97	443.18	475.20	508.09	541.99	577.02	613.35
45	415.26	446.26	478.00	510.57	544.09	578.68	614.55
46	418.77	449.54	481.00	513.22	546.32	580.45	615.80
47	422.51	453.04	484.19	516.04	548.69	582.30	617.09
48	426.48	456.76	487.57	519.00	551.17	584.22	618.40
49	430.69	460.69	491.13	522.12	553.75	586.20	619.71
50	435.14	464.83	494.88	525.37	556.44	588.24	621.03
51	439.83	469.19	498.81	528.78	559.22	590.33	622.41
52	444.77	473.77	502.93	532.34	562.14	592.56	623.95
53	449.96	478.58	507.25	536.08	565.26	595.04	625.77
54	455.41	483.62	511.80	540.09	568.70	597.90	628.01
55	461.10	488.92	516.65	544.48	572.60	601.28	630.82

OF LIFE INSURANCE.

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TABLE No. LXIII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	23d Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.
20	644.40	688.70	734.97	783.30	833.82	886.67	942.00
21	644.39	688.66	734.90	783.21	833.72	886.58	941.94
22	644.39	688.64	734.84	783.13	833.62	886.48	941.87
23	644.43	688.63	734.79	783.04	833.51	886.37	941.79
24	644.48	688.64	734.75	782.96	833.40	886.25	941.71
25	644.57	688.66	734.72	782.87	833.28	886.12	941.61
26	644.68	688.70	734.68	782.78	833.15	885.98	941.51
27	644.81	688.75	734.65	782.68	833.00	885.82	941.40
28	644.98	688.81	734.62	782.57	832.84	885.65	941.27
29	645.16	688.88	734.59	782.45	832.66	885.46	941.13
30	645.37	688.97	734.56	782.32	832.47	885.25	940.97
31	645.60	689.06	734.52	782.17	832.25	885.01	940.80
32	645.86	689.16	734.48	782.01	832.00	884.75	940.60
33	646.13	689.27	734.43	781.83	831.73	884.45	940.39
34	646.44	689.39	734.37	781.62	831.43	884.13	940.15
35	646.77	689.51	734.30	781.39	831.09	883.76	939.88
36	647.13	689.64	734.22	781.13	830.70	883.36	939.58
37	647.51	689.77	734.12	780.83	830.28	882.90	939.25
38	647.93	689.91	734.00	780.50	829.81	882.40	938.88
39	648.38	690.06	733.87	780.14	829.29	881.84	938.46
40	648.86	690.22	733.73	779.74	828.71	881.22	938.00
41	649.39	690.40	733.56	779.29	828.06	880.53	937.49
42	649.96	690.58	733.38	778.79	827.35	879.76	936.93
43	650.58	690.77	733.16	778.23	826.55	878.91	936.30
44	651.23	690.96	732.91	777.60	825.66	877.96	935.60
45	651.93	691.14	732.61	776.88	824.66	876.90	934.83
46	652.63	691.29	732.22	776.04	823.53	875.73	933.97
47	653.32	691.37	731.73	775.07	822.26	874.43	933.03
48	653.98	691.37	731.13	773.99	820.88	873.01	931.99
49	654.59	691.31	730.45	772.81	819.38	871.47	930.86
50	655.20	691.22	729.75	771.59	817.80	869.82	929.61
51	655.86	691.20	729.09	770.37	816.18	868.06	928.25
52	656.70	691.35	728.58	769.24	814.55	866.24	926.77
53	657.84	691.80	728.31	768.27	812.99	864.31	925.15
54	659.43	692.66	728.37	767.53	811.44	862.28	923.40
55	661.57	694.02	728.85	766.96	809.92	860.16	921.49

TABLE NO. LXIV.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	13.36	27.25	41.69	56.70	72.31	88.55	105.44
21	13.40	27.33	41.80	56.86	72.52	88.79	105.72
22	13.44	27.42	41.94	57.05	72.75	89.08	106.05
23	13.50	27.53	42.11	57.27	73.02	89.40	106.42
24	13.56	27.66	42.30	57.52	73.34	89.78	106.86
25	13.64	27.80	42.52	57.81	73.70	90.20	107.35
26	13.72	27.96	42.76	58.13	74.10	90.69	107.92
27	13.81	28.15	43.04	58.51	74.57	91.25	108.56
28	13.92	28.36	43.36	58.93	75.10	91.88	109.29
29	14.03	28.60	43.72	59.41	75.69	92.59	110.12
30	14.17	28.87	44.13	59.95	76.36	93.40	111.07
31	14.32	29.18	44.58	60.56	77.14	94.31	112.13
32	14.50	29.52	45.09	61.25	77.99	95.34	113.31
33	14.68	29.90	45.67	62.02	78.95	96.48	114.64
34	14.90	30.34	46.32	62.89	80.03	97.77	116.13
35	15.14	30.82	47.05	63.85	81.23	99.20	117.80
36	15.40	31.35	47.85	64.91	82.55	100.80	119.66
37	15.71	31.95	48.74	66.10	84.04	102.57	121.72
38	16.03	32.60	49.72	67.41	85.68	104.54	124.00
39	16.39	33.33	50.81	68.87	87.51	106.72	126.53
40	16.79	34.13	52.02	70.49	89.51	109.12	129.29
41	17.24	35.02	53.36	72.26	91.72	111.73	132.30
42	17.72	36.00	54.81	74.19	94.11	114.57	135.55
43	18.26	37.05	56.39	76.27	96.68	117.61	139.03
44	18.83	38.19	58.09	78.51	99.44	120.85	142.71
45	19.45	39.42	59.91	80.90	102.37	124.28	146.61
46	20.10	40.73	61.84	83.42	105.45	127.88	150.72
47	20.81	42.11	63.87	86.07	108.68	131.68	155.04
48	21.54	43.55	65.99	88.83	112.06	135.65	159.57
49	22.31	45.05	68.19	91.73	115.61	139.82	164.31
50	23.10	46.62	70.51	94.76	119.32	144.18	169.26

TABLE NO. LXIV.—Continued.

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

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	123.01	141.27	160.27	180.03	200.59	221.98	244.22
21	123.32	141.62	160.66	180.45	201.04	222.44	244.71
22	123.69	142.03	161.11	180.94	201.56	222.99	245.29
23	124.12	142.51	161.63	181.50	202.16	223.63	245.96
24	124.61	143.06	162.23	182.15	202.85	224.37	246.73
25	125.18	143.68	162.91	182.89	203.65	225.22	247.61
26	125.81	144.39	163.70	183.74	204.56	226.17	248.62
27	126.54	145.21	164.59	184.71	205.60	227.28	249.77
28	127.37	146.14	165.61	185.82	206.78	228.53	251.09
29	128.31	147.19	166.76	187.06	208.11	229.95	252.60
30	129.39	148.38	168.07	188.48	209.63	231.57	254.30
31	130.58	149.72	169.53	190.07	211.35	233.40	256.23
32	131.93	151.21	171.19	191.87	213.29	235.45	258.39
33	133.44	152.90	173.04	193.89	215.45	237.75	260.80
34	135.14	154.80	175.13	196.15	217.88	240.32	263.48
35	137.03	156.92	177.45	198.68	220.57	243.17	266.46
36	139.14	159.26	180.04	201.46	223.55	246.30	269.70
37	141.48	161.88	182.89	204.54	226.82	249.72	273.25
38	144.07	164.74	186.03	207.91	230.39	253.45	277.00
39	146.92	167.90	189.46	211.58	234.26	257.49	281.26
40	150.03	171.34	193.18	215.55	238.44	261.84	285.76
41	153.42	175.05	197.18	219.81	242.93	266.52	290.58
42	157.04	179.02	201.47	224.37	247.73	271.52	295.73
43	160.91	183.25	206.02	229.23	252.83	276.84	301.21
44	165.01	187.74	210.86	234.37	258.25	282.46	307.01
45	169.35	192.48	215.98	239.81	263.97	288.42	313.15
46	173.93	197.48	221.37	245.54	269.99	294.69	319.62
47	178.74	202.75	227.03	251.56	276.33	301.29	326.41
48	183.78	208.26	232.96	257.88	282.97	308.19	333.52
49	189.06	214.03	239.19	264.50	289.92	315.42	340.95
50	194.57	220.06	245.68	271.40	297.17	322.95	348.72

TABLE NO. LXIV.—Continued.

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

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.
20	267.36	291.43	316.48	342.55	369.67	397.90	427.28
21	267.87	291.96	317.02	343.08	370.20	398.41	427.77
22	268.47	292.57	317.64	343.71	370.82	399.02	428.37
23	269.16	293.28	318.36	344.43	371.54	399.74	429.08
24	269.96	294.11	319.19	345.28	372.39	400.58	429.90
25	270.88	295.05	320.16	346.26	373.38	401.56	430.85
26	271.93	296.13	321.27	347.39	374.51	402.68	431.94
27	273.13	297.38	322.55	348.68	375.81	403.96	433.19
28	274.51	298.81	324.01	350.17	377.29	405.42	434.60
29	276.08	300.43	325.67	351.84	378.96	407.06	436.18
30	277.86	302.27	327.54	353.73	380.83	408.89	437.93
31	279.86	304.33	329.64	355.84	382.92	410.91	439.86
32	282.11	306.63	331.98	358.17	385.21	413.13	441.98
33	284.61	309.20	334.57	360.74	387.73	415.57	444.32
34	287.39	312.02	337.40	363.56	390.49	418.26	446.87
35	290.43	315.12	340.51	366.64	393.52	421.18	449.65
36	293.76	318.49	343.89	370.00	396.80	424.36	452.68
37	297.39	322.16	347.58	373.65	400.38	427.82	455.98
38	301.33	326.15	351.57	377.60	404.26	431.56	459.56
39	305.59	330.46	355.89	381.88	408.45	435.62	463.43
40	310.18	335.10	360.54	386.48	412.97	439.99	467.60
41	315.11	340.09	365.52	391.43	417.81	444.69	472.08
42	320.36	345.40	370.85	396.71	422.99	449.69	476.85
43	325.95	351.06	376.52	402.32	428.48	455.01	481.93
44	331.88	357.05	382.52	408.26	434.30	460.64	487.30
45	338.15	363.38	388.85	414.53	440.44	466.58	492.96
46	344.74	370.04	395.51	421.13	446.90	472.82	498.90
47	351.66	377.04	402.51	428.06	453.68	479.36	505.12
48	358.92	384.37	409.84	435.31	460.77	486.20	511.60
49	366.50	392.03	417.50	442.88	468.16	493.32	518.37
50	374.42	400.02	425.47	450.76	475.85	500.73	525.40

OF LIFE INSURANCE.

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TABLE NO. LXIV.—Continued.

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

AGE.	22d Year.	23d Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.
20	457.86	489.72	522.90	557.47	593.51	631.08	670.27
21	458.34	490.17	523.31	557.84	593.82	631.32	670.44
22	458.92	490.70	523.81	558.28	594.10	631.62	670.66
23	459.59	491.35	524.39	558.80	594.63	631.97	670.90
24	460.38	492.08	525.07	559.40	595.14	632.37	671.18
25	461.30	492.95	525.86	560.09	595.71	632.82	671.50
26	462.34	493.93	526.74	560.86	596.36	633.32	671.86
27	463.53	495.03	527.74	561.73	597.08	633.89	672.26
28	464.87	496.26	528.84	562.69	597.88	634.51	672.71
29	466.35	497.63	530.07	563.76	598.77	635.21	673.20
30	467.99	499.14	531.43	564.93	599.75	635.97	673.74
31	469.80	500.81	532.92	566.23	600.82	636.81	674.35
32	471.80	502.64	534.56	567.65	602.00	637.74	675.00
33	473.98	504.64	536.36	569.21	603.30	638.75	675.72
34	476.38	506.84	538.32	570.92	604.72	639.87	676.51
35	478.99	509.23	540.47	572.78	606.27	641.08	677.38
36	481.82	511.85	542.81	574.82	607.97	642.41	678.33
37	484.92	514.69	545.37	577.04	609.82	643.87	679.38
38	488.28	517.78	548.14	579.45	611.84	645.46	680.52
39	491.91	521.12	551.14	582.07	614.03	647.19	681.76
40	495.82	524.73	554.38	584.90	616.40	649.05	683.08
41	500.03	528.60	557.87	587.93	618.93	651.04	684.49
42	504.51	532.73	561.58	591.16	621.61	653.12	685.95
43	509.28	537.11	565.50	594.56	624.42	655.29	687.43
44	514.31	541.73	569.64	598.12	627.35	657.53	688.94
45	519.61	546.59	573.96	601.84	630.39	659.83	690.49
46	525.16	551.66	578.46	605.70	633.53	662.23	692.15
47	530.96	556.95	583.16	609.72	636.84	664.82	694.01
48	537.01	562.47	588.07	613.98	640.42	667.70	696.19
49	543.32	568.25	593.26	618.56	644.39	671.01	698.80
50	549.90	574.33	598.83	623.60	648.86	674.87	701.95

TABLE No. LXIV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	29th Year.	30th Year.	31st Year.	32d Year.	33d Year.	34th Year.
20	711.18	753.90	798.57	845.34	894.36	945.84
21	711.27	753.92	798.53	845.24	894.25	945.75
22	711.39	753.96	798.49	845.15	894.13	945.66
23	711.54	754.00	798.45	845.05	894.00	945.56
24	711.70	754.06	798.41	844.94	893.86	945.45
25	711.89	754.12	798.36	844.81	893.70	945.32
26	712.10	754.20	798.32	844.68	893.53	945.19
27	712.34	754.28	798.26	844.53	893.34	945.03
28	712.60	754.37	798.21	844.37	893.13	944.86
29	712.90	754.48	798.15	844.19	892.90	944.68
30	713.22	754.59	798.09	843.99	892.64	944.47
31	713.58	754.72	798.01	843.76	892.35	944.24
32	713.97	754.85	797.93	843.52	892.04	943.99
33	714.39	755.00	797.83	843.25	891.68	943.70
34	714.86	755.17	797.74	842.95	891.30	943.39
35	715.38	755.36	797.63	842.62	890.87	943.04
36	715.95	755.56	797.51	842.26	890.39	942.65
37	716.58	755.78	797.38	841.86	889.87	942.23
38	717.26	756.03	797.23	841.41	889.29	941.75
39	718.01	756.29	797.06	840.92	888.64	941.23
40	718.79	756.55	796.85	840.35	887.92	940.66
41	719.60	756.78	796.58	839.71	887.12	940.03
42	720.41	756.98	796.24	838.99	886.25	939.33
43	721.21	757.13	795.84	838.19	885.29	938.57
44	722.00	757.26	795.40	837.34	884.25	937.73
45	722.83	757.41	794.97	836.45	883.15	936.82
46	723.76	757.65	794.59	835.56	881.97	935.82
47	724.90	758.07	794.32	834.71	880.77	934.73
48	726.34	758.76	794.24	833.95	879.51	933.54
49	728.19	759.78	794.40	833.24	878.20	932.25
50	730.53	761.21	794.77	832.60	876.84	930.85

TABLE NO. LXV.
NET ANNUAL PREMIUMS PER \$1000, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	9 Payment Life.	14 Payment Life.	19 Payment Life.	Endowment 9 Years.	Endowment 14 Years.	Endowment 19 Years.
20	37.29	26.43	21.41	97.02	58.94	41.32
21	37.87	26.85	21.76	97.05	58.98	41.36
22	38.48	27.29	22.11	97.08	59.01	41.40
23	39.11	27.74	22.48	97.11	59.05	41.45
24	39.76	28.21	22.87	97.14	59.09	41.50
25	40.44	28.70	23.27	97.17	59.13	41.55
26	41.14	29.20	23.68	97.21	59.18	41.61
27	41.87	29.72	24.12	97.25	59.22	41.67
28	42.62	30.27	24.57	97.29	59.28	41.74
29	43.41	30.83	25.03	97.34	59.34	41.82
30	44.22	31.42	25.52	97.38	59.40	41.90
31	45.06	32.02	26.02	97.44	59.47	41.99
32	45.93	32.66	26.55	97.49	59.55	42.09
33	46.83	33.31	27.10	97.56	59.63	42.21
34	47.76	33.99	27.67	97.63	59.73	42.33
35	48.74	34.70	28.27	97.70	59.83	42.47
36	49.74	35.44	28.89	97.79	59.95	42.63
37	50.78	36.20	29.54	97.88	60.07	42.80
38	51.86	37.00	30.23	97.99	60.22	43.00
39	52.98	37.83	30.94	98.10	60.38	43.22
40	54.14	38.70	31.69	98.23	60.56	43.47
41	55.35	39.60	32.47	98.37	60.76	43.75
42	56.60	40.54	33.30	98.53	60.99	44.06
43	57.89	41.52	34.17	98.72	61.25	44.42
44	59.24	42.56	35.09	98.93	61.54	44.82
45	60.64	43.64	36.06	99.16	61.88	45.26
46	62.09	44.77	37.09	99.43	62.25	45.77
47	63.61	45.96	38.17	99.74	62.68	46.34
48	65.18	47.20	39.32	100.09	63.16	46.97
49	66.82	48.52	40.55	100.49	63.70	47.68
50	68.52	49.89	41.84	100.93	64.30	48.47
51	70.28	51.34	43.22	101.43	64.98	49.35
52	72.12	52.86	44.69	101.99	65.73	50.33
53	74.02	54.47	46.25	102.61	66.57	51.42
54	76.00	56.16	47.91	103.30	67.50	52.62
55	78.06	57.95	49.69	104.06	68.53	53.96
56	80.21	59.84	51.60	104.92	69.68	55.43
57	82.45	61.84	53.64	105.87	70.96	57.06
58	84.78	63.97	55.83	106.93	72.38	58.86
59	87.23	66.24	58.18	108.10	73.96	60.85
60	89.79	68.66	60.72	109.41	75.71	63.03
61	92.48	71.25	63.44	110.86	77.64	65.43
62	95.31	74.02	66.38	112.47	79.79	68.07
63	98.29	76.98	69.55	114.25	82.15	70.96
64	101.45	80.17	72.98	116.24	84.76	74.14
65	104.79	83.59	76.60	118.44	87.64	77.62
66	108.33	87.27	80.71	120.88	90.79	81.43
67	112.09	91.23	85.05	123.56	94.27	85.60
68	116.08	95.49	89.76	126.52	98.08	90.16
69	120.32	100.10	94.85	129.75	102.26	95.13
70	124.82	105.08	100.37	133.28	106.85	100.55

TABLE No. LXVI.

TERMINAL NET VALUES PER \$1,000 OF WHOLE LIFE POLICIES BY NINE EQUAL ANNUAL PREMIUMS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	31.93	63.35	97.02	132.10	168.65	206.75	246.45	287.83	330.97
21	31.60	64.50	98.70	134.51	171.73	210.52	250.95	293.09	337.02
22	32.17	65.70	100.62	137.00	174.92	214.44	255.62	298.53	343.28
23	32.78	66.93	102.52	139.59	178.22	218.48	260.43	304.17	349.76
24	33.41	68.22	104.48	142.27	181.64	222.60	265.43	309.99	356.46
25	34.06	69.55	106.52	145.04	185.17	226.99	270.58	316.02	363.39
26	34.74	70.92	108.62	147.89	188.81	231.40	275.91	322.24	370.55
27	35.43	72.34	110.79	150.85	192.59	236.09	281.42	328.68	377.95
28	36.15	73.80	113.03	153.90	196.48	240.85	287.11	335.33	385.60
29	36.89	75.31	115.34	157.05	200.50	245.79	292.99	342.19	393.49
30	37.66	76.88	117.74	160.30	204.66	250.88	299.06	349.27	401.63
31	38.45	78.40	120.20	163.66	208.94	256.13	305.31	356.58	410.03
32	39.27	80.15	122.75	167.13	213.37	261.54	311.70	364.11	418.69
33	40.10	81.87	125.37	170.70	217.91	267.12	318.40	371.86	427.62
34	40.98	83.64	128.00	174.38	222.61	272.86	325.24	379.85	436.81
35	41.87	85.47	130.87	178.15	227.43	278.76	332.28	388.08	446.28
36	42.79	87.34	133.72	182.05	232.38	284.84	339.52	396.54	456.00
37	43.73	89.25	136.66	186.03	237.47	291.08	346.96	405.22	466.00
38	44.69	91.23	139.67	190.13	242.71	297.49	354.59	414.14	476.26
39	45.69	93.25	142.76	194.35	248.08	304.06	362.41	423.28	486.77
40	46.70	95.32	145.94	198.66	253.57	310.79	370.43	432.62	497.52
41	47.75	97.46	149.21	203.08	259.20	317.67	378.62	442.17	508.49
42	48.83	99.65	152.54	207.59	264.94	324.69	386.96	451.90	519.67
43	49.93	101.86	155.92	212.19	270.79	331.82	395.44	461.78	531.04
44	51.04	104.13	159.37	216.87	276.72	339.06	404.03	471.80	542.58
45	52.18	106.44	162.88	221.60	282.72	346.37	412.71	481.95	554.30
46	53.33	108.77	166.41	226.37	288.75	353.73	421.48	492.20	566.15
47	54.49	111.11	169.96	231.14	294.81	361.13	430.31	502.54	578.13
48	55.65	113.44	173.49	235.91	300.88	368.55	439.16	512.95	590.22
49	56.81	115.76	177.00	240.67	306.93	375.97	448.04	523.40	602.39
50	57.93	118.05	180.49	245.40	312.95	383.37	456.91	533.87	614.63
51	59.06	120.34	183.97	250.10	318.95	390.74	465.76	544.35	626.92
52	60.18	122.60	187.39	254.75	324.88	398.04	474.57	554.81	639.24
53	61.28	124.81	190.77	259.32	330.73	405.28	483.30	565.22	651.55
54	62.35	126.98	194.06	263.80	336.48	412.39	491.92	575.54	663.83
55	63.40	129.10	197.28	268.20	342.11	419.38	500.42	585.77	676.07
56	64.41	131.15	200.41	272.45	347.59	426.10	508.76	595.86	688.24
57	65.39	133.12	203.42	276.56	352.88	432.82	516.90	605.79	700.30
58	66.34	135.02	206.31	280.50	357.98	439.22	524.83	615.52	712.23
59	67.22	136.81	209.04	284.24	362.85	445.37	532.48	625.00	724.01
60	68.05	138.48	211.59	287.75	367.43	451.21	539.83	634.22	735.60
61	68.82	140.05	213.98	291.05	371.74	456.72	546.82	643.12	746.98
62	69.53	141.46	216.16	294.04	375.69	461.84	553.44	651.68	758.13
63	70.17	142.75	218.10	296.74	379.27	466.54	559.62	659.84	769.04
64	70.73	143.86	219.79	299.07	382.43	470.78	565.30	667.59	779.72
65	71.20	144.77	221.16	301.03	385.12	474.47	570.47	674.93	790.18
66	71.55	145.44	222.22	302.54	387.27	477.59	575.11	681.85	800.48
67	71.78	145.90	222.92	303.56	388.84	480.14	579.22	688.39	810.62
68	71.80	146.08	223.18	304.04	389.84	482.11	582.83	694.54	820.64
69	71.85	145.95	223.01	304.03	390.32	483.57	585.95	700.32	830.54
70	71.63	145.50	222.46	303.59	390.36	484.57	588.62	705.73	840.32

TABLE NO. LXVII.

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

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	19.71	40.22	61.57	83.79	106.93	131.02	156.10
21	20.10	41.02	62.79	85.45	109.05	133.62	159.20
22	20.50	41.84	64.05	87.17	111.24	136.30	162.40
23	20.92	42.69	65.36	88.96	113.52	139.09	165.70
24	21.36	43.58	66.72	90.80	115.87	141.96	169.13
25	21.81	44.51	68.13	92.71	118.30	144.94	172.66
26	22.27	45.45	69.58	94.68	120.81	148.00	176.31
27	22.76	46.44	71.07	96.71	123.40	151.18	180.08
28	23.26	47.44	72.62	98.81	126.08	154.44	183.97
29	23.76	48.49	74.21	100.98	128.83	157.82	187.98
30	24.30	49.57	75.87	103.22	131.68	161.30	192.12
31	24.84	50.69	77.56	105.53	134.62	164.80	196.38
32	25.41	51.83	79.32	107.91	137.65	168.58	200.76
33	25.99	53.02	81.12	110.36	140.76	172.37	205.27
34	26.59	54.24	82.99	112.88	143.96	176.29	209.90
35	27.21	55.50	84.00	115.46	147.25	180.20	214.65
36	27.85	56.78	86.86	118.13	150.62	184.40	219.53
37	28.49	58.10	88.87	120.84	154.07	188.62	224.54
38	29.16	59.47	90.94	123.64	157.64	192.96	229.67
39	29.86	60.86	93.06	126.52	161.28	197.39	234.91
40	30.55	62.28	95.24	129.47	165.01	201.92	240.26
41	31.29	63.77	97.49	132.50	168.83	206.56	245.72
42	32.04	65.29	99.78	135.58	172.72	211.26	251.24
43	32.81	66.83	102.12	138.72	176.67	216.02	256.82
44	33.58	68.40	104.49	141.89	180.65	220.82	262.42
45	34.38	70.00	106.90	145.10	184.66	225.61	268.03
46	35.18	71.61	109.31	148.31	188.65	230.40	273.62
47	36.00	73.22	111.72	151.50	192.62	235.16	279.19
48	36.81	74.84	114.10	154.66	196.56	239.80	284.70
49	37.61	76.41	116.45	157.78	200.46	244.55	290.13
50	38.39	77.96	118.77	160.86	204.29	249.14	295.49
51	39.16	79.51	121.08	163.91	208.07	253.65	300.75
52	39.94	81.04	123.34	166.90	211.78	258.07	305.90
53	40.70	82.54	125.56	169.82	215.40	262.39	310.91
54	41.45	84.01	127.73	172.68	218.93	266.58	315.77
55	42.18	85.45	129.85	175.46	222.34	270.63	320.45
56	42.90	86.85	131.91	178.14	225.63	274.51	324.93
57	43.60	88.22	133.90	180.73	228.79	278.21	329.18
58	44.29	89.54	135.82	183.20	231.78	281.73	333.21
59	44.95	90.82	137.65	185.54	234.62	285.03	336.96
60	45.59	92.03	139.39	187.76	237.27	288.08	340.40
61	46.20	93.19	141.03	189.84	239.72	290.86	343.40
62	46.78	94.28	142.58	191.74	241.93	293.32	346.20
63	47.34	95.31	143.98	193.45	243.86	295.44	348.48
64	47.87	96.25	145.23	194.92	245.49	297.16	350.25
65	48.32	97.07	146.29	196.13	246.76	298.40	351.48
66	48.74	97.77	147.17	197.07	247.64	299.20	352.24
67	49.10	98.36	147.85	197.70	248.15	299.63	352.62
68	49.41	98.83	148.32	198.08	248.43	299.82	352.84
69	49.66	99.15	148.61	198.31	248.61	300.00	353.05
70	49.85	99.40	148.88	198.60	248.95	300.39	353.50

TABLE No. LXVII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY FOURTEEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, THREE AND ONE-
 HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	182.23	209.43	237.76	267.27	298.00	330.03	363.39
21	185.84	213.57	242.46	272.54	303.88	336.53	370.55
22	189.56	217.85	247.32	278.00	309.96	343.26	377.95
23	193.42	222.28	252.34	283.64	316.24	350.21	385.60
24	197.41	226.86	257.53	289.47	322.73	357.39	393.49
25	201.53	231.59	262.89	295.48	329.43	364.79	401.63
26	205.78	236.47	268.42	301.69	336.34	372.43	410.03
27	210.18	241.51	274.13	308.09	343.47	380.31	418.69
28	214.71	246.71	280.01	314.69	350.81	388.43	427.62
29	219.38	252.06	286.07	321.49	358.37	396.79	436.81
30	224.19	257.57	292.32	328.49	366.16	405.40	446.28
31	229.15	263.25	298.74	335.69	374.17	414.25	456.00
32	234.25	269.09	305.35	343.10	382.41	423.35	466.00
33	239.48	275.08	312.14	350.71	390.87	432.69	476.26
34	244.86	281.25	319.12	358.52	399.54	442.27	486.77
35	250.40	287.58	326.27	366.53	408.43	452.07	497.52
36	256.07	294.07	333.59	374.72	417.52	462.08	508.49
37	261.88	300.70	341.08	383.09	426.79	472.29	519.67
38	267.81	307.49	348.73	391.62	436.24	482.67	531.04
39	273.90	314.41	356.52	400.29	445.82	493.21	542.58
40	280.08	321.44	364.42	409.08	455.53	503.89	554.30
41	286.37	328.58	372.41	417.97	465.35	514.70	566.15
42	292.73	335.78	380.48	426.94	475.27	525.61	578.13
43	299.13	343.03	388.60	435.97	485.25	536.61	590.22
44	305.55	350.29	396.75	445.03	495.28	547.66	602.39
45	311.99	357.58	404.90	454.10	505.32	558.75	614.63
46	318.41	364.83	413.04	463.15	515.36	569.87	626.92
47	324.78	372.05	421.13	472.17	525.37	580.97	639.24
48	331.10	379.20	429.14	481.12	535.33	592.03	651.55
49	337.33	386.25	437.08	489.98	545.20	603.03	663.83
50	343.46	393.21	444.88	498.71	554.95	613.94	676.07
51	349.49	400.03	452.56	507.30	564.57	624.73	688.24
52	355.38	406.70	460.05	515.71	574.01	635.37	700.30
53	361.11	413.18	467.34	523.91	583.26	645.83	712.23
54	366.66	419.45	474.41	531.88	592.26	656.07	724.01
55	371.98	425.47	481.21	539.55	600.97	666.06	735.60
56	377.08	431.24	487.71	546.91	609.36	675.76	746.98
57	381.93	436.70	493.87	553.90	617.40	685.14	758.13
58	386.47	441.81	499.64	560.49	625.04	694.16	769.04
59	390.69	446.54	504.99	566.64	632.22	702.80	779.72
60	394.52	450.85	509.87	572.27	638.93	711.05	790.18
61	397.96	454.68	514.22	577.36	645.15	718.94	800.48
62	400.93	457.97	517.98	581.90	650.88	726.46	810.62
63	403.36	460.66	521.16	585.88	656.14	733.64	820.64
64	405.23	462.78	523.76	589.33	660.93	740.48	830.54
65	406.54	464.33	525.84	592.28	665.26	746.96	840.32
66	407.37	465.43	527.45	594.77	669.15	753.06	849.97
67	407.86	466.18	528.68	596.82	672.57	758.74	859.40
68	408.17	466.71	529.64	598.51	675.54	763.91	868.65
69	408.47	467.19	530.41	599.86	677.93	768.56	877.74
70	408.98	467.74	531.09	600.76	679.75	772.67	886.77

TABLE NO. LXVIII.

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

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	14.47	20.52	45.16	61.43	78.36
21	14.78	30.15	46.13	62.75	80.05
22	15.10	30.80	47.14	64.12	81.79
23	15.43	31.49	48.18	65.54	83.60
24	15.79	32.20	49.27	67.02	85.47
25	16.15	32.94	50.39	68.54	87.40
26	16.52	33.69	51.55	70.10	89.40
27	16.90	34.48	52.74	71.72	91.46
28	17.31	35.28	53.97	73.40	93.59
29	17.71	36.12	55.25	75.13	95.78
30	18.14	36.99	56.57	76.91	98.06
31	18.58	37.88	57.93	78.76	100.40
32	19.04	38.80	59.34	80.66	102.82
33	19.50	39.75	60.79	82.63	105.30
34	19.99	40.74	62.29	84.65	107.86
35	20.49	41.76	63.83	86.73	110.50
36	21.01	42.80	65.41	88.88	113.20
37	21.54	43.88	67.05	91.07	115.99
38	22.08	44.99	68.73	93.34	118.86
39	22.66	46.13	70.46	95.68	121.82
40	23.23	47.31	72.25	98.09	124.85
41	23.84	48.54	74.11	100.57	127.97
42	24.47	49.80	76.00	103.11	131.15
43	25.12	51.09	77.95	105.71	134.39
44	25.77	52.41	79.93	108.35	137.67
45	26.45	53.76	81.95	111.02	140.97
46	27.14	55.14	83.99	113.71	144.27
47	27.85	56.52	86.04	116.38	147.56
48	28.55	57.90	88.06	119.03	150.84
49	29.25	59.27	90.08	121.68	154.09
50	29.94	60.64	92.10	124.32	157.32
51	30.64	62.01	94.12	126.96	160.54
52	31.34	63.39	96.14	129.59	163.74
53	32.05	64.77	98.16	132.20	166.92
54	32.76	66.16	100.17	134.80	170.07
55	33.49	67.55	102.19	137.41	173.21
56	34.20	68.93	104.21	139.99	176.31
57	34.93	70.35	106.23	142.57	179.38
58	35.67	71.75	108.24	145.12	182.41
59	36.40	73.16	110.24	147.65	185.38
60	37.14	74.55	112.22	150.14	188.31
61	37.87	75.95	114.20	152.62	191.17
62	38.63	77.36	116.19	155.06	193.96
63	39.38	78.78	118.14	157.44	196.65
64	40.15	80.18	120.07	159.76	199.26
65	40.89	81.56	121.95	162.02	201.77
66	41.64	82.93	123.81	164.24	204.19
67	42.39	84.30	125.65	166.40	206.56
68	43.14	85.66	127.46	168.56	209.04
69	43.90	87.01	129.31	170.88	211.83
70	44.65	88.41	131.34	173.56	215.22

TABLE No. LXVIII.—Continued.

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

AGE.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	95.97	114.29	133.35	153.19	173.81
21	98.03	116.74	136.21	156.43	177.52
22	100.17	119.28	139.16	159.84	181.35
23	102.38	121.90	142.21	163.34	185.32
24	104.66	124.62	145.37	166.96	189.40
25	107.02	127.42	148.63	170.69	193.63
26	109.46	130.32	152.00	174.54	197.99
27	111.98	133.30	155.47	178.52	202.48
28	114.57	136.39	159.06	182.62	207.11
29	117.26	139.57	162.75	186.84	211.88
30	120.02	142.85	166.56	191.19	216.79
31	122.88	146.23	170.48	195.67	221.83
32	125.82	149.70	174.51	200.26	227.01
33	128.84	153.28	178.65	204.99	232.34
34	131.96	156.96	182.91	209.85	237.82
35	135.15	160.74	187.29	214.85	243.43
36	138.44	164.63	191.79	219.96	249.18
37	141.83	168.63	196.41	225.20	255.05
38	145.32	172.73	201.13	230.56	261.05
39	148.89	176.93	205.97	236.03	267.15
40	152.55	181.23	210.91	241.59	273.32
41	156.31	185.62	215.91	247.22	279.55
42	160.13	190.06	220.98	252.88	285.81
43	164.00	194.56	226.07	258.57	292.09
44	167.90	199.06	231.17	264.26	298.37
45	171.82	203.57	236.27	269.94	304.61
46	175.72	208.08	241.35	275.58	310.81
47	179.61	212.55	246.39	281.17	316.94
48	183.48	216.98	251.38	286.69	322.98
49	187.31	221.37	256.30	292.13	328.93
50	191.11	225.72	261.16	297.50	334.77
51	194.89	230.01	265.96	302.76	340.49
52	198.63	234.26	270.68	307.93	346.07
53	202.33	238.45	275.31	312.98	351.50
54	205.99	242.57	279.85	317.89	356.77
55	209.61	246.61	284.29	322.67	361.87
56	213.16	250.58	288.60	327.30	366.75
57	216.66	254.45	292.80	331.75	371.41
58	220.10	258.24	296.84	336.00	375.80
59	223.46	261.89	300.71	340.00	379.88
60	226.72	265.39	304.36	343.74	383.63
61	229.87	268.72	307.80	347.19	387.00
62	232.89	271.90	311.01	350.32	390.01
63	235.79	274.88	313.95	353.16	392.73
64	238.55	277.66	316.67	355.80	395.31
65	241.16	280.28	319.28	358.39	397.92
66	243.68	282.88	321.94	361.14	400.77
67	246.25	285.62	324.89	364.30	404.12
68	249.04	288.77	328.39	368.13	408.18
69	252.35	292.61	332.74	372.91	413.24
70	256.47	297.44	338.23	378.91	419.59

TABLE NO. LXVIII.—Continued.

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

AGE.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	195.28	217.61	240.86	265.04	290.21
21	199.43	222.24	245.96	270.65	296.34
22	203.73	227.01	251.23	276.44	302.67
23	208.17	231.95	256.68	282.42	309.10
24	212.76	237.04	262.31	288.58	315.92
25	217.49	242.30	268.10	294.93	322.85
26	222.37	247.71	274.07	301.48	329.98
27	227.39	253.29	280.22	308.21	337.32
28	232.57	259.03	286.53	315.13	344.87
29	237.90	264.93	293.04	322.26	352.64
30	243.38	271.01	299.73	329.58	360.60
31	249.01	277.25	306.60	337.08	368.76
32	254.80	283.67	313.64	344.78	377.13
33	260.75	290.24	320.85	352.65	385.67
34	266.84	296.97	328.24	360.70	394.38
35	273.09	303.86	335.78	368.89	403.25
36	279.47	310.89	343.46	377.22	412.23
37	285.99	318.04	351.26	385.66	421.32
38	292.62	325.30	359.14	394.18	430.50
39	299.34	332.64	367.10	402.78	439.75
40	306.12	340.04	375.12	411.44	449.05
41	312.96	347.48	383.18	420.12	458.37
42	319.82	354.95	391.25	428.80	467.69
43	326.69	362.40	399.30	437.45	476.97
44	333.53	369.82	407.30	446.06	486.21
45	340.35	377.20	415.25	454.60	495.35
46	347.09	384.49	423.10	463.02	504.38
47	353.75	391.69	430.84	471.32	513.26
48	360.32	398.77	438.43	479.44	521.97
49	366.75	405.69	445.85	487.39	530.47
50	373.06	412.45	453.08	495.11	538.74
51	379.21	419.04	460.11	502.61	546.75
52	385.20	425.42	466.91	509.83	554.45
53	391.00	431.59	473.43	516.74	561.81
54	396.60	437.50	479.66	523.32	568.80
55	401.97	443.13	485.55	529.52	575.38
56	407.08	448.44	491.08	535.30	581.49
57	411.90	453.41	496.21	540.61	587.10
58	416.39	457.98	500.85	545.40	592.21
59	420.50	462.09	504.99	549.69	596.82
60	424.19	465.73	508.65	553.49	601.00
61	427.46	468.93	511.87	556.90	604.75
62	430.37	471.79	514.78	559.98	608.19
63	433.01	474.42	517.48	562.85	611.37
64	435.57	477.00	520.12	565.62	614.36
65	438.21	479.68	522.85	568.38	617.22
66	441.15	482.66	525.79	571.24	619.85
67	444.60	486.10	529.11	574.13	622.36
68	448.77	490.20	532.76	577.26	625.00
69	453.93	495.03	537.12	581.07	628.41
70	460.17	501.01	542.74	586.39	633.28

TABLE NO. LXVIII.—*Concluded.*

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

AGE.	16th Year.	17th Year.	18th Year.	19th Year.
20	316.41	343.60	372.08	401.63
21	323.08	350.91	379.88	410.03
22	329.96	358.36	387.92	418.60
23	337.05	366.04	396.21	427.62
24	344.30	373.95	404.75	436.81
25	351.88	382.10	413.54	446.28
26	359.63	390.49	422.59	456.00
27	367.61	399.11	431.89	466.00
28	375.80	407.97	441.44	476.26
29	384.22	417.06	451.23	486.77
30	392.85	426.38	461.25	497.52
31	401.60	435.92	471.49	508.49
32	410.73	445.65	481.94	519.67
33	419.96	455.57	492.57	531.04
34	429.35	465.65	503.37	542.58
35	438.88	475.88	514.32	554.30
36	448.54	486.24	525.40	566.15
37	458.31	496.71	536.61	578.13
38	468.17	507.26	547.90	590.22
39	478.09	517.89	559.28	602.39
40	488.06	528.57	570.70	614.63
41	498.05	539.26	582.16	626.92
42	508.03	549.95	593.62	639.24
43	517.98	560.62	605.06	651.55
44	527.87	571.22	616.45	663.83
45	537.67	581.73	627.77	676.07
46	547.35	592.13	638.98	688.24
47	556.87	602.37	650.06	700.30
48	566.21	612.44	660.97	712.23
49	575.34	622.29	671.69	724.01
50	584.22	631.89	682.16	735.60
51	592.82	641.20	692.38	746.98
52	601.09	650.19	702.30	758.13
53	609.01	658.83	711.89	769.04
54	616.54	667.06	721.13	779.72
55	623.62	674.87	730.02	790.18
56	630.23	682.26	738.59	800.48
57	636.30	689.23	746.84	810.62
58	642.02	695.80	754.80	820.64
59	647.23	701.98	762.46	830.54
60	652.02	707.78	769.83	840.32
61	656.43	713.21	776.89	849.97
62	660.47	718.25	783.59	859.40
63	664.19	722.92	789.85	868.65
64	667.61	727.09	795.67	877.74
65	670.62	730.77	801.05	886.77
66	673.26	734.00	806.08	895.78
67	675.64	736.92	810.74	904.68
68	678.12	739.74	814.94	913.32
69	681.19	742.55	818.49	921.49
70	685.16	745.38	821.16	929.20

OF LIFE INSURANCE.

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TABLE NO. LXIX.

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

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	93.35	190.67	292.17	398.02	508.44	623.62	743.78	869.16
21	93.32	190.63	292.12	397.97	508.38	623.56	743.74	869.13
22	93.30	190.60	292.08	397.92	508.33	623.51	743.69	869.11
23	93.29	190.58	292.04	397.87	508.27	623.46	743.65	869.08
24	93.27	190.55	292.00	397.82	508.22	623.40	743.60	869.05
25	93.26	190.52	291.95	397.77	508.16	623.34	743.54	869.01
26	93.24	190.47	291.90	397.70	508.08	623.27	743.49	868.98
27	93.21	190.44	291.85	397.63	508.02	623.20	743.43	868.94
28	93.20	190.40	291.79	397.57	507.94	623.12	743.36	868.90
29	93.18	190.35	291.73	397.49	507.85	623.04	743.29	868.85
30	93.15	190.31	291.66	397.41	507.76	622.95	743.21	868.80
31	93.13	190.26	291.59	397.32	507.67	622.85	743.13	868.75
32	93.10	190.21	291.51	397.23	507.56	622.75	743.04	868.69
33	93.06	190.14	291.43	397.12	507.45	622.63	742.93	868.62
34	93.04	190.09	291.35	397.02	507.33	622.51	742.83	868.56
35	93.01	190.02	291.26	396.90	507.19	622.37	742.71	868.48
36	92.97	189.96	291.15	396.77	507.04	622.22	742.58	868.39
37	92.94	189.88	291.04	396.63	506.88	622.06	742.43	868.30
38	92.88	189.78	290.90	396.46	506.70	621.87	742.27	868.20
39	92.84	189.69	290.77	396.29	506.51	621.68	742.10	868.08
40	92.79	189.59	290.63	396.11	506.30	621.46	741.90	867.95
41	92.73	189.49	290.48	395.92	506.08	621.23	741.69	867.81
42	92.68	189.38	290.31	395.71	505.83	620.97	741.45	867.65
43	92.63	189.26	290.13	395.47	505.55	620.67	741.18	867.47
44	92.56	189.14	289.94	395.22	505.25	620.34	740.87	867.26
45	92.51	189.00	289.72	394.93	504.89	619.96	740.52	867.02
46	92.42	188.83	289.47	394.58	504.47	619.51	740.11	866.75
47	92.34	188.66	289.17	394.18	503.99	619.00	739.65	866.44
48	92.24	188.43	288.82	393.71	503.43	618.41	739.11	866.09
49	92.10	188.14	288.39	393.15	502.79	617.75	738.52	865.70
50	91.95	187.83	287.91	392.53	502.07	616.99	737.84	865.25
51	91.77	187.46	287.37	391.82	501.26	616.15	737.08	864.75
52	91.58	187.06	286.75	391.04	500.34	615.20	736.23	864.20
53	91.36	186.60	286.07	390.15	499.32	614.14	735.29	863.58
54	91.10	186.09	285.30	389.16	498.18	612.96	734.24	862.89
55	90.82	185.51	284.44	388.07	496.93	611.66	733.07	862.12
56	90.50	184.87	283.50	386.86	495.53	610.21	731.77	861.26
57	90.16	184.18	282.46	385.53	493.98	608.60	730.33	860.31
58	89.79	183.42	281.32	384.04	492.27	606.82	728.73	859.26
59	89.36	182.56	280.04	382.40	490.38	604.86	726.96	858.08
60	88.92	181.63	278.65	380.61	488.30	602.68	724.99	856.78
61	88.41	180.60	277.12	378.64	486.01	600.28	722.82	855.33
62	87.86	179.49	275.46	376.48	483.48	597.63	720.41	853.72
63	87.27	178.28	273.62	374.09	480.60	594.60	717.74	851.93
64	86.63	176.94	271.60	371.47	477.61	591.45	714.77	849.95
65	85.90	175.45	269.38	368.56	474.20	587.84	711.48	847.74
66	85.12	173.84	266.92	365.34	470.41	583.82	707.82	845.30
67	84.25	172.04	264.18	361.76	466.18	579.38	703.79	842.62
68	83.28	170.03	261.12	357.74	461.50	574.48	699.37	839.67
69	82.20	167.77	257.70	353.33	456.41	569.18	694.57	836.43
70	80.97	165.27	253.90	348.60	450.96	563.50	689.39	832.90

TABLE NO. LXX.

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

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.
20	53.62	109.51	167.77	228.51	291.84	357.88
21	53.60	109.48	167.72	228.45	291.78	357.82
22	53.59	109.45	167.69	228.42	291.73	357.75
23	53.58	109.43	167.67	228.38	291.68	357.69
24	53.57	109.42	167.64	228.33	291.63	357.63
25	53.56	109.40	167.60	228.29	291.57	357.56
26	53.55	109.37	167.57	228.24	291.51	357.49
27	53.54	109.35	167.53	228.19	291.45	357.41
28	53.53	109.33	167.49	228.14	291.38	357.33
29	53.52	109.30	167.46	228.09	291.30	357.24
30	53.51	109.28	167.42	228.03	291.23	357.15
31	53.50	109.26	167.37	227.97	291.16	357.06
32	53.48	109.22	167.33	227.91	291.07	356.96
33	53.47	109.19	167.29	227.84	290.99	356.85
34	53.46	109.18	167.24	227.79	290.91	356.74
35	53.45	109.15	167.21	227.72	290.81	356.62
36	53.44	109.13	167.15	227.64	290.71	356.48
37	53.44	109.10	167.11	227.57	290.61	356.35
38	53.42	109.07	167.05	227.49	290.50	356.22
39	53.41	109.05	167.01	227.43	290.41	356.09
40	53.41	109.03	166.99	227.38	290.32	355.97
41	53.41	109.03	166.97	227.33	290.25	355.84
42	53.42	109.04	166.95	227.30	290.17	355.71
43	53.43	109.04	166.95	227.26	290.08	355.56
44	53.44	109.07	166.95	227.22	289.98	355.38
45	53.48	109.09	166.95	227.17	289.85	355.15
46	53.49	109.10	166.93	227.08	289.67	354.86
47	53.51	109.12	166.89	226.95	289.43	354.50
48	53.53	109.10	166.81	226.77	289.14	354.09
49	53.52	109.05	166.68	226.54	288.79	353.58
50	53.51	108.99	166.53	226.28	288.37	353.01
51	53.49	108.90	166.30	225.96	287.90	352.35
52	53.46	108.81	166.14	225.60	287.36	351.61
53	53.44	108.70	165.91	225.21	286.76	350.80
54	53.39	108.57	165.63	224.75	286.10	349.90
55	53.35	108.42	165.34	224.26	285.37	348.92
56	53.29	108.25	165.01	223.72	284.58	347.83
57	53.24	108.09	164.67	223.15	283.72	346.65
58	53.19	107.92	164.31	222.52	282.78	345.37
59	53.14	107.73	163.90	221.84	281.77	343.99
60	53.08	107.52	163.47	221.11	280.68	342.48
61	53.01	107.30	163.01	220.33	279.49	340.82
62	52.95	107.07	162.52	219.46	278.17	338.99
63	52.88	106.83	161.96	218.50	276.71	336.94
64	52.80	106.53	161.32	217.41	275.04	334.63
65	52.60	106.17	160.59	216.15	273.16	332.02
66	52.56	105.76	159.75	214.74	271.04	329.10
67	52.41	105.29	158.79	213.13	268.67	325.94
68	52.22	104.76	157.72	211.39	266.19	322.71
69	52.03	104.16	156.57	209.61	263.76	319.62
70	51.81	103.55	155.50	208.03	261.64	316.93

TABLE NO. LXX.—*Concluded.*

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

AGE.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	426.76	498.59	573.52	651.70	733.26	818.39	907.24
21	426.68	498.51	573.45	651.62	733.20	818.33	907.21
22	426.61	498.44	573.36	651.54	733.12	818.28	907.17
23	426.54	498.36	573.28	651.46	733.05	818.22	907.14
24	426.47	498.28	573.20	651.38	732.97	818.15	907.10
25	426.39	498.19	573.10	651.28	732.89	818.08	907.05
26	426.31	498.10	573.01	651.18	732.79	818.01	907.01
27	426.22	498.00	572.90	651.08	732.70	817.93	906.96
28	426.12	497.89	572.79	650.97	732.59	817.84	906.90
29	426.02	497.78	572.67	650.84	732.47	817.74	906.85
30	425.91	497.67	572.54	650.71	732.35	817.64	906.78
31	425.81	497.54	572.40	650.57	732.22	817.53	906.71
32	425.68	497.40	572.25	650.42	732.07	817.47	906.63
33	425.55	497.25	572.09	650.25	731.91	817.27	906.55
34	425.41	497.09	571.92	650.07	731.73	817.12	906.46
35	425.27	496.92	571.73	649.87	731.55	816.96	906.35
36	425.11	496.74	571.53	649.66	731.34	816.78	906.24
37	424.95	496.55	571.32	649.44	731.12	816.59	906.11
38	424.78	496.35	571.09	649.19	730.87	816.37	905.97
39	424.62	496.15	570.85	648.93	730.60	816.13	905.81
40	424.45	495.93	570.59	648.63	730.29	815.85	905.63
41	424.27	495.70	570.30	648.30	729.95	815.54	905.43
42	424.08	495.43	569.97	647.92	729.55	815.19	905.20
43	423.85	495.11	569.58	647.48	729.11	814.79	904.94
44	423.57	494.74	569.12	646.97	728.59	814.34	904.64
45	423.24	494.31	568.60	646.39	728.01	813.83	904.31
46	422.83	493.79	567.99	645.73	727.34	813.24	903.93
47	422.35	493.19	567.29	644.96	726.57	812.58	903.50
48	421.79	492.50	566.48	644.08	725.71	811.83	903.02
49	421.13	491.69	565.56	643.10	724.73	810.99	902.48
50	420.39	490.79	564.53	642.00	723.65	810.04	901.88
51	419.55	489.78	563.38	640.77	722.43	808.99	901.21
52	418.61	488.65	562.11	639.40	721.08	807.82	900.45
53	417.58	487.41	560.68	637.87	719.57	806.52	899.62
54	416.43	486.03	559.10	636.18	717.91	805.08	898.69
55	415.17	484.51	557.37	634.33	716.07	803.47	897.65
56	413.78	482.84	555.47	632.28	714.03	801.70	896.50
57	412.28	481.02	553.38	630.02	711.79	799.73	895.22
58	410.65	479.03	551.09	627.54	709.31	797.56	893.80
59	408.86	476.84	548.57	624.80	706.56	795.14	892.23
60	406.89	474.45	545.79	621.78	703.52	792.46	890.48
61	404.74	471.80	542.72	618.42	700.14	789.48	888.54
62	402.35	468.87	539.29	614.67	696.38	786.19	886.40
63	399.69	465.57	535.46	610.51	692.23	782.56	884.03
64	396.67	461.87	531.20	605.92	687.67	778.58	881.42
65	393.28	457.77	526.54	600.94	682.73	774.23	878.55
66	389.58	453.36	521.56	595.63	677.45	769.54	875.39
67	385.66	448.74	516.37	590.07	671.85	764.47	871.92
68	381.70	444.11	511.15	584.39	666.00	759.08	868.11
69	377.94	439.68	506.05	578.70	660.00	753.30	863.92
70	374.63	435.65	501.22	573.12	653.75	747.11	859.33

TABLE NO. LXXI.
 TERMINAL NET VALUES PER \$1000 OF NINETEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.
20	35.24	71.95	110.19	150.05	191.59	234.00
21	35.23	71.93	110.17	150.03	191.57	234.86
22	35.22	71.92	110.16	150.02	191.55	234.83
23	35.22	71.92	110.16	150.00	191.52	234.81
24	35.22	71.92	110.15	149.99	191.51	234.78
25	35.23	71.93	110.15	149.99	191.50	234.76
26	35.23	71.91	110.15	149.98	191.48	234.73
27	35.22	71.92	110.15	149.97	191.47	234.71
28	35.24	71.94	110.16	149.98	191.47	234.70
29	35.24	71.93	110.16	149.97	191.45	234.68
30	35.24	71.94	110.16	149.98	191.45	234.67
31	35.26	71.97	110.19	150.00	191.48	234.68
32	35.27	71.98	110.21	150.02	191.49	234.70
33	35.27	72.00	110.24	150.05	191.53	234.71
34	35.30	72.04	110.29	150.11	191.57	234.75
35	35.32	72.08	110.35	150.17	191.63	234.81
36	35.37	72.16	110.43	150.25	191.71	234.88
37	35.39	72.20	110.50	150.35	191.82	234.99
38	35.43	72.28	110.60	150.47	191.96	235.14
39	35.48	72.37	110.74	150.64	192.15	235.32
40	35.54	72.49	110.91	150.84	192.36	235.56
41	35.63	72.65	111.12	151.09	192.65	235.83
42	35.73	72.82	111.35	151.38	192.95	236.14
43	35.83	73.02	111.63	151.70	193.30	236.48
44	35.94	73.24	111.92	152.05	193.66	236.82
45	36.09	73.49	112.26	152.43	194.05	237.18
46	36.23	73.76	112.61	152.82	194.44	237.53
47	36.40	74.05	112.97	153.21	194.82	237.87
48	36.56	74.32	113.32	153.60	195.20	238.21
49	36.72	74.61	113.69	154.00	195.60	238.55
50	36.90	74.91	114.07	154.42	196.01	238.90
51	37.09	75.23	114.49	154.87	196.45	239.27
52	37.28	75.58	114.92	155.35	196.90	239.66
53	37.50	75.95	115.40	155.87	197.41	240.10
54	37.72	76.36	115.91	156.43	197.97	240.59
55	37.99	76.80	116.48	157.06	198.59	241.13
56	38.26	77.28	117.10	157.75	199.28	241.73
57	38.55	77.81	117.78	158.51	200.01	242.37
58	38.87	78.38	118.52	159.31	200.81	243.07
59	39.22	78.99	119.30	160.17	201.66	243.82
60	39.60	79.64	120.13	161.11	202.58	244.59
61	39.99	80.34	121.04	162.11	203.54	245.40
62	40.42	81.10	122.01	163.15	204.54	246.23
63	40.88	81.91	123.03	164.25	205.59	247.08
64	41.39	82.76	124.10	165.41	206.68	247.96
65	41.89	83.64	125.22	166.60	207.80	248.84
66	42.42	84.57	126.38	167.85	208.98	249.81
67	43.00	85.55	127.62	169.18	210.26	250.99
68	43.59	86.59	128.93	170.63	211.80	252.60
69	44.20	87.64	130.32	172.31	213.76	254.85
70	44.86	88.83	132.01	174.51	216.50	258.14

TABLE NO. LXXI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF NINETEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 THREE AND ONE-HALF PER CENT.

Age.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.
20	280.04	327.09	376.15	427.30	480.65	536.20
21	279.99	327.04	376.09	427.23	480.57	536.21
22	279.95	326.99	376.03	427.17	480.50	536.12
23	279.92	326.94	375.97	427.10	480.42	536.03
24	279.88	326.90	375.91	427.03	480.33	535.94
25	279.85	326.86	375.86	426.96	480.26	535.85
26	279.81	326.80	375.80	426.88	480.17	535.75
27	279.78	326.76	375.74	426.81	480.08	535.65
28	279.76	326.72	375.68	426.74	479.99	535.54
29	279.73	326.68	375.63	426.67	479.89	535.42
30	279.71	326.65	375.57	426.59	479.79	535.30
31	279.71	326.63	375.53	426.52	479.70	535.19
32	279.70	326.60	375.48	426.45	479.61	535.07
33	279.70	326.58	375.45	426.39	479.52	534.95
34	279.73	326.59	375.43	426.35	479.45	534.85
35	279.77	326.62	375.44	426.32	479.39	534.75
36	279.84	326.67	375.46	426.32	479.34	534.65
37	279.94	326.75	375.52	426.33	479.30	534.55
38	280.07	326.87	375.59	426.36	479.27	534.45
39	280.26	327.02	375.70	426.41	479.24	534.33
40	280.47	327.20	375.83	426.46	479.20	534.19
41	280.73	327.42	375.98	426.51	479.14	534.02
42	281.02	327.64	376.11	426.54	479.06	533.81
43	281.30	327.86	376.23	426.55	478.94	533.55
44	281.59	328.06	376.33	426.52	478.77	533.24
45	281.89	328.27	376.42	426.46	478.56	532.86
46	282.16	328.45	376.46	426.36	478.27	532.41
47	282.44	328.60	376.48	426.20	477.93	531.88
48	282.68	328.73	376.45	425.99	477.53	531.27
49	282.94	328.84	376.39	425.74	477.06	530.58
50	283.18	328.93	376.31	425.45	476.53	529.80
51	283.43	329.04	376.22	425.12	475.94	528.94
52	283.71	329.15	376.11	424.76	475.30	528.01
53	284.03	329.28	376.00	424.37	474.60	526.99
54	284.37	329.42	375.89	423.96	473.86	525.88
55	284.76	329.60	375.79	423.53	473.05	524.68
56	285.19	329.80	375.70	423.07	472.18	523.37
57	285.67	330.02	375.58	422.54	471.20	521.89
58	286.18	330.25	375.43	421.95	470.09	520.23
59	286.71	330.45	375.23	421.24	468.81	518.34
60	287.24	330.64	374.94	420.41	467.34	516.19
61	287.78	330.77	374.57	419.41	465.65	513.83
62	288.29	330.85	374.08	418.26	463.81	511.32
63	288.80	330.88	373.51	417.05	461.95	508.81
64	289.31	330.89	372.97	415.92	460.24	506.50
65	289.83	330.99	372.60	415.07	458.87	504.58
66	290.52	331.36	372.64	414.74	458.09	503.24
67	291.57	332.26	373.34	415.17	458.12	502.66
68	293.25	333.97	375.03	416.60	459.24	503.18
69	295.77	336.72	377.87	419.40	461.61	504.66
70	299.58	340.94	382.30	423.85	465.54	507.85

TABLE NO. LXXI.—*Concluded.*

TERMINAL NET VALUES PER \$1000 OF NINETEEN-YEAR EN-
DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
TILL MATURITY, AMERICAN EXPERIENCE,
THREE AND ONE-HALF PER CENT.

AGE.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.
20	594.34	654.90	718.10	784.06	852.04	924.86
21	594.25	654.80	718.01	783.98	852.87	924.82
22	594.15	654.71	717.91	783.90	852.80	924.78
23	594.06	654.61	717.82	783.81	852.73	924.74
24	593.96	654.51	717.71	783.71	852.65	924.69
25	593.86	654.40	717.60	783.61	852.56	924.63
26	593.75	654.28	717.48	783.49	852.47	924.57
27	593.63	654.15	717.35	783.37	852.36	924.51
28	593.50	654.02	717.21	783.24	852.25	924.44
29	593.37	653.87	717.07	783.09	852.13	924.37
30	593.24	653.72	716.91	782.94	852.00	924.28
31	593.10	653.57	716.75	782.78	851.86	924.19
32	592.96	653.41	716.57	782.61	851.71	924.09
33	592.82	653.24	716.38	782.42	851.54	923.98
34	592.67	653.07	716.19	782.21	851.35	923.85
35	592.53	652.88	715.97	781.98	851.14	923.71
36	592.38	652.68	715.72	781.72	850.90	923.56
37	592.22	652.46	715.45	781.43	850.64	923.38
38	592.03	652.20	715.15	781.11	850.35	923.19
39	591.83	651.91	714.81	780.74	850.01	922.96
40	591.59	651.59	714.42	780.33	849.64	922.72
41	591.31	651.22	713.98	779.86	849.22	922.44
42	590.98	650.78	713.47	779.33	848.74	922.12
43	590.59	650.28	712.88	778.73	848.20	921.77
44	590.13	649.70	712.22	778.04	847.59	921.37
45	589.60	649.04	711.47	777.27	846.90	920.92
46	588.98	648.28	710.61	776.40	846.13	920.41
47	588.28	647.42	709.65	775.42	845.26	919.85
48	587.47	646.44	708.56	774.31	844.29	919.21
49	586.56	645.34	707.35	773.09	843.20	918.50
50	585.55	644.13	706.00	771.72	841.99	917.71
51	584.43	642.80	704.52	770.21	840.65	916.83
52	583.21	641.32	702.87	768.54	839.17	915.85
53	581.87	639.71	701.07	766.69	837.52	914.77
54	580.41	637.94	699.08	764.66	835.70	913.56
55	578.82	635.99	696.89	762.40	833.68	912.23
56	577.07	633.84	694.46	759.89	831.43	910.75
57	575.10	631.44	691.74	757.11	828.95	909.12
58	572.89	628.74	688.72	754.03	826.22	907.32
59	570.39	625.74	685.39	750.66	823.23	905.34
60	567.62	622.45	681.78	747.01	819.97	903.15
61	564.62	618.94	677.94	743.10	816.45	900.75
62	561.50	615.30	673.92	738.97	812.64	898.12
63	558.39	611.65	669.84	734.67	808.61	895.22
64	555.49	608.14	665.77	730.27	804.29	892.05
65	552.93	604.87	661.83	725.70	799.66	888.56
66	550.87	602.00	657.93	720.99	794.73	884.75
67	549.50	599.47	654.20	716.23	789.59	880.58
68	548.94	597.53	650.91	711.79	784.46	876.03
69	549.30	596.69	648.75	708.25	779.57	871.06
70	551.52	597.85	648.57	706.11	775.15	865.64

10 Pay. L. * Mod. Am. 3¹/₂%

OF LIFE INSURANCE.

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TABLE NO. LXXIa.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TEN EQUAL ANNUAL PRE-
 MIUMS, AMERICAN EXPERIENCE
 THREE AND ONE HALF PER CENT.

* These Modified Preliminary Term Reserves are based on the 20-Payment Life Net Premium, being the allowance for extra expense in the first year.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
21	15.02	45.80	77.85	111.25	146.05	182.30	220.08	259.46	300.50
22	15.26	46.62	79.29	113.33	148.79	185.73	224.23	264.36	306.17
23	15.51	47.48	80.77	115.46	151.61	189.26	228.50	269.30	312.02
24	15.76	48.36	82.31	117.68	154.53	192.93	232.93	274.63	318.09
25	16.02	49.27	83.89	119.97	157.54	196.70	237.50	280.03	324.34
26	16.30	50.21	85.54	122.33	160.68	200.63	242.25	285.63	330.84
27	16.58	51.19	87.23	124.77	163.89	204.65	247.11	291.37	337.51
28	16.87	52.18	88.97	127.20	167.21	208.80	252.15	297.32	344.39
29	17.16	53.22	90.78	129.69	170.65	213.11	257.36	303.46	351.52
30	17.47	54.29	92.65	132.58	174.19	217.54	262.72	309.80	358.87
31	17.79	55.40	94.56	135.35	177.85	222.12	268.26	316.33	366.45
32	18.11	56.53	96.53	138.21	181.61	226.84	273.95	323.06	374.24
33	18.45	57.70	98.58	141.16	185.50	231.69	279.83	329.99	382.27
34	18.79	58.91	100.68	144.19	189.49	236.69	285.86	337.12	390.55
35	19.14	60.15	102.85	147.29	193.59	241.82	292.07	344.45	399.05
36	19.50	61.41	105.05	150.49	197.80	247.09	298.45	351.98	407.79
37	19.87	62.71	107.33	153.76	202.13	252.50	305.01	359.72	416.76
38	20.24	64.05	109.65	157.12	206.56	258.07	311.72	367.64	425.95
39	20.62	65.41	112.03	160.57	211.11	263.75	318.60	375.75	435.35
40	21.00	66.81	114.48	164.11	215.76	269.58	325.62	384.03	444.94
41	21.39	68.24	116.99	167.71	220.53	275.52	332.80	392.50	454.74
42	21.78	69.70	119.53	171.39	225.36	281.56	340.09	401.07	464.66
43	22.18	71.16	122.12	175.12	230.28	287.70	347.48	409.77	474.74
44	22.57	72.67	124.75	178.91	235.26	293.90	354.95	418.58	484.95
45	22.97	74.17	127.39	182.73	240.27	300.14	362.47	427.45	495.26
46	23.36	75.69	130.07	186.56	245.29	306.40	370.03	436.39	505.66
47	23.76	77.22	132.72	190.38	250.32	312.68	377.62	445.36	516.14
48	24.14	78.71	135.35	194.18	255.31	318.93	385.20	454.35	526.64
49	24.51	80.19	137.96	197.95	260.29	325.15	392.76	463.34	537.17
50	24.87	81.65	140.54	201.69	265.22	331.35	400.28	472.29	547.71
51	25.21	83.08	143.08	205.37	270.10	337.47	407.74	481.21	558.22
52	25.53	84.48	145.58	208.99	274.80	343.52	415.13	490.06	568.71
53	25.83	85.82	148.00	212.52	279.58	349.44	422.39	498.79	579.08
54	26.09	87.12	150.35	215.95	284.15	355.24	429.50	507.39	589.36
55	26.32	88.35	152.59	219.27	288.59	360.87	436.46	515.82	599.51
56	26.51	89.51	154.75	222.45	292.86	366.30	443.20	524.05	609.50
57	26.65	90.60	156.79	225.47	296.92	371.52	449.71	532.06	619.27
58	26.74	91.57	158.68	228.29	300.76	376.47	455.94	539.78	628.81
59	26.78	92.46	160.41	230.92	304.35	381.15	461.85	547.10	638.06
60	26.76	93.22	161.97	233.33	307.67	385.49	467.41	554.24	646.99
61	26.67	93.87	163.35	235.49	310.68	389.47	472.56	560.89	655.57
62	26.51	94.37	164.53	237.36	313.33	393.03	477.29	567.10	663.76
63	26.27	94.74	165.48	238.93	315.59	396.16	481.51	572.80	671.53
64	25.95	94.90	166.15	240.12	317.40	398.76	485.16	577.95	678.87
65	25.53	94.89	166.54	240.94	318.74	400.79	488.22	582.58	685.80

TABLE LXXIb.

TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
POLICIES BY FIFTEEN EQUAL ANNUAL PRE-
MIUMS. AMERICAN EXPERIENCE
THREE AND ONE HALF PER CENT.

* These Modified Preliminary Term Reserves are based on the 20-Payment Life Net Premium, being the allowance for extra expense in the first year.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
21	4.02	25.16	46.22	68.15	90.98	114.73	139.47
22	5.00	25.66	47.15	69.53	92.82	117.06	142.30
23	5.08	26.17	48.11	70.95	94.73	119.47	145.22
24	5.16	26.70	49.11	72.42	96.70	121.96	148.25
25	5.25	27.24	50.12	73.94	98.72	124.52	151.37
26	5.33	27.80	51.18	75.51	100.84	127.19	154.60
27	5.42	28.39	52.28	77.14	103.01	129.92	157.93
28	5.51	28.98	53.40	78.80	105.24	132.74	161.36
29	5.61	29.61	54.57	80.54	107.55	135.66	164.91
30	5.71	30.24	55.78	82.31	109.93	138.66	168.56
31	5.81	30.91	57.00	84.15	112.39	141.76	172.32
32	5.91	31.58	58.27	86.05	114.91	144.95	176.18
33	6.01	32.28	59.59	88.00	117.52	148.22	180.16
34	6.12	33.00	60.95	89.99	120.19	151.59	184.22
35	6.23	33.74	62.33	92.04	122.93	155.03	188.40
36	6.33	34.49	63.75	94.15	125.74	158.57	192.70
37	6.44	35.26	65.21	96.30	128.62	162.20	197.10
38	6.55	36.05	66.70	98.52	131.58	165.93	201.61
39	6.66	36.86	68.23	100.80	134.62	169.75	206.23
40	6.77	37.70	69.80	103.14	137.73	173.64	210.91
41	6.88	38.56	71.42	105.51	140.90	177.61	215.70
42	6.99	39.43	73.06	107.94	144.12	181.63	220.53
43	7.10	40.30	74.73	110.40	147.38	185.70	225.39
44	7.20	41.21	76.42	112.89	150.67	189.78	230.26
45	7.31	42.10	78.11	115.39	153.95	193.84	235.11
46	7.40	43.00	79.83	117.88	157.22	197.88	239.94
47	7.49	43.90	81.50	120.34	160.45	201.89	244.72
48	7.58	44.77	83.16	122.77	163.64	205.85	249.45
49	7.65	45.63	84.79	125.16	166.78	209.73	254.09
50	7.72	46.48	86.39	127.52	169.80	213.58	258.66
51	7.78	47.30	87.97	129.83	172.93	207.33	263.13
52	7.82	48.11	89.50	132.08	175.88	220.97	267.46
53	7.84	48.87	91.00	134.27	178.75	224.52	271.68
54	7.85	49.61	92.45	136.40	181.54	227.96	275.74
55	7.83	50.31	93.83	138.45	184.22	231.24	279.62
56	7.80	50.99	95.17	140.42	186.79	234.37	283.31
57	7.74	51.62	96.45	142.30	189.22	237.34	286.80
58	7.66	52.20	97.65	144.05	191.50	240.12	290.06
59	7.55	52.74	98.78	145.71	193.64	242.71	293.04
60	7.42	53.23	99.81	147.25	195.62	245.06	295.74

15Pay.L. *Mod.Am.3¹/₂%

OF LIFE INSURANCE.

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TABLE LXXIb—Continued.

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

* These Modified Preliminary Term Reserves are based on the 20-Payment Life Net Premium, being the allowance for extra expense in the first year.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
21	165.22	192.04	219.06	249.03	279.32	310.86	343.71
22	168.58	195.94	224.42	254.00	284.98	317.16	350.67
23	172.04	199.96	229.04	259.30	290.82	323.66	357.86
24	175.63	204.12	233.80	264.68	296.86	330.37	365.28
25	179.32	208.41	238.71	270.25	303.09	337.29	372.92
26	183.14	212.85	243.75	275.98	309.52	344.43	380.80
27	187.08	217.44	249.02	281.91	316.15	351.81	388.93
28	191.15	222.14	254.41	288.00	322.97	359.37	397.30
29	195.34	227.01	259.97	294.28	330.00	367.18	405.92
30	199.66	232.01	265.69	300.74	337.22	375.21	414.79
31	204.09	237.17	271.56	307.37	344.65	383.46	423.88
32	208.67	242.45	277.62	314.21	352.29	391.95	433.25
33	213.35	247.89	283.82	321.22	360.13	400.65	442.82
34	218.17	253.47	290.20	328.41	368.18	409.55	452.64
35	223.11	259.20	296.73	335.77	376.39	418.66	462.66
36	228.19	265.07	303.43	343.31	384.79	427.96	472.89
37	233.37	271.06	310.25	350.99	393.35	437.41	483.27
38	238.68	277.19	317.21	358.81	402.05	447.01	493.82
39	244.10	283.45	324.31	366.76	410.87	456.76	504.53
40	249.61	289.78	331.49	374.79	419.80	466.61	515.34
41	255.21	296.20	338.74	382.91	428.80	476.54	526.26
42	260.85	302.66	346.04	391.06	437.86	486.55	537.37
43	266.51	309.14	353.36	399.26	446.95	496.59	548.34
44	272.19	315.62	360.68	407.44	456.05	506.65	559.44
45	277.84	322.09	367.98	415.62	465.14	516.72	570.56
46	283.46	328.53	375.25	423.75	474.19	526.76	581.68
47	289.02	334.89	382.43	431.81	483.17	536.73	592.76
48	294.54	341.19	389.50	439.80	492.08	546.67	603.81
49	299.93	347.36	396.54	447.62	500.84	556.41	614.69
50	305.24	353.44	403.42	455.35	509.47	566.07	625.49
51	310.44	359.38	410.13	462.88	517.87	575.55	636.19
52	315.46	365.12	416.61	470.18	526.10	584.77	646.62
53	320.34	370.68	422.90	477.26	534.09	593.78	656.86
54	325.04	376.03	428.96	484.09	541.79	602.52	666.87
55	329.51	381.14	434.72	490.59	549.15	610.92	676.57
56	333.77	385.98	440.18	496.75	556.14	618.95	685.95
57	337.78	390.50	445.28	502.52	562.73	626.60	694.98
58	341.49	394.69	450.01	507.87	568.88	633.79	703.62
59	344.87	398.50	454.28	512.73	574.51	640.50	711.88
60	347.92	401.87	458.06	517.05	579.59	646.71	719.76

*Mod. Am. 3¹/₂% 10Yr. End.

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PRINCIPLES AND PRACTICE

TABLE LXXIC.

TERMINAL NET VALUES PER \$1000 OF TEN YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, AMERICAN EXPERIENCE THREE AND ONE HALF PER CENT

* These Modified Preliminary Term Reserves are based on the 20-Payment Life Net Premium, being the allowance for extra expense in the first year.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
21	68.81	155.69	246.29	340.79	439.35	542.16	649.41	761.33	878.11
22	68.50	155.40	246.02	340.54	439.12	541.96	649.25	761.21	878.05
23	68.17	155.09	245.73	340.26	438.88	541.74	649.07	761.07	877.97
24	67.84	154.77	245.43	339.98	438.62	541.52	648.88	760.95	877.89
25	67.49	154.44	245.11	339.69	438.34	541.29	648.70	760.80	877.82
26	67.13	154.09	244.79	339.39	438.10	541.07	648.51	760.68	877.77
27	66.76	153.74	244.45	339.07	437.79	540.79	648.28	760.49	877.66
28	66.37	153.36	244.09	338.74	437.47	540.52	648.06	760.32	877.55
29	65.97	152.98	243.73	338.39	437.17	540.24	647.83	760.16	877.46
30	65.56	152.58	243.35	338.03	436.83	539.94	647.58	759.97	877.35
31	65.13	152.17	242.94	337.65	436.48	539.63	647.32	759.77	877.24
32	64.69	151.73	242.53	337.27	436.12	539.31	647.04	759.57	877.12
33	64.23	151.29	242.11	336.87	435.75	538.98	646.77	759.35	877.00
34	63.75	150.83	241.66	336.44	435.35	538.61	646.44	759.10	876.86
35	63.26	150.35	241.20	335.98	434.93	538.23	646.11	758.86	876.71
36	62.75	149.85	240.71	335.52	434.48	537.82	645.77	758.59	876.56
37	62.22	149.32	240.20	335.02	434.02	537.39	645.40	758.30	876.40
38	61.67	148.78	239.67	334.51	433.53	536.95	645.01	758.00	876.22
39	61.10	148.22	239.11	333.97	433.01	536.47	644.60	757.67	876.02
40	60.51	147.64	238.53	333.42	432.47	535.97	644.14	757.31	875.80
41	59.91	147.04	237.95	332.83	431.92	535.44	643.68	756.94	875.59
42	59.28	146.42	237.32	332.21	431.30	534.86	643.16	756.52	875.31
43	58.63	145.76	236.68	331.56	430.67	534.25	642.59	756.05	875.03
44	57.96	145.11	236.01	330.89	430.00	533.60	641.99	755.56	874.74
45	57.27	144.40	235.29	330.16	429.26	532.86	641.31	755.01	874.39
46	56.56	143.67	234.55	329.38	428.44	532.05	640.55	754.38	874.00
47	55.83	142.92	233.73	328.51	427.55	531.16	639.72	753.68	873.57
48	55.07	142.10	232.85	327.58	426.57	530.17	638.79	752.92	873.00
49	54.29	141.25	231.92	326.58	425.50	529.09	637.79	752.07	872.56
50	53.50	140.36	230.92	325.49	424.35	527.93	636.67	751.14	871.98
51	52.67	139.41	229.87	324.31	423.10	526.65	635.46	750.12	871.34
52	51.81	138.44	228.74	323.06	421.74	525.26	634.13	749.00	870.64
53	50.93	137.38	227.54	321.70	420.26	523.74	632.67	747.77	869.86
54	50.01	136.28	226.25	320.23	418.67	522.09	631.07	746.41	869.00
55	49.06	135.12	224.86	318.66	416.95	520.29	629.34	744.93	868.08
56	48.07	133.90	223.40	316.96	415.07	518.30	627.42	743.29	867.03
57	47.04	132.61	221.83	315.13	413.02	516.15	625.32	741.49	865.88
58	45.97	131.23	220.14	313.14	410.79	513.80	623.02	739.50	864.60
59	44.85	129.78	218.34	311.01	408.39	511.25	620.50	737.33	863.20
60	43.70	128.24	216.40	308.71	405.79	508.46	617.74	734.93	861.65
61	42.49	126.63	214.35	306.24	402.98	505.43	614.72	732.30	859.94
62	41.23	124.91	212.16	303.57	399.90	502.10	611.40	729.38	858.03
63	39.92	123.10	209.80	300.60	396.55	498.47	607.75	726.16	855.92
64	38.55	121.15	207.25	297.54	392.90	494.48	603.73	722.60	853.61
65	37.12	119.08	204.51	294.13	388.91	490.08	599.27	718.68	851.04

15Yr. End. *Mod. Am. 3¹/₂%

OF LIFE INSURANCE.

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TABLE LXXId.

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

* These Modified Preliminary Term Reserves are based on the 20-Payment Life Net Premium, being the allowance for extra expense in the first year.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
21	35.09	86.81	140.71	196.91	255.50	316.58	380.29
22	34.78	86.50	140.41	196.62	255.22	316.31	380.04
23	34.45	86.18	140.10	196.31	254.92	316.02	379.75
24	34.11	85.85	139.78	196.00	254.61	315.74	379.47
25	33.76	85.50	139.44	195.67	254.28	315.42	379.17
26	33.39	85.14	139.09	195.32	253.97	315.11	378.86
27	33.02	84.79	138.74	194.98	253.63	314.78	378.54
28	32.63	84.40	138.36	194.62	253.27	314.43	378.21
29	32.23	84.01	137.99	194.25	252.91	314.08	377.87
30	31.82	83.61	137.60	193.86	252.53	313.71	377.51
31	31.39	83.20	137.18	193.46	252.14	313.33	377.14
32	30.95	82.76	136.76	193.06	251.74	312.94	376.76
33	30.49	82.33	136.34	192.64	251.33	312.53	376.36
34	30.02	81.87	135.90	192.21	250.90	312.11	375.93
35	29.54	81.40	135.45	191.75	250.45	311.66	375.49
36	29.04	80.92	134.97	191.29	249.99	311.20	375.04
37	28.53	80.42	134.49	190.81	249.53	310.74	374.59
38	28.00	79.91	134.00	190.34	249.06	310.28	374.13
39	27.46	79.39	133.50	189.85	248.59	309.81	373.66
40	26.90	78.87	132.99	189.38	248.11	309.34	373.16
41	26.34	78.35	132.51	188.89	247.65	308.86	372.68
42	25.75	77.81	131.99	188.41	247.15	308.36	372.16
43	25.16	77.26	131.49	187.90	246.66	307.85	371.60
44	24.55	76.72	130.97	187.40	246.14	307.29	370.98
45	23.93	76.15	130.42	186.87	245.58	306.67	370.30
46	23.30	75.57	129.88	186.31	244.96	305.99	369.55
47	22.67	74.99	129.29	185.69	244.30	305.26	368.72
48	22.02	74.37	128.67	185.04	243.58	304.45	367.82
49	21.36	73.73	128.02	184.33	242.79	303.56	366.82
50	20.69	73.07	127.34	183.60	241.98	302.64	365.75
51	20.01	72.40	126.64	182.83	241.11	301.63	364.60
52	19.32	71.73	125.91	182.02	240.17	300.54	363.35
53	18.62	71.02	125.17	181.17	239.18	299.40	362.01
54	17.91	70.30	124.40	180.29	238.16	298.19	360.58
55	17.20	69.58	123.59	179.38	237.08	296.89	359.05
56	16.47	68.84	122.79	178.44	235.95	295.52	357.42
57	15.74	68.10	121.96	177.46	234.76	294.07	355.68
58	15.00	67.34	121.11	176.44	233.50	292.54	353.83
59	14.25	66.58	120.24	175.39	232.20	290.93	351.84
60	13.50	65.80	119.35	174.31	230.84	289.20	349.70
61	12.74	65.02	118.44	173.19	229.41	287.37	347.40
62	11.97	64.22	117.51	171.99	227.86	285.36	344.87
63	11.20	63.41	116.53	170.72	226.16	283.17	342.09
64	10.40	62.54	115.47	169.32	224.30	280.73	338.96
65	9.59	61.64	114.33	167.80	222.27	278.03	335.53

*Mod. Am. 3 $\frac{1}{2}$ % 15Y. End.

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PRINCIPLES AND PRACTICE

TABLE NO. LXXId.

TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR
ENDOWMENT POLICIES BY EQUAL ANNUAL PRE-
MIUMS TILL MATURITY, AMERICAN EX-
PERIENCE THREE AND ONE HALF PER CENT.

* These Modified Preliminary Term Reserves are based on the 20-Payment
Life Net Premium, being the allowance for extra expense in the first year.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
21	446.74	516.03	588.34	663.77	742.49	824.65	910.42
22	446.49	515.81	588.12	663.59	742.33	824.54	910.36
23	446.22	515.56	587.90	663.38	742.17	824.41	910.29
24	445.96	515.31	587.67	663.18	741.99	824.29	910.23
25	445.67	515.03	587.42	662.96	741.81	824.14	910.13
26	445.38	514.70	587.13	662.72	741.62	824.00	910.06
27	445.07	514.48	586.89	662.50	741.42	823.86	909.98
28	444.74	514.16	586.61	662.24	741.20	823.68	909.88
29	444.42	513.85	586.31	661.97	740.97	823.51	909.78
30	444.07	513.52	586.01	661.69	740.74	823.33	909.68
31	443.71	513.17	585.67	661.38	740.47	823.12	909.55
32	443.34	512.80	585.33	661.07	740.20	822.92	909.45
33	442.94	512.42	584.97	660.74	739.92	822.71	909.31
34	442.53	512.03	584.60	660.39	739.62	822.46	909.17
35	442.09	511.60	584.18	660.00	739.27	822.18	908.99
36	441.65	511.17	583.77	659.62	738.92	821.91	908.84
37	441.19	510.71	583.32	659.20	738.54	821.60	908.64
38	440.73	510.26	582.87	658.76	738.15	821.27	908.45
39	440.26	509.77	582.38	658.28	737.69	820.90	908.23
40	439.75	509.26	581.86	657.75	737.21	820.51	907.96
41	439.25	508.72	581.29	657.20	736.68	820.07	907.70
42	438.68	508.11	580.67	656.56	736.09	819.57	907.39
43	438.07	507.46	579.97	655.86	735.42	819.01	907.04
44	437.40	506.73	579.20	655.07	734.69	818.40	906.66
45	436.65	505.90	578.33	654.21	733.87	817.71	906.23
46	435.81	505.00	577.37	653.22	732.94	816.94	905.75
47	434.89	504.00	576.31	652.16	731.93	816.10	905.23
48	433.90	502.90	575.16	650.99	730.83	815.19	904.68
49	432.76	501.66	573.83	649.64	729.55	814.09	903.97
50	431.56	500.35	572.43	648.22	728.19	812.96	903.25
51	430.27	498.91	570.89	646.64	726.64	811.70	902.48
52	428.83	497.31	569.16	644.86	724.98	810.26	901.55
53	427.30	495.59	567.30	642.95	723.16	808.69	900.56
54	425.65	493.74	565.30	640.88	721.16	806.99	899.48
55	423.87	491.74	563.12	638.61	718.96	805.11	898.28
56	421.96	489.58	560.74	636.12	716.53	803.03	896.95
57	419.92	487.22	558.15	633.49	713.87	800.74	895.46
58	417.71	484.69	555.34	630.43	710.97	798.21	893.84
59	415.34	481.94	552.26	627.17	707.74	795.41	892.04
60	412.77	478.92	548.88	623.57	704.18	792.31	890.03
61	409.97	475.63	545.15	619.57	700.24	788.90	887.83
62	406.87	471.96	541.01	615.16	695.90	785.16	885.41
63	403.43	467.89	536.45	610.34	691.19	781.08	882.76
64	399.60	463.42	531.47	605.10	686.05	776.59	879.81
65	395.44	458.60	526.15	599.52	680.55	771.75	876.59

20Yr. End. *Mod. Am. 3¹/₂%

OF LIFE INSURANCE.

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TABLE NO. LXXIc.

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

* These Modified Preliminary Term Reserves are based on the 20-Payment Life Net Premium, being the allowance for extra expense in the first year.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
21	18.66	53.23	89.24	126.77	165.88	206.63	249.11
22	18.35	52.92	88.95	126.49	165.60	206.36	248.85
23	18.02	52.61	88.64	126.19	165.31	206.08	248.57
24	17.69	52.29	88.34	125.89	165.02	205.80	248.29
25	17.34	51.95	88.01	125.58	164.71	205.50	248.00
26	16.98	51.61	87.68	125.26	164.42	205.22	247.72
27	16.62	51.26	87.35	124.93	164.10	204.90	247.41
28	16.24	50.90	87.00	124.60	163.77	204.59	247.11
29	15.85	50.53	86.65	124.26	163.45	204.27	246.81
30	15.45	50.15	86.30	123.92	163.12	203.96	246.50
31	15.03	49.77	85.92	123.58	162.80	203.64	246.20
32	14.61	49.37	85.55	123.24	162.47	203.34	245.89
33	14.18	48.98	85.19	122.91	162.16	203.03	245.61
34	13.74	48.57	84.83	122.57	161.84	202.74	245.31
35	13.28	48.17	84.47	122.23	161.54	202.45	245.05
36	12.82	47.76	84.10	121.91	161.24	202.19	244.81
37	12.35	47.34	83.74	121.59	160.97	201.94	244.59
38	11.87	46.93	83.39	121.29	160.72	201.74	244.40
39	11.39	46.52	83.06	121.03	160.51	201.57	244.26
40	10.90	46.13	82.75	120.80	160.34	201.44	244.15
41	10.40	45.75	82.47	120.59	160.21	201.34	244.08
42	9.90	45.38	82.20	120.42	160.09	201.28	244.04
43	9.40	45.00	81.96	120.27	160.02	201.25	244.00
44	8.89	44.67	81.73	120.15	159.96	201.22	243.96
45	8.39	44.32	81.52	120.05	159.92	201.19	243.92
46	7.89	43.99	81.35	119.97	159.89	201.18	243.88
47	7.39	43.68	81.16	119.87	159.85	201.15	243.84
48	6.89	43.36	80.99	119.79	159.82	201.14	243.79
49	6.40	43.06	80.83	119.74	159.82	201.14	243.77
50	5.92	42.78	80.70	119.72	159.87	201.20	243.77
51	5.45	42.52	80.61	119.74	159.95	201.29	243.82
52	4.99	42.30	80.56	119.81	160.08	201.42	243.90
53	4.54	42.09	80.55	119.93	160.26	201.62	244.04
54	4.11	41.93	80.60	120.12	160.53	201.90	244.26
55	3.70	41.81	80.68	120.37	160.87	202.24	244.53
56	3.30	41.73	80.85	120.70	161.29	202.65	244.87
57	2.92	41.69	81.08	121.10	161.78	203.15	245.29
58	2.56	41.69	81.36	121.56	162.33	203.72	245.77
59	2.23	41.74	81.70	122.10	162.98	204.36	246.28
60	1.91	41.84	82.10	122.72	163.70	205.06	246.84
61	1.62	41.99	82.58	123.44	164.51	205.84	247.45
62	1.35	42.18	83.15	124.22	165.39	206.66	248.10
63	1.11	42.45	83.77	125.08	166.33	207.56	248.79
64	.89	42.74	84.45	125.99	167.34	208.51	249.51
65	.69	43.09	85.20	126.99	168.44	209.53	250.33

*Mod. Am. 3 $\frac{1}{2}$ % 20Yr. End.

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PRINCIPLES AND PRACTICE

TABLE No. LXXIc—Continued.

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

* These Modified Preliminary Term Reserves are based on the 20-Payment Life Net Premium, being the allowance for extra expense in the first year.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
21	293.40	339.55	387.68	437.86	490.19	544.78
22	293.13	339.29	387.42	437.61	489.95	544.55
23	292.86	339.03	387.17	437.35	489.71	544.31
24	292.59	338.76	386.90	437.09	489.45	544.06
25	292.31	338.48	386.63	436.84	489.19	543.82
26	292.03	338.21	386.33	436.57	488.94	543.56
27	291.72	337.91	386.06	436.27	488.63	543.27
28	291.43	337.62	385.78	435.99	488.36	542.98
29	291.13	337.32	385.47	435.68	488.04	542.67
30	290.83	337.03	385.18	435.39	487.75	542.38
31	290.52	336.72	384.87	435.06	487.43	542.05
32	290.23	336.42	384.57	434.77	487.12	541.74
33	289.94	336.14	384.28	434.48	486.82	541.45
34	289.66	335.86	384.01	434.20	486.54	541.13
35	289.41	335.62	383.76	433.94	486.27	540.84
36	289.18	335.39	383.53	433.69	485.98	540.53
37	288.97	335.18	383.31	433.45	485.71	540.20
38	288.80	335.01	383.11	433.22	485.42	539.85
39	288.67	334.86	382.94	432.99	485.12	539.49
40	288.56	334.74	382.78	432.75	484.81	539.10
41	288.49	334.63	382.59	432.51	484.47	538.66
42	288.42	334.51	382.42	432.23	484.10	538.18
43	288.35	334.39	382.21	431.92	483.68	537.64
44	288.28	334.24	381.96	431.56	483.19	537.02
45	288.18	334.07	381.68	431.17	482.65	536.33
46	288.10	333.90	381.40	430.73	482.07	535.59
47	287.98	333.69	381.05	430.24	481.40	534.74
48	287.88	333.46	380.69	429.71	480.67	533.83
49	287.76	333.23	380.31	429.12	479.89	532.82
50	287.68	333.03	379.93	428.55	479.07	531.76
51	287.63	332.82	379.54	427.91	478.13	530.61
52	287.60	332.63	379.12	427.25	477.23	529.36
53	287.63	332.47	378.72	426.58	476.26	528.04
54	287.72	332.36	378.37	425.92	475.24	526.66
55	287.83	332.28	378.00	425.20	474.13	525.13
56	288.02	332.24	377.64	424.45	472.94	523.47
57	288.27	332.21	377.26	423.64	471.64	521.65
58	288.54	332.19	376.85	422.74	470.20	519.60
59	288.83	332.14	376.35	421.71	468.54	517.29
60	289.14	332.05	375.76	420.52	466.68	514.75
61	289.46	331.94	375.10	419.20	464.60	512.12
62	289.78	331.78	374.36	417.83	462.68	509.49
63	290.10	331.62	373.66	416.57	460.85	507.07
64	290.47	331.58	373.17	415.61	459.37	505.03
65	291.03	331.83	373.08	415.15	458.48	503.58

20Yr. End. *Mod. Am. 3¹/₂%

OF LIFE INSURANCE.

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TABLE NO. LXXIc—Continued.

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

* These Modified Preliminary Term Reserves are based on the 20-Payment Life Net Premium, being the allowance for extra expense in the first year.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
21	601.73	661.16	723.18	787.94	855.56	926.19
22	601.50	660.95	722.90	787.77	855.43	926.12
23	601.29	660.74	722.80	787.62	855.32	926.05
24	601.05	660.52	722.61	787.44	855.18	925.98
25	600.81	660.30	722.40	787.27	855.05	925.91
26	600.56	660.06	722.18	787.05	854.88	925.79
27	600.27	659.77	721.92	786.84	854.68	925.68
28	599.99	659.52	721.68	786.64	854.56	925.62
29	599.69	659.22	721.40	786.38	854.35	925.48
30	599.40	658.93	721.14	786.16	854.17	925.38
31	599.06	658.61	720.82	785.87	853.93	925.22
32	598.76	658.30	720.52	785.58	853.70	925.08
33	598.44	657.98	720.20	785.29	853.45	924.93
34	598.11	657.64	719.86	784.97	853.18	924.76
35	597.80	657.31	719.51	784.64	852.91	924.59
36	597.46	656.92	719.12	784.25	852.58	924.38
37	597.08	656.51	718.67	783.82	852.20	924.14
38	596.67	656.05	718.19	783.34	851.79	923.87
39	596.24	655.56	717.66	782.83	851.35	923.60
40	595.76	655.02	717.09	782.26	850.86	923.29
41	595.24	654.41	716.44	781.62	850.32	922.95
42	594.66	653.75	715.74	780.93	849.72	922.56
43	594.00	653.01	714.92	780.13	849.06	922.11
44	593.26	652.17	714.04	779.26	848.28	921.63
45	592.43	651.22	713.04	778.27	847.42	921.09
46	591.55	650.22	711.96	777.21	846.47	920.48
47	590.53	649.07	710.70	776.00	845.46	919.81
48	589.43	647.76	709.38	774.65	844.31	919.06
49	588.20	646.41	707.89	773.19	843.02	918.25
50	586.89	644.91	706.29	771.58	841.60	917.33
51	585.51	643.26	704.50	769.79	840.07	916.31
52	583.97	641.51	702.57	767.87	838.34	915.19
53	582.32	639.59	700.45	765.73	836.45	913.95
54	580.57	637.51	698.17	763.37	834.36	912.60
55	578.63	635.21	695.60	760.79	832.07	911.07
56	576.50	632.66	692.77	757.91	829.54	909.44
57	574.14	629.84	689.65	754.77	826.75	907.59
58	571.51	626.73	686.24	751.34	823.73	905.58
59	568.61	623.31	682.52	747.61	820.36	903.37
60	565.45	619.67	678.55	743.60	816.79	900.94
61	562.22	615.93	674.46	739.39	812.95	898.29
62	559.00	612.18	670.28	735.03	808.88	895.37
63	555.98	608.58	666.15	730.57	804.51	892.18
64	553.32	605.23	662.13	725.95	799.84	888.67
65	551.18	602.27	658.17	721.19	794.88	884.85

TABLE NO. LXXII.

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER \$1000 ON FIVE-YEAR TERM POLICIES, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

Age.	Net Premiums.	TERMINAL NET VALUES AT THE END OF			
		1st Year.	2d Year.	3d Year.	4th Year.
20	7.64	.10	.15	.15	.11
21	7.69	.10	.15	.16	.11
22	7.74	.10	.15	.17	.12
23	7.79	.11	.17	.18	.12
24	7.85	.11	.18	.19	.13
25	7.92	.13	.20	.21	.14
26	7.99	.13	.21	.23	.16
27	8.06	.15	.23	.24	.16
28	8.14	.16	.25	.25	.18
29	8.23	.17	.27	.27	.19
30	8.32	.18	.29	.30	.21
31	8.42	.20	.32	.33	.22
32	8.53	.22	.34	.35	.25
33	8.65	.23	.36	.39	.27
34	8.78	.26	.42	.43	.31
35	8.93	.29	.46	.49	.34
36	9.09	.32	.51	.53	.38
37	9.27	.36	.55	.59	.41
38	9.46	.38	.61	.64	.45
39	9.67	.43	.66	.70	.49
40	9.91	.47	.74	.78	.55
41	10.17	.53	.83	.88	.61
42	10.47	.59	.94	.99	.70
43	10.80	.67	1.06	1.12	.79
44	11.18	.75	1.20	1.27	.90
45	11.62	.87	1.38	1.46	1.05
46	12.12	1.00	1.58	1.69	1.19
47	12.68	1.14	1.82	1.93	1.37
48	13.33	1.30	2.06	2.19	1.54
49	14.00	1.47	2.32	2.45	1.72
50	14.88	1.64	2.59	2.73	1.93
51	15.79	1.83	2.89	3.05	2.15
52	16.81	2.04	3.23	3.40	2.41
53	17.94	2.28	3.60	3.80	2.67
54	19.20	2.53	3.99	4.21	2.95
55	20.60	2.80	4.42	4.66	3.29
56	22.15	3.10	4.90	5.17	3.64
57	23.86	3.43	5.43	5.73	4.05
58	25.75	3.81	6.02	6.36	4.48
59	27.84	4.20	6.65	7.02	4.95
60	30.15	4.63	7.34	7.75	5.48

TABLE NO. LXXIII.

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON TEN-YEAR TERM POLICIES, AMERICAN EX-
PERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	Net Premiums.	TERMINAL NET VALUES AT THE END OF									
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	
20	7.76	.24	.42	.56	.67	.72	.71	.65	.51	.29	
21	7.82	.24	.44	.60	.71	.76	.77	.69	.55	.33	
22	7.88	.25	.45	.64	.76	.82	.82	.75	.59	.34	
23	7.95	.27	.49	.68	.81	.87	.87	.79	.63	.36	
24	8.02	.29	.54	.73	.87	.95	.95	.86	.68	.40	
25	8.10	.32	.58	.80	.94	1.03	1.02	.93	.74	.44	
26	8.18	.34	.62	.86	1.02	1.09	1.10	1.01	.80	.46	
27	8.27	.37	.68	.93	1.09	1.19	1.20	1.08	.86	.50	
28	8.37	.40	.74	1.00	1.20	1.30	1.29	1.17	.94	.55	
29	8.47	.43	.80	1.09	1.30	1.40	1.41	1.30	1.04	.61	
30	8.59	.47	.87	1.19	1.42	1.54	1.55	1.42	1.14	.66	
31	8.72	.51	.96	1.30	1.56	1.70	1.71	1.58	1.25	.74	
32	8.86	.57	1.04	1.43	1.71	1.87	1.89	1.73	1.38	.81	
33	9.01	.61	1.13	1.57	1.88	2.06	2.07	1.90	1.51	.90	
34	9.18	.67	1.27	1.73	2.08	2.26	2.28	2.09	1.67	.98	
35	9.36	.75	1.40	1.92	2.29	2.50	2.51	2.30	1.85	1.10	
36	9.57	.83	1.54	2.11	2.53	2.75	2.78	2.56	2.06	1.22	
37	9.80	.92	1.70	2.34	2.80	3.06	3.09	2.86	2.20	1.37	
38	10.06	1.01	1.88	2.59	3.12	3.41	3.46	3.20	2.58	1.55	
39	10.34	1.13	2.10	2.90	3.50	3.84	3.89	3.61	2.92	1.74	
40	10.67	1.26	2.36	3.27	3.95	4.34	4.42	4.10	3.33	2.00	
41	11.03	1.43	2.67	3.71	4.47	4.94	5.03	4.68	3.80	2.28	
42	11.45	1.61	3.04	4.21	5.10	5.63	5.75	5.36	4.34	2.60	
43	11.92	1.84	3.45	4.80	5.80	6.43	6.56	6.10	4.94	2.95	
44	12.45	2.08	3.92	5.45	6.60	7.31	7.44	6.92	5.58	3.32	
45	13.05	2.37	4.46	6.19	7.51	8.29	8.43	7.80	6.29	3.76	
46	13.73	2.69	5.05	7.02	8.48	9.35	9.48	8.77	7.07	4.21	
47	14.50	3.04	5.71	7.91	9.54	10.49	10.63	9.83	7.92	4.72	
48	15.35	3.42	6.40	8.86	10.67	11.72	11.88	10.98	8.85	5.26	
49	16.31	3.82	7.15	9.88	11.89	13.06	13.23	12.23	9.85	5.85	
50	17.37	4.26	7.96	10.98	13.23	14.53	14.72	13.60	10.94	6.52	
51	18.55	4.72	8.83	12.20	14.60	16.13	16.34	15.09	12.16	7.24	
52	19.86	5.24	9.80	13.53	16.30	17.89	18.12	16.75	13.51	8.05	
53	21.30	5.82	10.86	15.00	18.05	19.82	20.08	18.58	14.97	8.93	
54	22.90	6.42	12.01	16.58	19.95	21.92	22.23	20.56	16.58	9.90	
55	24.67	7.10	13.25	18.30	22.05	24.23	24.58	22.75	18.36	10.96	
56	26.62	7.82	14.62	20.20	24.34	26.76	27.15	25.14	20.32	12.16	
57	28.76	8.62	16.12	22.28	26.86	29.54	29.98	27.80	22.50	13.47	
58	31.12	9.50	17.75	24.55	29.50	32.56	33.10	30.73	24.89	14.92	
59	33.72	10.43	19.53	27.01	32.58	35.90	36.53	33.94	27.52	16.52	
60	36.57	11.46	21.45	29.69	35.86	39.54	40.26	37.45	30.41	18.27	

TABLE NO. LXXIV.
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON FIFTEEN-YEAR TERM POLICIES, AMERICAN
EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	Net Pre- miums.	TERMINAL NET VALUES AT THE END OF						
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	7.01	0.39	0.74	1.05	1.33	1.56	1.74	1.88
21	7.98	.40	.78	1.12	1.41	1.66	1.87	2.02
22	8.05	.43	.82	1.20	1.52	1.79	2.02	2.17
23	8.13	.47	.89	1.29	1.63	1.93	2.17	2.34
24	8.22	.50	.97	1.39	1.77	2.10	2.35	2.54
25	8.32	.55	1.05	1.51	1.92	2.28	2.55	2.76
26	8.42	.59	1.14	1.65	2.09	2.46	2.78	3.01
27	8.53	.64	1.24	1.79	2.27	2.69	3.04	3.28
28	8.66	.70	1.35	1.95	2.48	2.95	3.31	3.58
29	8.79	.76	1.47	2.12	2.71	3.21	3.62	3.94
30	8.94	.83	1.61	2.33	2.97	3.53	3.98	4.33
31	9.10	.91	1.78	2.56	3.27	3.88	4.40	4.78
32	9.28	1.01	1.95	2.81	3.60	4.29	4.86	5.27
33	9.48	1.10	2.14	3.11	3.98	4.75	5.37	5.84
34	9.70	1.22	2.39	3.46	4.43	5.26	5.97	6.49
35	9.95	1.37	2.66	3.85	4.93	5.87	6.65	7.25
36	10.24	1.52	2.96	4.29	5.50	6.55	7.45	8.13
37	10.55	1.70	3.30	4.81	6.16	7.36	8.38	9.17
38	10.91	1.90	3.70	5.39	6.93	8.29	9.45	10.36
39	11.31	2.14	4.16	6.06	7.82	9.37	10.69	12.73
40	11.76	2.40	4.69	6.85	8.83	10.59	12.10	13.29
41	12.26	2.71	5.30	7.74	9.97	11.99	13.70	15.05
42	12.83	3.05	5.99	8.74	11.28	13.55	15.49	17.01
43	13.46	3.45	6.75	9.87	12.73	15.30	17.47	19.17
44	14.17	3.88	7.61	11.11	14.34	17.22	19.64	21.52
45	14.97	4.38	8.56	12.49	16.12	19.32	22.02	24.08
46	15.85	4.91	9.60	14.01	18.03	21.60	24.58	26.87
47	16.84	5.49	10.74	15.64	20.12	24.06	27.36	29.90
48	17.94	6.13	11.95	17.40	22.36	26.72	30.38	33.19
49	19.15	6.80	13.26	19.28	24.77	29.60	33.65	36.76
50	20.49	7.53	14.67	21.33	27.40	32.74	37.22	40.66
51	21.97	8.31	16.20	23.56	30.26	36.15	41.09	44.89
52	23.60	9.18	17.88	25.98	33.37	39.87	45.31	49.52
53	25.39	10.11	19.68	28.61	36.73	43.90	49.91	54.56
54	27.35	11.11	21.64	31.45	40.37	48.26	54.90	60.03
55	29.50	12.19	23.74	34.50	44.33	53.01	60.32	65.99
56	31.86	13.35	26.01	37.82	48.59	58.13	66.16	72.42
57	34.42	14.60	28.46	41.38	53.18	63.63	72.46	79.37
58	37.21	15.95	31.06	45.18	58.07	69.49	79.18	86.80
59	40.23	17.35	33.81	49.17	63.22	75.70	86.31	94.64
60	43.50	18.82	36.68	53.37	68.65	82.22	93.75	102.84

TABLE NO. LXXIV.—*Concluded.*

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES
PER \$1000 ON FIFTEEN-YEAR TERM POLICIES,
AMERICAN EXPERIENCE, THREE AND
ONE-HALF PER CENT.

AGE.	TERMINAL NET VALUES AT THE END OF						
	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	1.95	1.95	1.89	1.72	1.47	1.11	.62
21	2.09	2.10	2.02	1.86	1.59	1.19	.67
22	2.26	2.26	2.18	2.01	1.71	1.28	.72
23	2.44	2.45	2.37	2.17	1.85	1.39	.79
24	2.65	2.67	2.57	2.36	2.02	1.53	.86
25	2.88	2.90	2.80	2.59	2.21	1.68	.94
26	3.14	3.16	3.07	2.83	2.43	1.83	1.03
27	3.43	3.46	3.35	3.10	2.66	2.01	1.13
28	3.76	3.80	3.68	3.40	2.92	2.21	1.25
29	4.12	4.17	4.04	3.72	3.19	2.42	1.37
30	4.54	4.57	4.44	4.09	3.53	2.68	1.53
31	5.00	5.05	4.90	4.54	3.91	2.98	1.68
32	5.53	5.59	5.44	5.03	4.35	3.31	1.89
33	6.12	6.21	6.04	5.61	4.85	3.70	2.11
34	6.82	6.92	6.76	6.28	5.44	4.16	2.38
35	7.64	7.77	7.60	7.08	6.14	4.72	2.71
36	8.59	8.75	8.58	8.01	6.96	5.36	3.07
37	9.69	9.90	9.72	9.09	7.92	6.09	3.50
38	10.97	11.22	11.03	10.33	8.99	6.92	3.96
39	12.43	12.72	12.52	11.70	10.18	7.82	4.47
40	14.09	14.43	14.17	13.25	11.51	8.82	5.04
41	15.96	16.31	16.02	14.94	12.96	9.93	5.68
42	18.01	18.39	18.03	16.80	14.58	11.17	6.38
43	20.27	20.67	20.25	18.87	16.36	12.52	7.15
44	22.73	23.15	22.67	21.11	18.28	13.99	7.99
45	25.41	25.89	25.33	23.57	20.41	15.61	8.92
46	28.35	28.85	28.22	26.25	22.73	17.40	9.94
47	31.53	32.09	31.38	29.19	25.28	19.35	11.06
48	34.99	35.60	34.82	32.41	28.08	21.51	12.30
49	38.76	39.44	38.59	35.92	31.13	23.86	13.65
50	42.86	43.63	42.70	39.77	34.48	26.44	15.14
51	47.35	48.21	47.20	43.99	38.17	29.30	16.80
52	52.25	53.23	52.14	48.61	42.23	32.46	18.63
53	57.59	58.69	57.53	53.70	46.71	35.92	20.65
54	63.39	64.66	63.44	59.28	51.61	39.74	22.89
55	69.72	71.16	69.80	65.37	56.98	43.95	25.34
56	76.58	78.24	76.91	72.01	62.84	48.54	28.04
57	84.00	85.88	84.50	79.21	69.20	53.52	30.95
58	91.91	94.05	92.61	86.89	76.00	58.82	34.03
59	100.27	102.66	101.16	94.96	83.09	64.33	37.23
60	109.00	111.64	110.05	103.33	90.43	70.04	40.59

TABLE No. LXXV.

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON TWENTY-YEAR TERM POLICIES, AMERICAN
EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	Net Pre- miums.	TERMINAL NET VALUES AT THE END OF					
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.
20	8.09	.58	1.12	1.63	2.13	2.58	2.99
21	8.17	.61	1.19	1.76	2.28	2.77	3.24
22	8.27	.65	1.27	1.89	2.47	3.01	3.50
23	8.37	.71	1.39	2.05	2.67	3.26	3.80
24	8.48	.76	1.51	2.22	2.90	3.55	4.13
25	8.60	.84	1.65	2.43	3.16	3.87	4.50
26	8.73	.91	1.79	2.65	3.45	4.20	4.93
27	8.87	1.00	1.96	2.89	3.77	4.62	5.40
28	9.03	1.09	2.15	3.17	4.15	5.08	5.93
29	9.21	1.20	2.36	3.48	4.57	5.58	6.53
30	9.40	1.32	2.60	3.85	5.05	6.18	7.24
31	9.62	1.46	2.89	4.27	5.60	6.86	8.05
32	9.87	1.62	3.20	4.74	6.23	7.65	8.98
33	10.14	1.79	3.55	5.28	6.94	8.53	10.02
34	10.45	2.00	3.98	5.90	7.77	9.53	11.21
35	10.80	2.25	4.45	6.61	8.69	10.68	12.56
36	11.18	2.51	4.98	7.39	9.73	11.96	14.10
37	11.61	2.81	5.57	8.28	10.90	13.43	15.83
38	12.10	3.14	6.24	9.28	12.24	15.08	17.79
39	12.63	3.52	6.99	10.40	13.74	16.95	20.00
40	13.23	3.94	7.84	11.67	15.42	19.02	22.47
41	13.89	4.42	8.79	13.10	17.29	21.35	25.21
42	14.63	4.94	9.85	14.68	19.38	23.92	28.24
43	15.45	5.54	11.02	16.42	21.67	26.75	31.57
44	16.37	6.17	12.30	18.32	24.19	29.84	35.17
45	17.37	6.89	13.71	20.41	26.94	33.19	39.10
46	18.49	7.67	15.24	22.69	29.89	36.81	43.31
47	19.71	8.50	16.91	25.12	33.00	40.69	47.87
48	21.06	9.41	18.67	27.74	36.50	44.87	52.77
49	22.55	10.36	20.57	30.52	40.15	49.36	58.05
50	24.17	11.39	22.59	33.52	44.10	54.21	63.73
51	25.94	12.48	24.75	36.74	48.32	59.39	69.82
52	27.87	13.66	27.00	40.18	52.84	64.94	76.34
53	29.95	14.92	29.56	43.84	57.63	70.83	83.29
54	32.21	16.23	32.16	47.69	62.69	77.05	90.61
55	34.64	17.61	34.88	51.72	68.01	83.59	98.30
56	37.25	19.04	37.73	55.95	73.55	90.41	106.31
57	40.04	20.55	40.71	60.34	79.32	97.48	114.63
58	43.03	22.12	43.79	64.90	85.29	104.80	123.25
59	46.24	23.71	46.96	69.59	91.45	112.37	132.16
60	49.66	25.38	50.23	74.43	97.81	120.18	141.32

TABLE NO. LXXV.—Continued.

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON TWENTY-YEAR TERM POLICIES, AMERICAN
EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	TERMINAL NET VALUES AT THE END OF						
	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	3.37	3.60	3.96	4.17	4.29	4.33	4.29
21	3.64	3.99	4.29	4.50	4.66	4.72	4.66
22	3.95	4.33	4.65	4.89	5.07	5.12	5.07
23	4.28	4.71	5.06	5.34	5.51	5.58	5.53
24	4.66	5.13	5.52	5.81	6.01	6.10	6.06
25	5.09	5.60	6.03	6.36	6.60	6.69	6.65
26	5.57	6.13	6.60	6.98	7.23	7.35	7.30
27	6.10	6.72	7.26	7.67	7.96	8.09	8.05
28	6.71	7.41	8.00	8.47	8.79	8.94	8.89
29	7.41	8.19	8.85	9.36	9.73	9.90	9.87
30	8.22	9.09	9.81	10.40	10.81	11.04	11.02
31	9.14	10.10	10.93	11.60	12.08	12.34	12.35
32	10.19	11.28	12.21	12.98	13.54	13.86	13.88
33	11.39	12.61	13.69	14.56	15.22	15.59	15.64
34	12.75	14.15	15.37	16.38	17.12	17.57	17.65
35	14.31	15.90	17.29	18.45	19.31	19.83	19.94
36	16.07	17.89	19.46	20.79	21.78	22.38	22.51
37	18.08	20.12	21.93	23.42	24.55	25.24	25.37
38	20.33	22.65	24.69	26.38	27.66	28.41	28.54
39	22.86	25.47	27.77	29.68	31.08	31.91	32.02
40	25.68	28.62	31.19	33.30	34.87	35.75	35.85
41	28.82	32.10	34.95	37.29	39.00	39.97	40.07
42	32.27	35.91	39.07	41.64	43.52	44.59	44.68
43	36.03	40.07	43.55	46.39	48.47	49.64	49.72
44	40.12	44.57	48.42	51.56	53.85	55.12	55.20
45	44.55	49.45	53.71	57.17	59.68	61.09	61.18
46	49.33	54.75	59.44	63.25	66.03	67.58	67.69
47	54.50	60.47	65.64	69.84	72.91	74.64	74.78
48	60.07	66.64	72.33	76.96	80.37	82.30	82.49
49	66.07	73.29	79.55	84.68	88.44	90.60	90.86
50	72.54	80.46	87.36	93.02	97.18	99.60	99.93
51	79.47	88.18	95.76	101.99	106.61	109.32	109.77
52	86.91	96.46	104.78	111.63	116.73	119.79	120.38
53	94.83	105.26	114.37	121.99	127.56	130.98	131.71
54	103.17	114.55	124.51	132.77	139.00	142.81	143.71
55	111.94	124.31	135.16	144.18	151.01	155.23	156.31
56	121.08	134.49	146.27	156.07	163.53	168.16	169.41
57	130.57	145.07	157.79	168.41	176.50	181.57	182.99
58	140.41	156.00	169.71	181.16	189.92	195.45	197.04
59	150.55	167.28	182.01	194.34	203.80	209.80	211.65
60	160.99	178.90	194.63	207.93	218.13	224.71	226.96

TABLE NO. LXXV.—*Concluded.*

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON TWENTY-YEAR TERM POLICIES, AMERICAN
EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	TERMINAL NET VALUES AT THE END OF					
	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	4.13	3.85	3.44	2.87	2.13	1.18
21	4.49	4.19	3.76	3.14	2.32	1.29
22	4.90	4.58	4.10	3.42	2.53	1.40
23	5.36	5.01	4.48	3.75	2.77	1.54
24	5.86	5.48	4.91	4.10	3.04	1.68
25	6.43	6.03	5.39	4.51	3.35	1.86
26	7.06	6.62	5.93	4.97	3.71	2.06
27	7.79	7.31	6.57	5.52	4.11	2.30
28	8.63	8.11	7.30	6.14	4.59	2.56
29	9.59	9.04	8.14	6.86	5.13	2.87
30	10.73	10.11	9.13	7.73	5.79	3.26
31	12.03	11.37	10.29	8.72	6.55	3.68
32	13.56	12.84	11.64	9.88	7.43	4.18
33	15.30	14.51	13.18	11.18	8.40	4.72
34	17.29	16.42	14.89	12.64	9.49	5.33
35	19.55	18.55	16.82	14.25	10.70	6.01
36	22.05	20.92	18.96	16.04	12.04	6.77
37	24.84	23.53	21.32	18.05	13.53	7.60
38	27.92	26.43	23.93	20.24	15.18	8.52
39	31.31	29.63	26.81	22.68	17.00	9.53
40	35.04	33.14	29.98	25.33	18.98	10.65
41	39.14	37.00	33.46	28.28	21.20	11.90
42	43.62	41.23	37.28	31.52	23.64	13.27
43	48.53	45.87	41.49	35.08	26.32	14.78
44	53.89	50.94	46.08	38.98	29.25	16.43
45	59.73	56.48	51.11	43.25	32.46	18.26
46	66.11	62.53	56.61	47.93	36.02	20.29
47	73.06	69.14	62.62	53.08	39.94	22.52
48	80.62	76.35	69.23	58.74	44.24	24.98
49	88.86	84.21	76.45	64.94	48.98	27.70
50	97.82	92.81	84.33	71.71	54.17	30.67
51	107.55	102.13	92.91	79.12	59.85	33.96
52	118.04	112.21	102.20	87.15	66.03	37.51
53	129.27	123.01	112.15	95.75	72.61	41.29
54	141.16	134.43	122.67	104.81	79.53	45.25
55	153.62	146.39	133.66	114.26	86.77	49.45
56	166.58	158.82	145.07	124.13	94.42	53.94
57	180.00	171.70	157.00	134.54	102.60	58.82
58	193.94	185.19	169.63	145.77	111.56	64.28
59	208.55	199.53	183.29	158.11	121.62	70.51
60	224.10	215.02	198.29	171.90	133.02	77.63

COST OF INSURANCE.

American Experience Table of
Mortality.

INTEREST, THREE AND ONE-HALF
PER CENT.

TABLE No. LXXVI.

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE,
SINGLE PREMIUM POLICY, AMERICAN EXPERI-
ENCE, THREE AND ONE-HALF PER CENT.

AGE.	Cost of Insurance.	AGE.	Cost of Insurance.	AGE.	Cost of Insurance.
20	5.55	45	5.96	70	14.99
21	5.55	46	6.06	71	15.63
22	5.55	47	6.16	72	16.24
23	5.54	48	6.29	73	16.82
24	5.54	49	6.44	74	17.36
25	5.53	50	6.62	75	17.87
26	5.53	51	6.82	76	18.35
27	5.53	52	7.04	77	18.82
28	5.53	53	7.28	78	19.29
29	5.53	54	7.55	79	19.77
30	5.53	55	7.84	80	20.31
31	5.53	56	8.15	81	20.83
32	5.54	57	8.48	82	21.31
33	5.55	58	8.84	83	21.69
34	5.56	59	9.22	84	22.03
35	5.57	60	9.63	85	22.45
36	5.58	61	10.06	86	23.03
37	5.60	62	10.52	87	23.79
38	5.63	63	11.00	88	24.55
39	5.66	64	11.50	89	25.08
40	5.69	65	12.03	90	25.49
41	5.73	66	12.58	91	26.23
42	5.77	67	13.15	92	27.72
43	5.82	68	13.75	93	28.25
44	5.89	69	14.36	94	28.99

TABLE NO. LXXVII.

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.76	7.76	7.75	7.75	7.75	7.74	7.74	7.74
21	7.81	7.80	7.80	7.79	7.79	7.79	7.79	7.78
22	7.85	7.85	7.84	7.84	7.84	7.84	7.83	7.84
23	7.90	7.90	7.89	7.89	7.89	7.89	7.89	7.89
24	7.95	7.94	7.95	7.94	7.94	7.95	7.95	7.95
25	8.00	8.00	8.00	8.00	8.00	8.01	8.01	8.01
26	8.07	8.06	8.06	8.07	8.07	8.07	8.07	8.09
27	8.13	8.13	8.13	8.13	8.13	8.14	8.16	8.17
28	8.19	8.20	8.20	8.20	8.21	8.22	8.24	8.25
29	8.27	8.27	8.27	8.28	8.30	8.31	8.32	8.35
30	8.35	8.35	8.36	8.37	8.38	8.39	8.42	8.45
31	8.43	8.43	8.45	8.46	8.47	8.50	8.53	8.57
32	8.52	8.54	8.55	8.56	8.59	8.61	8.66	8.70
33	8.62	8.64	8.65	8.68	8.70	8.75	8.79	8.85
34	8.73	8.74	8.77	8.80	8.84	8.88	8.94	9.00
35	8.84	8.87	8.90	8.94	8.99	9.05	9.10	9.17
36	8.98	9.00	9.05	9.09	9.15	9.21	9.28	9.36
37	9.12	9.16	9.21	9.27	9.32	9.40	9.48	9.59
38	9.28	9.33	9.39	9.45	9.52	9.60	9.71	9.83
39	9.45	9.52	9.57	9.65	9.73	9.85	9.96	10.12
40	9.65	9.71	9.79	9.87	9.99	10.10	10.26	10.44
41	9.85	9.93	10.02	10.13	10.26	10.42	10.60	10.81
42	10.09	10.17	10.29	10.41	10.58	10.76	10.98	11.25
43	10.34	10.46	10.58	10.75	10.94	11.16	11.44	11.75
44	10.64	10.77	10.94	11.12	11.35	11.63	11.96	12.32
45	10.96	11.13	11.32	11.56	11.84	12.17	12.54	12.94
46	11.34	11.53	11.77	12.06	12.40	12.77	13.18	13.63
47	11.76	12.00	12.30	12.64	13.02	13.44	13.90	14.41
48	12.25	12.55	12.90	13.29	13.72	14.18	14.71	15.27
49	12.82	13.17	13.57	14.01	14.49	15.02	15.59	16.22
50	13.47	13.87	14.32	14.81	15.36	15.94	16.58	17.26
51	14.20	14.66	15.16	15.71	16.31	16.97	17.66	18.40
52	15.01	15.52	16.09	16.71	17.38	18.09	18.85	19.67
53	15.92	16.50	17.13	17.81	18.55	19.32	20.16	21.05
54	16.93	17.58	18.28	19.03	19.83	20.69	21.61	22.58
55	18.06	18.78	19.55	20.37	21.26	22.20	23.20	24.25
56	19.32	20.11	20.95	21.86	22.83	23.85	24.94	26.06
57	20.70	21.57	22.51	23.50	24.56	25.67	26.83	28.05
58	22.23	23.20	24.22	25.31	26.46	27.65	28.91	30.25
59	23.93	24.99	26.11	27.30	28.53	29.83	31.21	32.64
60	25.81	26.97	28.20	29.47	30.81	32.24	33.71	35.25
61	27.90	29.16	30.48	31.87	33.34	34.86	36.45	38.11
62	30.19	31.55	32.99	34.51	36.10	37.74	39.46	41.22
63	32.71	34.20	35.78	37.41	39.12	40.90	42.72	44.60
64	35.49	37.13	38.83	40.60	42.45	44.34	46.29	48.25
65	38.58	40.34	42.18	44.10	46.07	48.09	50.13	52.10
66	41.97	43.88	45.88	47.92	50.03	52.15	54.19	56.13
67	45.70	47.78	49.91	52.10	54.31	56.44	58.46	60.34
68	49.82	52.04	54.33	56.63	58.85	60.95	62.92	64.76
69	54.32	56.71	59.11	61.43	63.63	65.67	67.59	69.40
70	59.26	61.77	64.19	66.49	68.63	70.64	72.53	74.39

TABLE NO. LXXVII.—Continued.

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.73	7.74	7.74	7.74	7.75	7.76	7.77	7.78
21	7.79	7.79	7.79	7.80	7.81	7.82	7.83	7.86
22	7.84	7.84	7.85	7.86	7.87	7.88	7.91	7.93
23	7.89	7.90	7.91	7.93	7.94	7.96	7.99	8.03
24	7.95	7.97	7.98	7.99	8.02	8.04	8.08	8.12
25	8.03	8.04	8.05	8.08	8.10	8.14	8.18	8.24
26	8.10	8.11	8.14	8.16	8.21	8.24	8.30	8.35
27	8.18	8.21	8.23	8.27	8.31	8.37	8.42	8.49
28	8.27	8.30	8.34	8.38	8.44	8.49	8.56	8.63
29	8.37	8.41	8.45	8.51	8.56	8.63	8.70	8.81
30	8.49	8.53	8.59	8.64	8.71	8.78	8.80	8.90
31	8.61	8.67	8.72	8.79	8.87	8.97	9.08	9.22
32	8.76	8.81	8.88	8.96	9.06	9.17	9.31	9.47
33	8.90	8.97	9.05	9.15	9.26	9.41	9.57	9.77
34	9.07	9.15	9.25	9.36	9.51	9.68	9.87	10.12
35	9.25	9.36	9.47	9.62	9.79	9.99	10.23	10.52
36	9.47	9.58	9.74	9.90	10.11	10.36	10.64	10.96
37	9.70	9.86	10.02	10.23	10.48	10.77	11.10	11.46
38	9.98	10.16	10.36	10.62	10.91	11.24	11.61	12.00
39	10.29	10.51	10.77	11.06	11.40	11.76	12.17	12.61
40	10.65	10.92	11.22	11.56	11.93	12.34	12.79	13.28
41	11.08	11.39	11.73	12.11	12.52	12.98	13.48	14.02
42	11.57	11.91	12.30	12.72	13.19	13.69	14.24	14.82
43	12.11	12.50	12.93	13.40	13.91	14.47	15.06	15.60
44	12.71	13.15	13.63	14.15	14.72	15.32	15.96	16.66
45	13.38	13.87	14.40	14.98	15.59	16.25	16.95	17.70
46	14.13	14.67	15.26	15.80	16.55	17.27	18.03	18.85
47	14.96	15.56	16.20	16.88	17.61	18.39	19.21	20.09
48	15.88	16.53	17.22	17.97	18.76	19.61	20.50	21.42
49	16.88	17.59	18.35	19.17	20.03	20.94	21.88	22.88
50	17.98	18.76	19.59	20.47	21.40	22.37	23.39	24.47
51	19.20	20.05	20.95	21.90	22.89	23.93	25.04	26.19
52	20.54	21.46	22.43	23.45	24.51	25.65	26.82	28.04
53	22.00	23.00	24.04	25.13	26.29	27.50	28.75	30.06
54	23.60	24.67	25.79	26.98	28.22	29.50	30.85	32.22
55	25.34	26.50	27.72	28.99	30.31	31.69	33.10	34.56
56	27.25	28.51	29.81	31.17	32.59	34.04	35.54	37.04
57	29.35	30.69	32.00	33.55	35.05	36.59	38.14	39.64
58	31.63	33.07	34.58	36.12	37.71	39.31	40.85	42.31
59	34.12	35.68	37.27	38.91	40.55	42.15	43.65	45.06
60	36.85	38.50	40.10	41.89	43.54	45.09	46.54	47.90
61	39.81	41.56	43.32	45.02	46.63	48.13	49.54	50.87
62	43.03	44.85	46.61	48.28	49.83	51.29	52.66	54.01
63	46.49	48.32	50.04	51.65	53.10	54.59	55.99	57.39
64	50.14	51.93	53.61	55.17	56.65	58.10	59.56	61.02
65	53.96	55.70	57.33	58.86	60.37	61.89	63.40	65.15
66	57.94	59.63	61.23	62.80	64.38	65.95	67.77	69.51
67	62.11	63.77	65.40	67.05	68.68	70.58	72.40	74.05
68	66.49	68.19	69.91	71.61	73.60	75.48	77.21	78.59
69	71.18	72.97	74.75	76.82	78.79	80.60	82.04	83.31
70	76.26	78.12	80.28	82.34	84.22	85.73	87.06	88.74

TABLE NO. LXXVII.—Continued.

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	7.81	7.83	7.87	7.91	7.96	8.01	8.08	8.15
21	7.88	7.92	7.96	8.01	8.06	8.13	8.20	8.29
22	7.97	8.01	8.06	8.11	8.18	8.25	8.34	8.44
23	8.07	8.12	8.17	8.23	8.30	8.40	8.50	8.64
24	8.18	8.23	8.29	8.36	8.46	8.56	8.70	8.85
25	8.29	8.35	8.42	8.52	8.62	8.76	8.91	9.09
26	8.42	8.49	8.59	8.69	8.83	8.98	9.16	9.39
27	8.56	8.66	8.76	8.90	9.05	9.24	9.47	9.73
28	8.73	8.83	8.97	9.13	9.31	9.55	9.81	10.10
29	8.91	9.05	9.21	9.40	9.63	9.89	10.19	10.52
30	9.13	9.29	9.48	9.72	9.99	10.29	10.62	10.98
31	9.38	9.57	9.81	10.08	10.38	10.72	11.09	11.49
32	9.67	9.91	10.18	10.49	10.83	11.20	11.61	12.05
33	10.01	10.29	10.60	10.94	11.31	11.73	12.17	12.66
34	10.40	10.71	11.06	11.44	11.86	12.31	12.80	13.33
35	10.83	11.18	11.57	11.99	12.45	12.95	13.48	14.04
36	11.32	11.70	12.13	12.60	13.10	13.64	14.21	14.83
37	11.85	12.28	12.75	13.26	13.81	14.39	15.01	15.67
38	12.44	12.92	13.44	13.99	14.57	15.21	15.88	16.59
39	13.09	13.62	14.18	14.77	15.41	16.09	16.82	17.58
40	13.81	14.38	14.98	15.63	16.32	17.06	17.83	18.64
41	14.59	15.21	15.87	16.57	17.31	18.10	18.92	19.78
42	15.44	16.11	16.82	17.58	18.38	19.21	20.08	21.01
43	16.38	17.10	17.87	18.68	19.52	20.41	21.36	22.33
44	17.39	18.17	19.00	19.86	20.76	21.72	22.71	23.75
45	18.50	19.34	20.21	21.13	22.11	23.12	24.17	25.28
46	19.70	20.59	21.53	22.52	23.55	24.63	25.75	26.90
47	20.99	21.95	22.96	24.02	25.11	26.25	27.42	28.63
48	22.40	23.43	24.51	25.62	26.79	27.98	29.22	30.45
49	23.94	25.03	26.17	27.36	28.58	29.84	31.10	32.32
50	25.59	26.76	27.97	29.22	30.51	31.80	33.05	34.23
51	27.38	28.63	29.90	31.22	32.54	33.81	35.02	36.15
52	29.32	30.62	31.97	33.32	34.63	35.87	37.03	38.11
53	31.40	32.78	34.17	35.51	36.78	37.96	39.07	40.12
54	33.64	35.06	36.44	37.74	38.96	40.10	41.17	42.23
55	36.02	37.44	38.78	40.02	41.19	42.30	43.38	44.47
56	38.50	39.88	41.16	42.36	43.50	44.61	45.73	46.85
57	41.05	42.37	43.61	44.78	45.93	47.08	48.23	49.57
58	43.67	44.95	46.15	47.33	48.52	49.71	51.08	52.40
59	46.38	47.62	48.84	50.07	51.29	52.71	54.06	55.30
60	49.19	50.45	51.72	52.98	54.44	55.84	57.12	58.14
61	52.17	53.48	54.79	56.30	57.75	59.07	60.12	61.06
62	55.37	56.72	58.29	59.79	61.15	62.25	63.22	64.43
63	58.79	60.42	61.97	63.39	64.52	65.53	66.79	68.51
64	62.70	64.31	65.78	66.96	68.00	69.31	71.10	73.44
65	66.82	68.35	69.57	70.65	72.02	73.87	76.31	78.74
66	71.10	72.37	73.50	74.92	76.85	79.38	81.90	83.70
67	75.37	76.55	78.02	80.03	82.67	85.30	87.17	88.56
68	79.81	81.35	83.45	86.20	88.94	90.89	92.34	95.04
69	84.92	87.11	89.98	92.84	94.87	96.39	99.20	104.83
70	91.02	94.02	97.02	99.14	100.73	103.67	109.55	111.67

TABLE NO. LXXVII.—Continued.

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	8.24	8.34	8.47	8.61	8.79	9.01	9.26	9.54
21	8.39	8.52	8.67	8.85	9.07	9.32	9.60	9.91
22	8.58	8.72	8.90	9.12	9.38	9.66	9.97	10.31
23	8.78	8.96	9.19	9.44	9.72	10.04	10.38	10.76
24	9.03	9.25	9.51	9.79	10.11	10.45	10.84	11.25
25	9.32	9.58	9.86	10.18	10.53	10.92	11.33	11.79
26	9.65	9.94	10.26	10.61	11.00	11.42	11.88	12.37
27	10.02	10.34	10.70	11.09	11.51	11.97	12.47	12.99
28	10.43	10.79	11.18	11.61	12.07	12.57	13.10	13.67
29	10.88	11.28	11.71	12.18	12.68	13.21	13.79	14.39
30	11.38	11.82	12.29	12.80	13.33	13.91	14.53	15.18
31	11.93	12.41	12.92	13.46	14.04	14.66	15.32	16.02
32	12.53	13.05	13.59	14.18	14.81	15.48	16.18	16.91
33	13.18	13.73	14.33	14.96	15.64	16.35	17.09	17.86
34	13.88	14.49	15.13	15.81	16.52	17.27	18.06	18.89
35	14.65	15.30	15.99	16.71	17.47	18.26	19.11	19.98
36	15.48	16.18	16.91	17.68	18.48	19.33	20.22	21.14
37	16.38	17.12	17.90	18.71	19.58	20.47	21.30	22.38
38	17.34	18.13	18.95	19.83	20.74	21.68	22.67	23.68
39	18.38	19.21	20.10	21.02	21.98	22.98	24.00	25.06
40	19.49	20.39	21.32	22.29	23.31	24.34	25.42	26.49
41	20.69	21.64	22.62	23.65	24.71	25.79	26.88	27.94
42	21.97	22.98	24.02	25.09	26.20	27.30	28.38	29.39
43	23.35	24.41	25.50	26.62	27.75	28.84	29.87	30.83
44	24.83	25.94	27.08	28.22	29.33	30.38	31.36	32.28
45	26.40	27.56	28.73	29.86	30.92	31.92	32.85	33.73
46	28.08	29.27	30.42	31.50	32.52	33.47	34.36	35.25
47	29.84	31.01	32.12	33.15	34.12	35.04	35.94	36.84
48	31.65	32.78	33.83	34.82	35.75	36.67	37.59	38.51
49	33.48	34.56	35.57	36.52	37.46	38.40	39.33	40.42
50	35.33	36.36	37.34	38.29	39.25	40.21	41.33	42.39
51	37.21	38.20	39.18	40.17	41.15	42.29	43.37	44.36
52	39.13	40.13	41.14	42.15	43.31	44.42	45.44	46.25
53	41.15	42.18	43.21	44.41	45.55	46.59	47.42	48.16
54	43.29	44.35	45.57	46.74	47.81	48.67	49.42	50.38
55	45.56	46.82	48.02	49.12	49.99	50.77	51.75	53.08
56	48.15	49.38	50.51	51.41	52.21	53.22	54.59	56.39
57	50.84	52.00	52.93	53.75	54.79	56.20	58.05	59.90
58	53.59	54.55	55.40	56.47	57.92	59.83	61.74	63.09
59	56.28	57.16	58.26	59.76	61.73	63.70	65.99	66.13
60	59.04	60.18	61.73	63.77	65.80	67.24	68.31	70.30
61	62.24	63.84	65.94	68.04	69.53	70.64	72.70	76.83
62	66.09	68.27	70.45	71.99	73.14	75.27	79.54	81.08
63	70.77	73.02	74.62	75.81	78.02	82.45	84.05	86.22
64	75.78	77.44	78.68	80.97	85.57	87.22	89.48	
65	80.46	81.75	84.13	88.91	90.63	92.97		
66	85.04	87.52	92.48	94.27	96.71			
67	91.15	96.32	98.18	100.73				
68	100.43	102.37	105.02					
69	106.86	109.63						
70	114.56							

TABLE NO. LXXVII.—Continued.

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	9.85	10.18	10.56	10.96	11.40	11.86	12.36	12.90
21	10.25	10.62	11.03	11.47	11.94	12.44	12.98	13.55
22	10.69	11.10	11.54	12.02	12.52	13.06	13.64	14.25
23	11.17	11.62	12.10	12.60	13.15	13.73	14.35	15.00
24	11.70	12.18	12.69	13.24	13.83	14.45	15.11	15.79
25	12.27	12.79	13.34	13.93	14.56	15.22	15.91	16.63
26	12.88	13.44	14.04	14.67	15.33	16.03	16.76	17.53
27	13.55	14.15	14.79	15.46	16.16	16.89	17.67	18.48
28	14.27	14.91	15.59	16.29	17.03	17.82	18.64	19.49
29	15.04	15.72	16.43	17.18	17.98	18.80	19.66	20.55
30	15.87	16.58	17.34	18.14	18.97	19.84	20.74	21.66
31	16.74	17.51	18.31	19.15	20.02	20.94	21.87	22.83
32	17.68	18.50	19.34	20.22	21.15	22.09	23.06	24.03
33	18.69	19.54	20.43	21.37	22.32	23.30	24.28	25.24
34	19.76	20.66	21.60	22.56	23.55	24.55	25.51	26.43
35	20.89	21.84	22.82	23.82	24.83	25.80	26.73	27.59
36	22.10	23.09	24.10	25.12	26.11	27.04	27.91	28.73
37	23.38	24.40	25.44	26.44	27.38	28.26	29.09	29.87
38	24.72	25.77	26.78	27.74	28.63	29.47	30.26	31.03
39	26.12	27.14	28.11	29.02	29.87	30.67	31.45	32.24
40	27.53	28.52	29.43	30.29	31.10	31.90	32.70	33.50
41	28.94	29.87	30.74	31.57	32.38	33.19	34.00	34.94
42	30.34	31.22	32.06	32.88	33.71	34.53	35.49	36.40
43	31.73	32.58	33.42	34.26	35.09	36.07	36.99	37.84
44	33.14	33.99	34.84	35.69	36.68	37.62	38.48	39.17
45	34.60	35.47	36.33	37.34	38.30	39.17	39.87	40.49
46	36.13	37.01	38.04	39.01	39.91	40.62	41.25	42.05
47	37.74	38.78	39.78	40.69	41.41	42.06	42.87	43.97
48	39.58	40.59	41.52	42.26	42.92	43.75	44.87	46.35
49	41.46	42.41	43.17	43.84	44.68	45.83	47.34	48.85
50	43.36	44.13	44.82	45.68	46.86	48.40	49.94	51.03
51	45.16	45.86	46.74	47.95	49.53	51.10	52.22	53.06
52	46.97	47.88	49.11	50.73	52.34	53.49	54.34	55.93
53	49.09	50.35	52.01	53.66	54.84	55.72	57.34	60.60
54	51.67	53.38	55.07	56.28	57.18	58.85	62.19	63.39
55	54.83	56.58	57.82	58.74	60.46	63.89	65.12	66.81
56	58.19	59.46	60.41	62.17	65.70	66.97	68.71	
57	61.21	62.19	64.01	67.64	68.95	70.73		
58	64.10	65.97	69.71	71.06	72.90			
59	68.06	71.93	73.32	75.22				
60	74.29	75.73	77.69					
61	78.32	80.35						
62	83.18							

TABLE No. LXXVII.—*Concluded.*

COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
POLICY DURING VARIOUS YEARS, AMERICAN EX-
PERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	41st Year.	42d Year.	43d Year.	44th Year.	45th Year.	46th Year.	47th Year.	48th Year.
20	13.47	14.07	14.71	15.38	16.08	16.82	17.59	18.39
21	14.16	14.80	15.47	16.18	16.93	17.70	18.51	19.35
22	14.90	15.57	16.28	17.04	17.82	18.63	19.48	20.34
23	15.68	16.39	17.15	17.94	18.75	19.61	20.48	21.38
24	16.51	17.27	18.06	18.88	19.75	20.62	21.53	22.44
25	17.40	18.20	19.02	19.89	20.78	21.69	22.61	23.50
26	18.34	19.17	20.04	20.94	21.86	22.78	23.68	24.52
27	19.32	20.20	21.10	22.03	22.96	23.87	24.72	25.52
28	20.37	21.28	22.22	23.16	24.07	24.93	25.73	26.48
29	21.47	22.41	23.36	24.28	25.15	25.95	26.71	27.43
30	22.62	23.57	24.50	25.37	26.19	26.96	27.68	28.39
31	23.80	24.73	25.62	26.44	27.21	27.94	28.66	29.38
32	24.98	25.87	26.70	27.49	28.22	28.94	29.67	30.40
33	26.14	26.98	27.77	28.52	29.25	29.98	30.71	31.56
34	27.28	28.07	28.83	29.56	30.31	31.05	31.91	32.73
35	28.39	29.15	29.90	30.65	31.40	32.27	33.10	33.85
36	29.50	30.26	31.02	31.77	32.65	33.49	34.26	34.87
37	30.63	31.40	32.17	33.06	33.91	34.68	35.30	35.85
38	31.81	32.59	33.40	34.35	35.13	35.76	36.32	37.02
39	33.03	33.95	34.82	35.61	36.25	36.81	37.52	38.49
40	34.43	35.31	36.12	36.77	37.34	38.06	39.04	40.32
41	35.84	36.66	37.31	37.89	38.62	39.62	40.92	42.23
42	37.23	37.80	38.48	39.23	40.24	41.56	42.89	43.82
43	38.51	39.11	39.87	40.80	42.24	43.59	44.54	45.25
44	39.78	40.55	41.59	42.96	44.33	45.30	46.03	47.37
45	41.27	42.34	43.73	45.12	46.11	46.85	48.22	50.95
46	43.13	44.55	45.97	46.97	47.73	49.12	51.91	52.91
47	45.42	46.87	47.89	48.66	50.08	52.92	53.95	55.34
48	47.83	48.87	49.66	51.11	54.01	55.05	56.48	
49	49.92	50.72	52.20	55.16	56.23	57.69		
50	51.85	53.36	56.30	57.48	58.97			
51	54.61	57.71	58.82	60.35				
52	59.10	60.25	61.81					
53	61.77	63.37						
54	65.03							

TABLE NO. LXXVIII.

COST OF INSURANCE PER \$1000 OF A TEN-PAYMENT
LIFE POLICY DURING VARIOUS YEARS, AMERICAN
EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	7.59	7.41	7.22	7.02	6.80
21	7.63	7.45	7.25	7.04	6.82
22	7.68	7.49	7.29	7.07	6.85
23	7.72	7.53	7.32	7.11	6.89
24	7.77	7.57	7.37	7.15	6.92
25	7.82	7.62	7.41	7.19	6.96
26	7.88	7.67	7.46	7.24	7.00
27	7.94	7.73	7.51	7.28	7.04
28	8.00	7.79	7.57	7.33	7.09
29	8.07	7.86	7.63	7.39	7.15
30	8.14	7.92	7.70	7.46	7.21
31	8.22	8.00	7.78	7.53	7.26
32	8.30	8.09	7.86	7.60	7.34
33	8.40	8.18	7.94	7.69	7.42
34	8.51	8.27	8.04	7.78	7.52
35	8.61	8.39	8.15	7.90	7.62
36	8.74	8.51	8.28	8.01	7.74
37	8.87	8.65	8.41	8.15	7.87
38	9.03	8.80	8.56	8.29	8.01
39	9.19	8.97	8.72	8.46	8.17
40	9.38	9.15	8.90	8.63	8.35
41	9.58	9.35	9.10	8.85	8.56
42	9.80	9.57	9.34	9.07	8.80
43	10.04	9.83	9.59	9.35	9.07
44	10.33	10.11	9.90	9.65	9.39
45	10.64	10.45	10.24	10.01	9.77
46	11.01	10.82	10.63	10.43	10.19
47	11.41	11.25	11.10	10.91	10.68
48	11.88	11.76	11.62	11.45	11.22
49	12.43	12.34	12.22	12.05	11.82
50	13.06	12.99	12.88	12.72	12.49
51	13.76	13.72	13.62	13.47	13.24
52	14.55	14.53	14.46	14.31	14.07
53	15.43	15.44	15.38	15.24	14.99
54	16.42	16.44	16.41	16.27	15.99
55	17.51	17.57	17.54	17.40	17.12
56	18.73	18.81	18.79	18.66	18.36
57	20.08	20.18	20.19	20.05	19.73
58	21.56	21.71	21.73	21.60	21.24
59	23.22	23.40	23.45	23.30	22.90
60	25.05	25.27	25.33	25.17	24.73
61	27.09	27.34	27.41	27.24	26.77
62	29.33	29.62	29.71	29.55	29.02
63	31.79	32.13	32.26	32.08	31.50
64	34.52	34.93	35.08	34.89	34.25
65	37.55	38.01	38.19	38.00	37.27

TABLE NO. LXXIX.—*Concluded.*

COST OF INSURANCE PER \$1000 OF A FIFTEEN PAYMENT
LIFE POLICY DURING VARIOUS YEARS, AMERICAN
EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	6.65	6.50	6.33	6.15	5.96	5.77	5.56
21	6.69	6.52	6.35	6.17	5.99	5.78	5.57
22	6.72	6.55	6.38	6.20	6.01	5.80	5.58
23	6.75	6.58	6.41	6.23	6.03	5.82	5.60
24	6.79	6.63	6.45	6.26	6.06	5.85	5.63
25	6.84	6.67	6.48	6.30	6.09	5.89	5.66
26	6.88	6.71	6.53	6.34	6.14	5.92	5.69
27	6.93	6.76	6.58	6.39	6.19	5.97	5.73
28	7.00	6.82	6.65	6.45	6.25	6.02	5.77
29	7.06	6.90	6.71	6.52	6.30	6.08	5.82
30	7.15	6.97	6.79	6.59	6.37	6.14	5.89
31	7.23	7.06	6.87	6.67	6.45	6.22	5.96
32	7.33	7.15	6.97	6.76	6.55	6.31	6.06
33	7.44	7.26	7.07	6.88	6.65	6.42	6.16
34	7.56	7.38	7.20	7.00	6.79	6.55	6.29
35	7.69	7.53	7.34	7.15	6.93	6.70	6.44
36	7.85	7.68	7.51	7.32	7.11	6.88	6.62
37	8.02	7.87	7.70	7.52	7.32	7.10	6.82
38	8.24	8.09	7.93	7.76	7.57	7.33	7.04
39	8.47	8.34	8.20	8.04	7.84	7.59	7.28
40	8.75	8.64	8.51	8.35	8.15	7.88	7.55
41	9.08	8.98	8.86	8.70	8.48	8.20	7.84
42	9.45	9.37	9.25	9.08	8.86	8.55	8.15
43	9.87	9.79	9.68	9.51	9.27	8.94	8.48
44	10.34	10.27	10.16	9.98	9.72	9.35	8.84
45	10.87	10.81	10.69	10.50	10.21	9.79	9.22
46	11.45	11.40	11.28	11.07	10.74	10.28	9.63
47	12.10	12.05	11.92	11.69	11.33	10.80	10.06
48	12.83	12.77	12.63	12.37	11.97	11.37	10.52
49	13.62	13.56	13.41	13.12	12.66	11.97	11.00
50	14.50	14.44	14.27	13.94	13.41	12.62	11.50
51	15.47	15.41	15.21	14.83	14.22	13.31	12.03
52	16.54	16.47	16.24	15.80	15.10	14.06	12.58
53	17.72	17.64	17.37	16.86	16.06	14.86	13.15
54	19.02	18.91	18.60	18.03	17.10	15.72	13.75
55	20.44	20.32	19.97	19.31	18.24	16.65	14.36
56	22.01	21.88	21.47	20.70	19.47	17.63	14.99
57	23.76	23.59	23.11	22.23	20.81	18.69	15.63
58	25.67	25.47	24.92	23.90	22.27	19.81	16.24
59	27.78	27.55	26.91	25.73	23.83	20.96	16.82
60	30.12	29.83	29.09	27.72	25.49	22.15	17.36

TABLE NO. LXXX.

COST OF INSURANCE PER \$1000 OF A TWENTY-PAYMENT LIFE POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	7.70	7.64	7.57	7.49	7.42	7.33	7.25
21	7.75	7.68	7.61	7.53	7.45	7.37	7.29
22	7.79	7.73	7.65	7.57	7.50	7.42	7.33
23	7.84	7.77	7.70	7.62	7.55	7.46	7.38
24	7.89	7.82	7.75	7.67	7.59	7.51	7.43
25	7.94	7.88	7.80	7.73	7.65	7.57	7.48
26	8.00	7.93	7.86	7.79	7.71	7.62	7.54
27	8.07	7.99	7.93	7.85	7.77	7.69	7.61
28	8.13	8.06	7.99	7.92	7.84	7.77	7.68
29	8.20	8.14	8.06	7.99	7.92	7.84	7.76
30	8.28	8.21	8.14	8.08	8.01	7.92	7.85
31	8.36	8.30	8.24	8.17	8.09	8.02	7.95
32	8.45	8.40	8.33	8.26	8.20	8.13	8.07
33	8.56	8.50	8.43	8.37	8.31	8.25	8.19
34	8.66	8.60	8.55	8.49	8.44	8.38	8.33
35	8.77	8.73	8.67	8.63	8.58	8.53	8.47
36	8.91	8.86	8.82	8.77	8.74	8.68	8.64
37	9.04	9.01	8.97	8.94	8.90	8.86	8.82
38	9.21	9.17	9.15	9.11	9.09	9.06	9.04
39	9.38	9.36	9.33	9.31	9.29	9.29	9.28
40	9.58	9.55	9.54	9.53	9.54	9.53	9.56
41	9.78	9.78	9.77	9.79	9.80	9.83	9.87
42	10.01	10.02	10.04	10.06	10.11	10.16	10.23
43	10.26	10.30	10.33	10.39	10.46	10.54	10.66
44	10.56	10.60	10.68	10.75	10.86	11.00	11.15
45	10.88	10.97	11.06	11.18	11.33	11.51	11.70
46	11.26	11.37	11.50	11.68	11.87	12.09	12.32
47	11.68	11.83	12.02	12.24	12.48	12.74	13.00
48	12.17	12.38	12.61	12.88	13.16	13.46	13.77
49	12.74	13.00	13.28	13.59	13.91	14.27	14.62
50	13.38	13.69	14.02	14.38	14.76	15.16	15.57
51	14.11	14.47	14.85	15.27	15.70	16.16	16.62
52	14.92	15.33	15.78	16.25	16.75	17.26	17.77
53	15.83	16.31	16.81	17.35	17.90	18.47	19.05
54	16.84	17.38	17.96	18.56	19.17	19.81	20.46
55	17.97	18.59	19.23	19.89	20.58	21.29	22.01

TABLE NO. LXXX.—Continued.

COST OF INSURANCE PER \$1000 OF A TWENTY-PAYMENT
LIFE POLICY DURING VARIOUS YEARS, AMERICAN
EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	7.16	7.06	6.97	6.87	6.75	6.64	6.53
21	7.20	7.11	7.01	6.90	6.79	6.68	6.56
22	7.24	7.15	7.04	6.94	6.84	6.72	6.60
23	7.29	7.19	7.09	6.99	6.89	6.77	6.65
24	7.33	7.24	7.15	7.05	6.93	6.82	6.70
25	7.39	7.30	7.21	7.10	7.00	6.88	6.77
26	7.46	7.36	7.26	7.17	7.06	6.96	6.84
27	7.52	7.43	7.34	7.24	7.14	7.03	6.92
28	7.59	7.51	7.41	7.33	7.22	7.12	7.01
29	7.68	7.59	7.51	7.42	7.33	7.22	7.11
30	7.77	7.70	7.61	7.53	7.43	7.33	7.22
31	7.88	7.80	7.73	7.63	7.55	7.45	7.35
32	7.99	7.93	7.84	7.76	7.68	7.59	7.50
33	8.13	8.05	7.98	7.90	7.83	7.75	7.68
34	8.26	8.20	8.13	8.07	8.00	7.95	7.88
35	8.42	8.36	8.32	8.26	8.21	8.16	8.11
36	8.59	8.56	8.51	8.48	8.44	8.41	8.40
37	8.80	8.76	8.75	8.73	8.72	8.72	8.72
38	9.02	9.02	9.01	9.02	9.04	9.06	9.08
39	9.29	9.30	9.32	9.36	9.41	9.45	9.48
40	9.58	9.62	9.68	9.75	9.82	9.88	9.93
41	9.93	10.01	10.10	10.19	10.28	10.36	10.43
42	10.34	10.45	10.57	10.60	10.80	10.90	10.98
43	10.80	10.94	11.09	11.23	11.38	11.49	11.59
44	11.32	11.50	11.67	11.85	12.01	12.16	12.26
45	11.91	12.11	12.33	12.53	12.72	12.88	12.99
46	12.56	12.81	13.05	13.29	13.50	13.67	13.80
47	13.29	13.57	13.85	14.12	14.35	14.55	14.70
48	14.09	14.42	14.74	15.03	15.30	15.52	15.68
49	15.00	15.36	15.71	16.04	16.34	16.59	16.75
50	15.99	16.39	16.79	17.16	17.49	17.75	17.92
51	17.08	17.54	17.98	18.39	18.75	19.03	19.20
52	18.29	18.80	19.30	19.75	20.13	20.43	20.62
53	19.63	20.20	20.74	21.23	21.65	21.98	22.17
54	21.10	21.73	22.32	22.86	23.33	23.68	23.88
55	22.73	23.41	24.06	24.66	25.17	25.54	25.75

OF LIFE INSURANCE.

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TABLE NO. LXXX.—*Concluded.*

COST OF INSURANCE PER \$1000 OF A TWENTY-PAYMENT
LIFE POLICY DURING VARIOUS YEARS, AMERICAN
EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	6.40	6.26	6.13	5.98	5.83	5.66
21	6.43	6.30	6.16	6.02	5.86	5.69
22	6.48	6.34	6.21	6.06	5.90	5.73
23	6.52	6.40	6.26	6.11	5.95	5.77
24	6.59	6.45	6.32	6.16	6.00	5.82
25	6.65	6.52	6.38	6.23	6.06	5.89
26	6.72	6.59	6.45	6.30	6.14	5.96
27	6.80	6.67	6.53	6.39	6.22	6.06
28	6.89	6.76	6.63	6.48	6.33	6.16
29	6.99	6.87	6.74	6.60	6.45	6.29
30	7.11	6.99	6.87	6.74	6.60	6.44
31	7.25	7.14	7.03	6.90	6.77	6.62
32	7.41	7.31	7.21	7.10	6.97	6.82
33	7.59	7.51	7.43	7.33	7.20	7.04
34	7.81	7.75	7.68	7.58	7.45	7.28
35	8.07	8.02	7.96	7.86	7.73	7.55
36	8.37	8.33	8.27	8.17	8.03	7.84
37	8.71	8.67	8.61	8.52	8.37	8.15
38	9.08	9.05	9.00	8.89	8.73	8.48
39	9.49	9.48	9.42	9.31	9.12	8.84
40	9.95	9.94	9.88	9.76	9.54	9.22
41	10.46	10.46	10.39	10.24	10.00	9.63
42	11.02	11.02	10.94	10.77	10.49	10.06
43	11.64	11.63	11.54	11.35	11.02	10.52
44	12.31	12.30	12.19	11.97	11.59	11.00
45	13.05	13.03	12.91	12.64	12.19	11.50
46	13.87	13.84	13.68	13.36	12.83	12.03
47	14.76	14.71	14.52	14.14	13.52	12.58
48	15.74	15.66	15.43	14.98	14.25	13.15
49	16.80	16.70	16.43	15.90	15.03	13.75
50	17.96	17.85	17.51	16.88	15.87	14.36
51	19.25	19.09	18.68	17.94	16.76	14.99
52	20.65	20.45	19.97	19.09	17.70	15.63
53	22.18	21.94	21.35	20.32	18.69	16.24
54	23.87	23.56	22.87	21.64	19.70	16.82
55	25.70	25.33	24.49	23.02	20.73	17.36

TABLE NO. LXXXI.

COST OF INSURANCE PER \$1000 OF A TEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	7.16	6.54	5.87	5.17	4.43	3.64	2.81	1.93	0.99
21	7.21	6.58	5.91	5.21	4.46	3.67	2.83	1.94	1.00
22	7.26	6.62	5.95	5.24	4.49	3.70	2.86	1.96	1.01
23	7.31	6.67	5.99	5.28	4.53	3.73	2.89	1.98	1.02
24	7.35	6.71	6.04	5.33	4.57	3.77	2.91	2.00	1.04
25	7.40	6.77	6.09	5.37	4.61	3.81	2.94	2.03	1.05
26	7.46	6.82	6.14	5.43	4.66	3.84	2.98	2.05	1.06
27	7.52	6.88	6.20	5.48	4.71	3.89	3.02	2.08	1.08
28	7.59	6.95	6.26	5.53	4.76	3.94	3.06	2.11	1.09
29	7.66	7.02	6.33	5.60	4.82	3.99	3.10	2.14	1.11
30	7.74	7.09	6.40	5.67	4.89	4.04	3.15	2.18	1.13
31	7.81	7.17	6.48	5.74	4.95	4.11	3.20	2.22	1.16
32	7.90	7.26	6.57	5.82	5.03	4.18	3.26	2.26	1.18
33	8.00	7.35	6.65	5.91	5.11	4.26	3.32	2.31	1.21
34	8.11	7.45	6.76	6.01	5.21	4.34	3.40	2.36	1.24
35	8.21	7.57	6.87	6.12	5.31	4.43	3.47	2.42	1.27
36	8.35	7.69	7.00	6.24	5.43	4.53	3.56	2.49	1.31
37	8.48	7.84	7.13	6.38	5.55	4.64	3.65	2.56	1.35
38	8.64	7.99	7.29	6.52	5.68	4.77	3.76	2.64	1.40
39	8.80	8.16	7.45	6.68	5.83	4.91	3.88	2.74	1.46
40	9.00	8.34	7.63	6.85	6.01	5.06	4.02	2.85	1.52
41	9.19	8.54	7.83	7.06	6.20	5.25	4.18	2.97	1.59
42	9.42	8.76	8.06	7.28	6.42	5.45	4.36	3.12	1.68
43	9.66	9.03	8.31	7.54	6.67	5.68	4.57	3.28	1.77
44	9.95	9.31	8.61	7.83	6.95	5.96	4.81	3.47	1.88
45	10.25	9.64	8.94	8.16	7.29	6.27	5.08	3.67	2.00
46	10.62	10.01	9.32	8.56	7.67	6.63	5.39	3.91	2.13
47	11.03	10.43	9.77	9.00	8.10	7.02	5.73	4.17	2.29
48	11.49	10.93	10.28	9.51	8.58	7.46	6.11	4.46	2.45
49	12.04	11.50	10.85	10.07	9.12	7.96	6.54	4.79	2.64
50	12.67	12.14	11.49	10.70	9.72	8.51	7.02	5.16	2.85
51	13.37	12.85	12.21	11.41	10.40	9.13	7.55	5.56	3.09
52	14.15	13.64	13.01	12.19	11.15	9.82	8.14	6.02	3.35
53	15.02	14.54	13.90	13.07	11.98	10.58	8.80	6.52	3.64
54	16.00	15.53	14.90	14.04	12.91	11.44	9.53	7.09	3.97
55	17.09	16.64	16.00	15.12	13.94	12.39	10.36	7.72	4.33
56	18.30	17.86	17.22	16.32	15.09	13.45	11.27	8.42	4.74
57	19.64	19.22	18.58	17.66	16.38	14.63	12.29	9.21	5.20
58	21.12	20.73	20.09	19.15	17.80	15.93	13.42	10.09	5.71
59	22.77	22.40	21.77	20.79	19.37	17.38	14.69	11.07	6.29
60	24.60	24.26	23.63	22.61	21.12	19.01	16.10	12.17	6.93
61	26.63	26.32	25.68	24.63	23.07	20.82	17.68	13.41	7.66
62	28.87	28.58	27.95	26.89	25.24	22.83	19.44	14.78	8.47
63	31.33	31.09	30.49	29.38	27.64	25.07	21.40	16.32	9.37
64	34.05	33.88	33.28	32.15	30.33	27.56	23.60	18.03	10.37
65	37.08	36.95	36.38	35.23	33.29	30.34	26.02	19.91	11.46

TABLE NO. LXXXII.

COST OF INSURANCE PER \$1000 OF A FIFTEEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.42	7.07	6.70	6.30	5.88	5.43	4.97	4.47
21	7.47	7.12	6.74	6.34	5.92	5.48	5.01	4.51
22	7.52	7.16	6.79	6.38	5.97	5.52	5.05	4.55
23	7.57	7.21	6.83	6.44	6.02	5.57	5.10	4.60
24	7.62	7.26	6.89	6.49	6.07	5.62	5.15	4.64
25	7.67	7.32	6.94	6.54	6.13	5.68	5.20	4.70
26	7.73	7.38	7.00	6.61	6.19	5.74	5.26	4.76
27	7.80	7.44	7.07	6.67	6.25	5.80	5.33	4.82
28	7.86	7.51	7.14	6.74	6.32	5.88	5.40	4.88
29	7.94	7.59	7.21	6.82	6.40	5.95	5.47	4.96
30	8.02	7.66	7.29	6.90	6.49	6.03	5.56	5.04
31	8.10	7.75	7.39	6.99	6.57	6.13	5.65	5.14
32	8.19	7.85	7.48	7.09	6.68	6.23	5.76	5.24
33	8.29	7.95	7.58	7.20	6.78	6.35	5.87	5.35
34	8.40	8.06	7.70	7.32	6.91	6.47	5.99	5.47
35	8.51	8.18	7.83	7.45	7.04	6.61	6.13	5.61
36	8.65	8.31	7.97	7.60	7.20	6.75	6.28	5.75
37	8.78	8.47	8.12	7.76	7.35	6.92	6.44	5.93
38	8.95	8.63	8.30	7.93	7.53	7.10	6.63	6.11
39	9.12	8.82	8.48	8.12	7.73	7.31	6.84	6.33
40	9.32	9.01	8.69	8.33	7.96	7.54	7.08	6.57
41	9.52	9.23	8.91	8.58	8.21	7.81	7.35	6.85
42	9.75	9.47	9.18	8.85	8.50	8.10	7.67	7.18
43	10.00	9.75	9.46	9.16	8.82	8.45	8.04	7.56
44	10.30	10.05	9.80	9.51	9.20	8.85	8.45	7.98
45	10.62	10.41	10.17	9.91	9.63	9.31	8.92	8.45
46	11.00	10.80	10.60	10.38	10.13	9.83	9.45	8.97
47	11.41	11.26	11.10	10.92	10.69	10.40	10.03	9.57
48	11.90	11.80	11.68	11.52	11.32	11.05	10.69	10.22
49	12.46	12.40	12.32	12.20	12.02	11.77	11.43	10.96
50	13.10	13.09	13.04	12.95	12.80	12.58	12.25	11.78
51	13.83	13.85	13.84	13.79	13.68	13.47	13.15	12.68
52	14.63	14.70	14.74	14.73	14.65	14.47	14.16	13.69
53	15.53	15.66	15.74	15.78	15.73	15.57	15.28	14.81
54	16.54	16.72	16.86	16.93	16.92	16.80	16.53	16.06
55	17.66	17.90	18.09	18.21	18.25	18.16	17.91	17.44
56	18.91	19.21	19.45	19.63	19.72	19.67	19.44	18.97
57	20.29	20.65	20.97	21.21	21.35	21.34	21.13	20.66
58	21.81	22.25	22.65	22.96	23.15	23.18	23.00	22.55
59	23.50	24.03	24.51	24.89	25.14	25.22	25.09	24.65
60	25.38	26.00	26.56	27.01	27.33	27.49	27.39	26.96

TABLE NO. LXXXI.

COST OF INSURANCE PER \$1000 OF A TEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	7.16	6.54	5.87	5.17	4.43	3.64	2.81	1.93	0.99
21	7.21	6.58	5.91	5.21	4.46	3.67	2.83	1.94	1.00
22	7.26	6.62	5.95	5.24	4.49	3.70	2.86	1.96	1.01
23	7.31	6.67	5.99	5.28	4.53	3.73	2.89	1.98	1.02
24	7.35	6.71	6.04	5.33	4.57	3.77	2.91	2.00	1.04
25	7.40	6.77	6.09	5.37	4.61	3.81	2.94	2.03	1.05
26	7.46	6.82	6.14	5.43	4.66	3.84	2.98	2.05	1.06
27	7.52	6.88	6.20	5.48	4.71	3.89	3.02	2.08	1.08
28	7.59	6.95	6.26	5.53	4.76	3.94	3.06	2.11	1.09
29	7.66	7.02	6.33	5.60	4.82	3.99	3.10	2.14	1.11
30	7.74	7.09	6.40	5.67	4.89	4.04	3.15	2.18	1.13
31	7.81	7.17	6.48	5.74	4.95	4.11	3.20	2.22	1.16
32	7.90	7.26	6.57	5.82	5.03	4.18	3.26	2.26	1.18
33	8.00	7.35	6.65	5.91	5.11	4.26	3.32	2.31	1.21
34	8.11	7.45	6.76	6.01	5.21	4.34	3.40	2.36	1.24
35	8.21	7.57	6.87	6.12	5.31	4.43	3.47	2.42	1.27
36	8.35	7.69	7.00	6.24	5.43	4.53	3.56	2.49	1.31
37	8.48	7.84	7.13	6.38	5.55	4.64	3.65	2.56	1.35
38	8.64	7.99	7.29	6.52	5.68	4.77	3.76	2.64	1.40
39	8.80	8.16	7.45	6.68	5.83	4.91	3.88	2.74	1.46
40	9.00	8.34	7.63	6.85	6.01	5.06	4.02	2.85	1.52
41	9.19	8.54	7.83	7.06	6.20	5.25	4.18	2.97	1.59
42	9.42	8.76	8.06	7.28	6.42	5.45	4.36	3.12	1.68
43	9.66	9.03	8.31	7.54	6.67	5.68	4.57	3.28	1.77
44	9.95	9.31	8.61	7.83	6.95	5.96	4.81	3.47	1.88
45	10.25	9.64	8.94	8.16	7.29	6.27	5.08	3.67	2.00
46	10.62	10.01	9.32	8.56	7.67	6.63	5.39	3.91	2.13
47	11.03	10.43	9.77	9.00	8.10	7.02	5.73	4.17	2.29
48	11.49	10.93	10.28	9.51	8.58	7.46	6.11	4.46	2.45
49	12.04	11.50	10.85	10.07	9.12	7.96	6.54	4.79	2.64
50	12.67	12.14	11.49	10.70	9.72	8.51	7.02	5.16	2.85
51	13.37	12.85	12.21	11.41	10.40	9.13	7.55	5.56	3.09
52	14.15	13.64	13.01	12.19	11.15	9.82	8.14	6.02	3.35
53	15.02	14.54	13.90	13.07	11.98	10.58	8.80	6.52	3.64
54	16.00	15.53	14.90	14.04	12.91	11.44	9.53	7.09	3.97
55	17.09	16.64	16.00	15.12	13.94	12.39	10.36	7.72	4.33
56	18.30	17.86	17.22	16.32	15.09	13.45	11.27	8.42	4.74
57	19.64	19.22	18.58	17.66	16.38	14.63	12.29	9.21	5.20
58	21.12	20.73	20.09	19.15	17.80	15.93	13.42	10.09	5.71
59	22.77	22.40	21.77	20.79	19.37	17.38	14.69	11.07	6.29
60	24.60	24.26	23.63	22.61	21.12	19.01	16.10	12.17	6.93
61	26.63	26.32	25.68	24.63	23.07	20.82	17.68	13.41	7.66
62	28.87	28.58	27.95	26.80	25.24	22.83	19.44	14.78	8.47
63	31.33	31.09	30.49	29.38	27.64	25.07	21.40	16.32	9.37
64	34.05	33.88	33.28	32.15	30.33	27.56	23.60	18.03	10.37
65	37.08	36.95	36.38	35.23	33.29	30.34	26.02	19.91	11.46

TABLE NO. LXXXII.

COST OF INSURANCE PER \$1000 OF A FIFTEEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.42	7.07	6.70	6.30	5.88	5.43	4.97	4.47
21	7.47	7.12	6.74	6.34	5.92	5.48	5.01	4.51
22	7.52	7.16	6.79	6.38	5.97	5.52	5.05	4.55
23	7.57	7.21	6.83	6.44	6.02	5.57	5.10	4.60
24	7.62	7.26	6.89	6.49	6.07	5.62	5.15	4.64
25	7.67	7.32	6.94	6.54	6.13	5.68	5.20	4.70
26	7.73	7.38	7.00	6.61	6.19	5.74	5.26	4.76
27	7.80	7.44	7.07	6.67	6.25	5.80	5.33	4.82
28	7.86	7.51	7.14	6.74	6.32	5.88	5.40	4.88
29	7.94	7.59	7.21	6.82	6.40	5.95	5.47	4.96
30	8.02	7.66	7.29	6.90	6.49	6.03	5.56	5.04
31	8.10	7.75	7.39	6.99	6.57	6.13	5.65	5.14
32	8.19	7.85	7.48	7.09	6.68	6.23	5.70	5.24
33	8.29	7.95	7.58	7.20	6.78	6.35	5.87	5.35
34	8.40	8.06	7.70	7.32	6.91	6.47	5.99	5.47
35	8.51	8.18	7.83	7.45	7.04	6.61	6.13	5.61
36	8.65	8.31	7.97	7.60	7.20	6.75	6.28	5.75
37	8.78	8.47	8.12	7.76	7.35	6.92	6.44	5.93
38	8.95	8.63	8.30	7.93	7.53	7.10	6.63	6.11
39	9.12	8.82	8.48	8.12	7.73	7.31	6.84	6.33
40	9.32	9.01	8.69	8.33	7.96	7.54	7.08	6.57
41	9.52	9.23	8.91	8.58	8.21	7.81	7.35	6.85
42	9.75	9.47	9.18	8.85	8.50	8.10	7.67	7.18
43	10.00	9.75	9.46	9.16	8.82	8.45	8.04	7.56
44	10.30	10.05	9.80	9.51	9.20	8.85	8.45	7.98
45	10.62	10.41	10.17	9.91	9.63	9.31	8.92	8.45
46	11.00	10.80	10.60	10.38	10.13	9.83	9.45	8.97
47	11.41	11.26	11.10	10.92	10.69	10.40	10.03	9.57
48	11.90	11.80	11.68	11.52	11.32	11.05	10.69	10.22
49	12.46	12.40	12.32	12.20	12.02	11.77	11.43	10.96
50	13.10	13.09	13.04	12.95	12.80	12.58	12.25	11.78
51	13.83	13.85	13.84	13.79	13.68	13.47	13.15	12.68
52	14.63	14.70	14.74	14.73	14.65	14.47	14.16	13.69
53	15.53	15.66	15.74	15.78	15.73	15.57	15.28	14.81
54	16.54	16.72	16.86	16.93	16.92	16.80	16.53	16.06
55	17.66	17.90	18.09	18.21	18.25	18.16	17.91	17.44
56	18.91	19.21	19.45	19.63	19.72	19.67	19.44	18.97
57	20.29	20.65	20.97	21.21	21.35	21.34	21.13	20.66
58	21.81	22.25	22.65	22.96	23.15	23.18	23.00	22.55
59	23.50	24.03	24.51	24.89	25.14	25.22	25.09	24.65
60	25.38	26.00	26.56	27.01	27.33	27.49	27.39	26.96

TABLE NO. LXXXII.—*Concluded.*

COST OF INSURANCE PER \$1000 OF A FIFTEEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	3.94	3.39	2.79	2.16	1.49	0.77	0.00
21	3.98	3.42	2.82	2.19	1.51	0.78	0.00
22	4.02	3.45	2.85	2.21	1.53	0.79	0.00
23	4.06	3.49	2.89	2.24	1.55	0.80	0.00
24	4.11	3.54	2.93	2.27	1.57	0.82	0.00
25	4.16	3.59	2.97	2.31	1.60	0.83	0.00
26	4.22	3.63	3.02	2.35	1.63	0.85	0.00
27	4.27	3.66	3.07	2.39	1.66	0.87	0.00
28	4.34	3.75	3.12	2.44	1.70	0.89	0.00
29	4.41	3.83	3.19	2.49	1.74	0.91	0.00
30	4.50	3.90	3.26	2.55	1.78	0.93	0.00
31	4.58	3.99	3.33	2.61	1.83	0.96	0.00
32	4.68	4.07	3.41	2.68	1.88	0.99	0.00
33	4.79	4.18	3.50	2.76	1.94	1.03	0.00
34	4.91	4.28	3.61	2.85	2.01	1.07	0.00
35	5.04	4.41	3.72	2.96	2.09	1.12	0.00
36	5.19	4.55	3.86	3.07	2.18	1.17	0.00
37	5.35	4.72	4.00	3.20	2.29	1.23	0.00
38	5.54	4.90	4.18	3.36	2.41	1.30	0.00
39	5.75	5.11	4.38	3.54	2.55	1.38	0.00
40	6.00	5.36	4.61	3.74	2.70	1.47	0.00
41	6.29	5.64	4.87	3.96	2.87	1.57	0.00
42	6.62	5.95	5.16	4.21	3.06	1.68	0.00
43	6.99	6.31	5.48	4.49	3.28	1.80	0.00
44	7.40	6.70	5.85	4.80	3.52	1.94	0.00
45	7.86	7.15	6.26	5.16	3.79	2.10	0.00
46	8.38	7.64	6.71	5.55	4.09	2.27	0.00
47	8.96	8.20	7.22	5.98	4.42	2.46	0.00
48	9.61	8.81	7.78	6.47	4.80	2.68	0.00
49	10.33	9.50	8.42	7.02	5.22	2.92	0.00
50	11.13	10.26	9.12	7.62	5.68	3.19	0.00
51	12.02	11.11	9.90	8.30	6.20	3.49	0.00
52	13.01	12.06	10.78	9.05	6.78	3.83	0.00
53	14.11	13.12	11.74	9.89	7.44	4.21	0.00
54	15.34	14.29	12.82	10.83	8.17	4.64	0.00
55	16.69	15.59	14.03	11.88	8.98	5.12	0.00
56	18.20	17.04	15.38	13.06	9.90	5.66	0.00
57	19.88	18.66	16.87	14.37	10.93	6.26	0.00
58	21.74	20.45	18.55	15.84	12.07	6.93	0.00
59	23.81	22.46	20.41	17.47	13.35	7.68	0.00
60	26.11	24.68	22.49	19.29	14.76	8.50	0.00

TABLE NO. LXXXIII.

COST OF INSURANCE PER \$1000 OF A TWENTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	7.55	7.33	7.10	6.85	6.59	6.31	6.02
21	7.60	7.38	7.14	6.90	6.63	6.36	6.07
22	7.65	7.43	7.19	6.94	6.69	6.41	6.12
23	7.70	7.48	7.24	7.00	6.74	6.46	6.18
24	7.75	7.53	7.30	7.06	6.80	6.53	6.24
25	7.80	7.59	7.36	7.11	6.86	6.59	6.30
26	7.86	7.65	7.42	7.18	6.93	6.66	6.37
27	7.93	7.71	7.49	7.25	7.00	6.73	6.45
28	7.99	7.79	7.57	7.33	7.08	6.82	6.54
29	8.07	7.86	7.64	7.41	7.17	6.91	6.62
30	8.15	7.94	7.73	7.50	7.26	7.00	6.73
31	8.23	8.03	7.83	7.60	7.36	7.11	6.84
32	8.33	8.14	7.93	7.70	7.47	7.22	6.96
33	8.43	8.24	8.03	7.82	7.59	7.36	7.10
34	8.54	8.35	8.16	7.95	7.73	7.50	7.25
35	8.65	8.48	8.29	8.09	7.88	7.66	7.41
36	8.79	8.61	8.44	8.25	8.05	7.82	7.59
37	8.93	8.78	8.60	8.42	8.22	8.01	7.78
38	9.10	8.94	8.79	8.61	8.42	8.22	8.01
39	9.27	9.13	8.98	8.81	8.64	8.46	8.25
40	9.47	9.33	9.19	9.04	8.89	8.71	8.54
41	9.68	9.56	9.43	9.30	9.16	9.02	8.86
42	9.91	9.80	9.70	9.59	9.48	9.36	9.23
43	10.17	10.09	10.00	9.92	9.84	9.75	9.67
44	10.47	10.40	10.35	10.30	10.25	10.21	10.16
45	10.79	10.77	10.74	10.73	10.73	10.73	10.71
46	11.17	11.17	11.19	11.23	11.27	11.31	11.33
47	11.59	11.64	11.72	11.80	11.89	11.96	12.02
48	12.08	12.19	12.32	12.45	12.57	12.69	12.79
49	12.65	12.81	12.99	13.16	13.33	13.50	13.65
50	13.30	13.51	13.74	13.96	14.19	14.40	14.60
51	14.03	14.30	14.57	14.86	15.14	15.41	15.65
52	14.85	15.17	15.51	15.85	16.19	16.52	16.81
53	15.75	16.15	16.54	16.96	17.36	17.74	18.11
54	16.77	17.23	17.70	18.18	18.64	19.10	19.53
55	17.90	18.43	18.98	19.52	20.07	20.60	21.11

TABLE NO. LXXXIII.—Continued.

COST OF INSURANCE PER \$1000 OF A TWENTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	5.71	5.38	5.04	4.67	4.28	3.86	3.42
21	5.76	5.43	5.09	4.72	4.33	3.91	3.47
22	5.81	5.49	5.14	4.77	4.38	3.96	3.51
23	5.87	5.54	5.20	4.83	4.44	4.02	3.57
24	5.93	5.60	5.26	4.90	4.50	4.08	3.63
25	6.00	5.68	5.33	4.96	4.57	4.15	3.70
26	6.07	5.75	5.40	5.04	4.64	4.23	3.77
27	6.15	5.83	5.49	5.12	4.73	4.31	3.85
28	6.23	5.92	5.58	5.22	4.82	4.40	3.94
29	6.33	6.01	5.68	5.32	4.93	4.50	4.03
30	6.43	6.13	5.79	5.43	5.04	4.61	4.14
31	6.56	6.24	5.92	5.55	5.16	4.73	4.26
32	6.68	6.38	6.05	5.69	5.29	4.87	4.40
33	6.82	6.52	6.19	5.84	5.45	5.02	4.56
34	6.97	6.68	6.35	6.01	5.62	5.20	4.73
35	7.14	6.85	6.54	6.19	5.82	5.40	4.93
36	7.32	7.05	6.74	6.41	6.04	5.63	5.17
37	7.54	7.27	6.98	6.66	6.30	5.90	5.44
38	7.77	7.52	7.25	6.94	6.60	6.21	5.74
39	8.04	7.81	7.55	7.27	6.94	6.55	6.08
40	8.35	8.14	7.91	7.64	7.32	6.93	6.45
41	8.70	8.52	8.31	8.06	7.75	7.36	6.88
42	9.11	8.95	8.77	8.53	8.23	7.84	7.35
43	9.57	9.44	9.28	9.05	8.76	8.38	7.88
44	10.09	9.99	9.84	9.64	9.36	8.98	8.46
45	10.67	10.60	10.48	10.29	10.02	9.64	9.11
46	11.32	11.28	11.19	11.02	10.76	10.37	9.83
47	12.05	12.04	11.98	11.83	11.57	11.19	10.64
48	12.86	12.89	12.85	12.72	12.48	12.10	11.53
49	13.76	13.82	13.81	13.71	13.49	13.11	12.52
50	14.76	14.85	14.88	14.81	14.61	14.23	13.62
51	15.85	16.00	16.07	16.03	15.84	15.46	14.83
52	17.08	17.27	17.39	17.38	17.21	16.83	16.19
53	18.42	18.68	18.84	18.86	18.71	18.35	17.60
54	19.92	20.23	20.43	20.50	20.39	20.03	19.35
55	21.56	21.93	22.19	22.32	22.24	21.89	21.20

TABLE NO. LXXXIII.—*Concluded.*

COST OF INSURANCE PER \$1000 OF A TWENTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	2.95	2.44	1.90	1.31	0.68	0.00
21	2.99	2.48	1.93	1.34	0.70	0.00
22	3.04	2.52	1.97	1.37	0.71	0.00
23	3.09	2.57	2.01	1.40	0.73	0.00
24	3.15	2.62	2.05	1.43	0.75	0.00
25	3.21	2.68	2.10	1.46	0.77	0.00
26	3.28	2.74	2.15	1.50	0.79	0.00
27	3.35	2.80	2.21	1.55	0.82	0.00
28	3.43	2.88	2.27	1.60	0.85	0.00
29	3.52	2.97	2.34	1.66	0.88	0.00
30	3.63	3.06	2.43	1.72	0.92	0.00
31	3.74	3.17	2.52	1.79	0.96	0.00
32	3.88	3.29	2.63	1.88	1.01	0.00
33	4.03	3.43	2.76	1.98	1.07	0.00
34	4.20	3.60	2.91	2.09	1.14	0.00
35	4.40	3.79	3.07	2.22	1.21	0.00
36	4.63	4.00	3.25	2.36	1.29	0.00
37	4.89	4.24	3.46	2.52	1.38	0.00
38	5.18	4.50	3.69	2.69	1.48	0.00
39	5.50	4.80	3.95	2.89	1.59	0.00
40	5.87	5.14	4.23	3.11	1.72	0.00
41	6.27	5.51	4.55	3.35	1.86	0.00
42	6.72	5.92	4.91	3.63	2.02	0.00
43	7.22	6.38	5.30	3.93	2.20	0.00
44	7.78	6.89	5.75	4.27	2.39	0.00
45	8.40	7.46	6.24	4.65	2.61	0.00
46	9.09	8.10	6.79	5.07	2.86	0.00
47	9.86	8.81	7.40	5.55	3.13	0.00
48	10.72	9.59	8.08	6.08	3.44	0.00
49	11.66	10.47	8.84	6.67	3.79	0.00
50	12.71	11.45	9.69	7.33	4.18	0.00
51	13.89	12.53	10.64	8.07	4.61	0.00
52	15.19	13.74	11.71	8.90	5.10	0.00
53	16.64	15.09	12.88	9.82	5.64	0.00
54	18.25	16.59	14.20	10.85	6.24	0.00
55	20.03	18.26	15.66	11.98	6.90	0.00

TABLE NO. LXXXIV.
 COST OF INSURANCE PER \$1000 OF A TWENTY-FIVE-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE AND
 ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.62	7.48	7.33	7.17	7.00	6.81	6.63	6.43
21	7.67	7.53	7.38	7.22	7.04	6.87	6.68	6.48
22	7.72	7.58	7.43	7.26	7.10	6.92	6.74	6.54
23	7.77	7.63	7.48	7.32	7.16	6.98	6.80	6.61
24	7.82	7.68	7.54	7.38	7.22	7.05	6.87	6.67
25	7.88	7.74	7.60	7.44	7.29	7.12	6.93	6.75
26	7.94	7.81	7.66	7.52	7.36	7.19	7.01	6.83
27	8.01	7.87	7.73	7.59	7.43	7.27	7.10	6.92
28	8.07	7.95	7.81	7.66	7.51	7.36	7.19	7.01
29	8.15	8.02	7.89	7.75	7.61	7.45	7.28	7.12
30	8.23	8.10	7.98	7.85	7.71	7.55	7.40	7.23
31	8.31	8.19	8.08	7.95	7.80	7.67	7.51	7.36
32	8.40	8.30	8.18	8.05	7.93	7.79	7.65	7.50
33	8.51	8.40	8.29	8.18	8.05	7.93	7.79	7.66
34	8.62	8.51	8.42	8.30	8.20	8.08	7.96	7.82
35	8.73	8.65	8.55	8.46	8.35	8.25	8.13	8.01
36	8.87	8.78	8.71	8.61	8.53	8.42	8.32	8.21
37	9.01	8.95	8.87	8.81	8.71	8.62	8.53	8.44
38	9.18	9.11	9.06	8.98	8.91	8.84	8.77	8.69
39	9.35	9.31	9.25	9.20	9.14	9.09	9.03	8.99
40	9.55	9.51	9.47	9.43	9.40	9.36	9.35	9.32
41	9.76	9.74	9.71	9.70	9.68	9.69	9.69	9.70
42	10.00	9.98	9.99	9.99	10.01	10.04	10.08	10.15
43	10.25	10.27	10.29	10.34	10.38	10.45	10.55	10.65
44	10.55	10.59	10.65	10.72	10.81	10.93	11.07	11.22
45	10.88	10.96	11.04	11.16	11.31	11.48	11.66	11.85
46	11.26	11.36	11.50	11.67	11.87	12.09	12.31	12.55
47	11.68	11.84	12.03	12.26	12.50	12.77	13.04	13.34
48	12.17	12.39	12.64	12.91	13.21	13.52	13.86	14.20
49	12.75	13.02	13.32	13.65	13.99	14.37	14.76	15.16
50	13.40	13.73	14.08	14.46	14.87	15.30	15.76	16.22

TABLE No. LXXXIV.—Continued.
 COST OF INSURANCE PER \$1000 OF A TWENTY-FIVE-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE AND
 ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year
20	6.21	5.99	5.76	5.55	5.24	4.96	4.66	4.33
21	6.27	6.05	5.81	5.56	5.30	5.02	4.72	4.40
22	6.33	6.11	5.88	5.64	5.37	5.09	4.79	4.47
23	6.40	6.18	5.95	5.71	5.44	5.17	4.87	4.56
24	6.47	6.26	6.03	5.78	5.53	5.25	4.96	4.64
25	6.55	6.34	6.11	5.87	5.62	5.35	5.06	4.74
26	6.64	6.42	6.21	5.97	5.72	5.45	5.17	4.85
27	6.72	6.52	6.30	6.08	5.83	5.57	5.28	4.97
28	6.83	6.63	6.42	6.19	5.96	5.69	5.41	5.09
29	6.93	6.75	6.54	6.33	6.08	5.83	5.54	5.24
30	7.06	6.87	6.68	6.46	6.23	5.98	5.71	5.40
31	7.19	7.02	6.82	6.62	6.39	6.15	5.88	5.60
32	7.35	7.17	6.99	6.78	6.57	6.34	6.09	5.81
33	7.50	7.34	7.16	6.98	6.77	6.56	6.32	6.05
34	7.68	7.53	7.37	7.19	7.01	6.80	6.58	6.33
35	7.87	7.74	7.59	7.44	7.27	7.09	6.89	6.66
36	8.10	7.97	7.85	7.72	7.57	7.42	7.24	7.02
37	8.34	8.25	8.14	8.03	7.92	7.79	7.63	7.42
38	8.63	8.55	8.48	8.41	8.32	8.21	8.07	7.87
39	8.94	8.90	8.87	8.83	8.77	8.68	8.55	8.38
40	9.31	9.31	9.31	9.30	9.27	9.20	9.10	8.94
41	9.74	9.78	9.81	9.83	9.82	9.78	9.70	9.56
42	10.22	10.30	10.36	10.41	10.44	10.43	10.37	10.25
43	10.77	10.88	10.98	11.07	11.12	11.15	11.11	11.00
44	11.37	11.52	11.67	11.79	11.89	11.94	11.93	11.85
45	12.04	12.24	12.43	12.60	12.73	12.81	12.84	12.78
46	12.80	13.04	13.27	13.48	13.65	13.78	13.84	13.81
47	13.63	13.93	14.21	14.46	14.68	14.85	14.95	14.94
48	14.55	14.90	15.23	15.54	15.81	16.03	16.17	16.19
49	15.57	15.97	16.36	16.73	17.06	17.33	17.50	17.56
50	16.69	17.16	17.61	18.05	18.43	18.75	18.97	19.08

TABLE No. LXXXIV.—*Concluded.*
 COST OF INSURANCE PER \$1000 OF A TWENTY-FIVE-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 AMERICAN EXPERIENCE, THREE AND
 ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	3.99	3.62	3.23	2.80	2.34	1.83	1.28	0.67
21	4.06	3.69	3.29	2.86	2.39	1.88	1.31	0.69
22	4.13	3.76	3.36	2.93	2.45	1.93	1.35	0.71
23	4.21	3.84	3.44	3.00	2.51	1.98	1.39	0.74
24	4.30	3.93	3.52	3.08	2.59	2.05	1.45	0.77
25	4.40	4.03	3.61	3.17	2.67	2.12	1.50	0.80
26	4.51	4.13	3.72	3.27	2.77	2.20	1.57	0.84
27	4.62	4.25	3.84	3.39	2.87	2.30	1.64	0.89
28	4.76	4.38	3.98	3.52	3.00	2.41	1.73	0.94
29	4.91	4.54	4.13	3.67	3.14	2.54	1.83	0.99
30	5.08	4.71	4.30	3.84	3.31	2.68	1.94	1.05
31	5.27	4.91	4.51	4.04	3.49	2.84	2.06	1.12
32	5.49	5.15	4.74	4.27	3.70	3.02	2.20	1.20
33	5.75	5.41	5.00	4.52	3.93	3.22	2.35	1.29
34	6.05	5.71	5.30	4.80	4.19	3.44	2.52	1.39
35	6.38	6.04	5.62	5.11	4.47	3.69	2.71	1.50
36	6.75	6.41	5.99	5.46	4.80	3.96	2.92	1.62
37	7.16	6.82	6.40	5.85	5.15	4.27	3.16	1.76
38	7.62	7.29	6.85	6.28	5.55	4.61	3.42	1.91
39	8.13	7.80	7.35	6.76	5.99	4.99	3.71	2.08
40	8.70	8.37	7.91	7.29	6.48	5.42	4.04	2.27
41	9.33	8.99	8.53	7.88	7.02	5.89	4.40	2.48
42	10.03	9.69	9.21	8.54	7.63	6.41	4.80	2.71
43	10.80	10.47	9.97	9.27	8.30	6.99	5.26	2.98
44	11.65	11.33	10.82	10.08	9.04	7.64	5.76	3.27
45	12.60	12.27	11.75	10.97	9.87	8.36	6.32	3.60
46	13.65	13.32	12.77	11.96	10.79	9.17	6.95	3.97
47	14.79	14.47	13.92	13.06	11.82	10.06	7.65	4.38
48	16.06	15.75	15.18	14.28	12.95	11.06	8.43	4.84
49	17.47	17.16	16.58	15.64	14.21	12.17	9.30	5.35
50	19.01	18.72	18.13	17.13	15.61	13.39	10.24	5.90

TABLE No. LXXXV.
 COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.67	7.58	7.48	7.37	7.26	7.14	7.01	6.88
21	7.72	7.63	7.53	7.42	7.31	7.19	7.07	6.94
22	7.77	7.68	7.58	7.47	7.36	7.25	7.13	7.01
23	7.82	7.73	7.63	7.53	7.42	7.31	7.20	7.07
24	7.87	7.78	7.69	7.59	7.48	7.38	7.26	7.14
25	7.92	7.84	7.75	7.65	7.55	7.45	7.33	7.22
26	7.99	7.90	7.81	7.72	7.63	7.52	7.41	7.31
27	8.05	7.97	7.89	7.80	7.70	7.60	7.51	7.40
28	8.12	8.04	7.96	7.87	7.78	7.70	7.60	7.49
29	8.20	8.12	8.04	7.96	7.88	7.79	7.70	7.61
30	8.28	8.20	8.13	8.06	7.98	7.89	7.81	7.72
31	8.36	8.29	8.23	8.16	8.08	8.01	7.93	7.86
32	8.45	8.40	8.34	8.26	8.21	8.14	8.08	8.00
33	8.56	8.50	8.44	8.39	8.33	8.28	8.22	8.17
34	8.67	8.61	8.57	8.52	8.48	8.43	8.39	8.34
35	8.78	8.75	8.70	8.68	8.64	8.61	8.56	8.53
36	8.92	8.88	8.86	8.83	8.81	8.78	8.76	8.74
37	9.06	9.05	9.03	9.02	9.00	8.99	8.97	8.98
38	9.23	9.22	9.22	9.20	9.21	9.21	9.22	9.24
39	9.40	9.41	9.41	9.42	9.43	9.46	9.49	9.55
40	9.60	9.61	9.63	9.65	9.70	9.74	9.81	9.80
41	9.81	9.84	9.87	9.92	9.98	10.06	10.16	10.28
42	10.05	10.08	10.15	10.21	10.31	10.42	10.56	10.74
43	10.30	10.38	10.45	10.56	10.68	10.84	11.03	11.25
44	10.60	10.69	10.81	10.94	11.11	11.32	11.57	11.83
45	10.92	11.06	11.20	11.39	11.61	11.87	12.16	12.48

TABLE NO. LXXXV.—Continued.

COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	6.74	6.60	6.45	6.28	6.11	5.94	5.74	5.53
21	6.81	6.66	6.51	6.35	6.19	6.01	5.82	5.62
22	6.87	6.73	6.58	6.43	6.27	6.09	5.91	5.71
23	6.94	6.80	6.66	6.51	6.35	6.18	6.00	5.81
24	7.02	6.89	6.75	6.60	6.44	6.28	6.11	5.92
25	7.10	6.97	6.83	6.70	6.54	6.39	6.22	6.05
26	7.19	7.06	6.94	6.80	6.66	6.51	6.35	6.17
27	7.28	7.17	7.05	6.92	6.79	6.65	6.49	6.32
28	7.39	7.28	7.17	7.05	6.93	6.79	6.64	6.48
29	7.51	7.41	7.30	7.20	7.07	6.94	6.80	6.66
30	7.64	7.55	7.45	7.35	7.24	7.12	7.00	6.86
31	7.78	7.70	7.61	7.52	7.41	7.32	7.20	7.09
32	7.94	7.86	7.78	7.70	7.62	7.53	7.45	7.35
33	8.10	8.04	7.97	7.92	7.84	7.78	7.72	7.65
34	8.29	8.24	8.20	8.14	8.11	8.06	8.03	8.00
35	8.49	8.47	8.43	8.42	8.40	8.39	8.39	8.39
36	8.73	8.71	8.72	8.72	8.73	8.76	8.80	8.83
37	8.98	9.00	9.03	9.06	9.12	9.19	9.26	9.31
38	9.28	9.32	9.38	9.47	9.57	9.67	9.77	9.85
39	9.61	9.69	9.80	9.93	10.06	10.20	10.33	10.46
40	9.99	10.12	10.27	10.44	10.61	10.78	10.96	11.12
41	10.43	10.61	10.80	11.01	11.22	11.44	11.65	11.86
42	10.94	11.15	11.39	11.63	11.90	12.16	12.42	12.67
43	11.50	11.76	12.04	12.33	12.64	12.96	13.26	13.56
44	12.12	12.43	12.76	13.11	13.47	13.83	14.19	14.54
45	12.81	13.18	13.56	13.97	14.38	14.79	15.20	15.61

TABLE NO. LXXXV.—Continued.

COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	5.32	5.09	4.85	4.58	4.30	3.98	3.65	3.27
21	5.41	5.18	4.94	4.68	4.39	4.08	3.74	3.37
22	5.51	5.28	5.04	4.78	4.50	4.19	3.85	3.48
23	5.61	5.39	5.15	4.90	4.61	4.31	3.97	3.60
24	5.73	5.51	5.28	5.02	4.75	4.44	4.11	3.74
25	5.85	5.64	5.41	5.17	4.89	4.60	4.27	3.90
26	5.99	5.78	5.57	5.32	5.06	4.77	4.45	4.08
27	6.14	5.95	5.73	5.51	5.25	4.97	4.66	4.29
28	6.31	6.13	5.93	5.71	5.47	5.20	4.89	4.53
29	6.50	6.34	6.15	5.95	5.73	5.47	5.16	4.79
30	6.72	6.57	6.40	6.22	6.02	5.76	5.46	5.08
31	6.97	6.84	6.70	6.54	6.34	6.09	5.79	5.41
32	7.25	7.15	7.03	6.89	6.70	6.46	6.16	5.77
33	7.58	7.51	7.41	7.28	7.10	6.87	6.57	6.18
34	7.96	7.90	7.82	7.71	7.55	7.33	7.03	6.63
35	8.38	8.35	8.29	8.19	8.05	7.84	7.54	7.12
36	8.84	8.84	8.80	8.73	8.60	8.40	8.09	7.67
37	9.36	9.38	9.38	9.33	9.21	9.01	8.71	8.28
38	9.94	9.99	10.01	9.98	9.88	9.70	9.40	8.96
39	10.57	10.66	10.71	10.70	10.62	10.45	10.16	9.70
40	11.28	11.40	11.47	11.50	11.44	11.28	10.99	10.52
41	12.05	12.20	12.32	12.37	12.34	12.20	11.90	11.42
42	12.90	13.10	13.25	13.34	13.33	13.20	12.91	12.42
43	13.84	14.08	14.27	14.39	14.41	14.30	14.02	13.52
44	14.86	15.16	15.39	15.55	15.60	15.52	15.24	14.73
45	15.99	16.33	16.61	16.81	16.91	16.85	16.59	16.06

TABLE No. LXXXV.—*Concluded.*

COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, AMERICAN EXPERIENCE, THREE AND ONE-HALF PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.
20	2.87	2.42	1.92	1.36	0.73	0.00
21	2.96	2.51	2.00	1.42	0.76	0.00
22	3.07	2.60	2.08	1.49	0.80	0.00
23	3.18	2.71	2.18	1.57	0.85	0.00
24	3.32	2.85	2.30	1.65	0.90	0.00
25	3.48	2.99	2.42	1.75	0.95	0.00
26	3.66	3.16	2.57	1.86	1.02	0.00
27	3.86	3.34	2.73	1.99	1.09	0.00
28	4.08	3.55	2.91	2.12	1.17	0.00
29	4.34	3.78	3.11	2.28	1.26	0.00
30	4.62	4.04	3.33	2.45	1.35	0.00
31	4.93	4.33	3.58	2.64	1.46	0.00
32	5.28	4.65	3.85	2.85	1.59	0.00
33	5.67	5.00	4.16	3.08	1.72	0.00
34	6.09	5.40	4.50	3.35	1.87	0.00
35	6.57	5.84	4.88	3.64	2.04	0.00
36	7.10	6.32	5.30	3.96	2.23	0.00
37	7.68	6.86	5.76	4.32	2.44	0.00
38	8.32	7.45	6.28	4.72	2.67	0.00
39	9.03	8.11	6.85	5.16	2.93	0.00
40	9.82	8.84	7.49	5.66	3.22	0.00
41	10.69	9.65	8.19	6.21	3.55	0.00
42	11.65	10.54	8.98	6.83	3.91	0.00
43	12.71	11.53	9.85	7.51	4.31	0.00
44	13.89	12.62	10.81	8.26	4.75	0.00
45	15.18	13.83	11.87	9.08	5.23	0.00

The American
Experience Table of Mortality

WITH

NET PREMIUMS AND NET VALUES

COMPUTED THEREFROM

ON THE BASIS OF

FOUR PER CENT INTEREST.

TABLE NO. LXXXVI.
COMMUTATION COLUMNS, AMERICAN EXPERIENCE,
FOUR PER CENT.

AGE.	D_x	N_x	M_x	R_x
10	6755.641	137908.321	1451.4759	42004.234
11	6447.156	131152.680	1402.8223	40552.758
12	6152.593	124705.524	1356.2274	39149.936
13	5871.333	118552.931	1311.6047	37793.709
14	5602.778	112681.598	1268.8716	36482.104
15	5346.364	107078.820	1227.0486	35213.232
16	5101.492	101732.456	1188.7063	33985.283
17	4867.702	96630.964	1151.1274	32796.577
18	4644.497	91763.262	1115.1419	31645.449
19	4431.356	87118.765	1080.6354	30530.307
20	4227.832	82687.409	1047.5473	29449.672
21	4033.496	78459.577	1015.8196	28402.125
22	3847.894	74426.081	985.3544	27386.305
23	3670.647	70578.187	956.1015	26400.951
24	3501.380	66907.510	928.0128	25444.819
25	3339.739	63406.160	901.0419	24516.836
26	3185.391	60066.421	875.1444	23615.794
27	3037.974	56881.030	850.2430	22740.650
28	2897.185	53843.056	826.2993	21890.407
29	2762.733	50945.871	803.2765	21064.108
30	2634.305	48183.138	781.1084	20260.831
31	2511.641	45548.833	759.7633	19479.723
32	2394.487	43037.192	739.2106	18719.961
33	2282.574	40642.705	719.3936	17980.750
34	2175.649	38360.131	700.2597	17261.356
35	2073.496	36184.482	681.7857	16561.096
36	1975.910	34110.986	663.9491	15879.310
37	1882.645	32135.076	646.6814	15215.361
38	1793.520	30252.431	629.9652	14568.680
39	1708.314	28458.911	613.7403	13938.715
40	1626.862	26750.597	597.9936	13324.975
41	1548.970	25123.735	582.6723	12726.981
42	1474.492	23574.765	567.7670	12144.308
43	1403.242	22100.273	553.2313	11576.541
44	1335.081	20697.031	539.0410	11023.310
45	1269.830	19361.950	525.1397	10484.269
46	1207.360	18092.120	511.5097	9959.1291
47	1147.501	16884.760	498.0873	9447.6194
48	1090.126	15737.259	484.8464	8949.5321
49	1035.085	14647.133	471.7342	8464.6857
50	982.2302	13612.048	458.6901	7992.9515
51	931.4364	12629.817	445.6742	7534.2614
52	882.5892	11698.381	432.6515	7088.5872

TABLE NO. LXXXVI.—*Concluded.*
 COMMUTATION COLUMNS, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	D_x	N_x	M_x	R_x
53	835.5838	10815.792	419.5918	6655.9357
54	790.3230	9980.2079	406.4691	6236.3439
55	746.7065	9189.8849	393.2497	5829.8748
56	704.6535	8443.1784	379.9160	5436.6251
57	664.0783	7738.5249	366.4428	5056.7091
58	624.9134	7074.4466	352.8195	4690.2663
59	587.0969	6449.5332	339.0380	4337.4468
60	550.5613	5862.4363	325.0831	3998.4088
61	515.2547	5311.8750	310.9520	3673.3257
62	481.1291	4796.6203	296.6437	3362.3737
63	448.1477	4315.4912	282.1674	3065.7300
64	416.2850	3867.3435	267.5410	2783.5626
65	385.5146	3451.0585	252.7817	2516.0216
66	355.8120	3065.5439	237.9064	2263.2399
67	327.1735	2709.7319	222.9531	2025.3335
68	299.6005	2382.5584	207.9637	1802.3804
69	273.0969	2082.9579	192.9831	1594.4167
70	247.6878	1809.8610	178.0778	1401.4336
71	223.3970	1562.1732	163.3135	1223.3558
72	200.2700	1338.7762	148.7786	1060.0423
73	178.3688	1138.5062	134.5801	911.2637
74	157.7573	960.1374	120.8289	776.6836
75	138.4886	802.3801	107.6277	655.8547
76	120.5954	663.8915	95.0611	548.2270
77	104.0936	543.2961	83.1975	453.1659
78	88.97350	439.2025	72.0811	369.9684
79	75.21453	350.2290	61.7442	297.8873
80	62.79449	275.0144	52.2170	236.1431
81	51.65655	212.2199	43.4942	183.9261
82	41.79190	160.5634	35.6164	140.4319
83	33.18048	118.7715	28.6124	104.8155
84	25.79269	85.59102	22.5007	76.2031
85	19.55883	59.79833	17.2589	53.7024
86	14.37665	40.23950	12.8290	36.4435
87	10.15101	25.86285	9.15627	23.6145
88	6.802926	15.71184	6.19861	14.4582
89	4.273472	8.908914	3.93081	8.25962
90	2.482463	4.635442	2.30417	4.32881
91	1.301991	2.152979	1.21918	2.02464
92	.5853109	.8509883	.552581	.805462
93	.2058384	.2656774	.195621	.252881
94	.0526121	.0598390	.0503106	.0572596
95	.0072269	.0072269	.0069490	.0069490

*TABLE No. LXXXVII.
LOGARITHMS OF COMMUTATION COLUMNS, AMERICAN
EXPERIENCE, FOUR PER CENT.

AGE.	λD_x	λN_x	λM_x	AGE.	λD_x	λN_x	λM_x
10	3.8296666	5.13959 5	3.1618098	53	2.9219900	4.0340584	2.6228269
11	3.8093682	5.1177772	3.1470027	54	2.8978047	3.9991396	2.6090275
12	3.7890582	5.0958858	3.1323324	55	2.8731500	3.9633101	2.5946684
13	3.7687367	5.0739123	3.1178 29	56	2.8479756	3.9265059	2.5796876
14	3.7484034	5.0518529	3.1034176	57	2.8222193	3.8886582	2.5640062
15	3.7280585	5.0297037	3.0891802	58	2.7958199	3.8496925	2.5475526
16	3.7076973	5.0074595	3.0750746	59	2.7687098	3.8095282	2.5302483
17	3.6873240	4.9851164	3.0611234	60	2.7408057	3.7680782	2.5119944
18	3.6669388	4.9626688	3.0473302	61	2.7120220	3.7252478	2.4926934
19	3.6465367	4.9401117	3.0336793	62	2.6822616	3.6809353	2.4722351
20	3.6261177	4.9174393	3.0201735	63	2.6514212	3.6350302	2.4505068
21	3.6056816	4.8946460	3.0068167	64	2.6193907	3.5874128	2.4273903
22	3.5852232	4.8717252	2.9935925	65	2.5860408	3.5379524	2.4027465
23	3.5647426	4.8486704	2.9805040	66	2.5512205	3.4865076	2.3764061
24	3.5442392	4.8254751	2.9675540	67	2.5147782	3.4329263	2.3482136
25	3.5237126	4.8021317	2.9547450	68	2.4765426	3.3770435	2.3179875
26	3.5031628	4.7786317	2.9420797	69	2.4363167	3.3186805	2.2855193
27	3.4825841	4.7549674	2.9295430	70	2.3939046	3.2576452	2.2506097
28	3.4619763	4.7311297	2.9171375	71	2.3490775	3.1937292	2.2130222
29	3.4413389	4.7071092	2.9048651	72	2.3016159	3.1267080	2.1725406
30	3.4206661	4.6828950	2.8927113	73	2.2513189	3.0563354	2.1289808
31	3.3999576	4.6584772	2.8806783	74	2.1979894	2.9823334	2.0821708
32	3.3792124	4.6338439	2.8687682	75	2.1414138	2.9043802	2.0319240
33	3.3584249	4.6089827	2.8569666	76	2.0813309	2.8220971	1.9780029
34	3.3375888	4.5838800	2.8452591	77	2.0174238	2.7350366	1.9201103
35	3.3167032	4.5585224	2.8336478	78	1.9492607	2.6426643	1.8578214
36	3.2957671	4.5328943	2.8221348	79	1.8763018	2.5443520	1.7905962
37	3.2747685	4.5069793	2.8106903	80	1.7979215	2.4393555	1.7178119
38	3.2537062	4.4807602	2.7993166	81	1.7131254	2.3267863	1.6384314
39	3.2325676	4.4542183	2.7879846	82	1.6210922	2.2056466	1.5516500
40	3.2113508	4.4273335	2.7766964	83	1.5208827	2.0747123	1.4565543
41	3.1900429	4.4000842	2.7654244	84	1.4114966	1.9324282	1.3521960
42	3.1686413	4.3724474	2.7541701	85	1.2913428	1.7766891	1.2370131
43	3.1471325	4.3443976	2.7429067	86	1.1576577	1.6046526	1.1081928
44	3.1255075	4.3159081	2.7316218	87	1.0065092	1.4126763	0.9617186
45	3.1037455	4.2869491	2.7202749	88	0.8326958	1.1962271	0.7922943
46	3.0818369	4.2574895	2.7088539	89	0.6307808	0.9498218	0.5944820
47	3.0597531	4.2274950	2.6973055	90	0.3948829	0.6660912	0.3625145
48	3.0374765	4.1969290	2.6856042	91	0.1146081	0.3330398	0.0860679
49	3.0149762	4.1657527	2.6736974	92	9.7673866	9.9299237	9.7423960
50	2.9922133	4.1339234	2.6615194	93	9.3135265	9.4243547	9.2914155
51	2.9691532	4.1013971	2.6490175	94	8.7210854	8.7769843	8.7016595
52	2.9457586	4.0681257	2.6361382	95	7.8589520	7.8589520	7.8419186

OF LIFE INSURANCE.

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TABLE No. LXXXVIII.
 VALUE OF AN ANNUITY OF ONE DOLLAR FIRST PAYMENT IMMEDIATE, NET SINGLE PREMIUMS AND NET ANNUAL PREMIUMS PER \$1000 WHOLE LIFE INSURANCE AT ALL AGES, AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	Annuity for Whole Life First Payment Immediate.	Net Single Premium for Whole Life Insurance.	Net Annual Premium for Whole Life Insurance.	AGE.	Annuity for Whole Life First Payment Immediate.	Net Single Premium for Whole Life Insurance.	Net Annual Premium for Whole Life Insurance.
10	20.414	214.854	10.525	55	12.307	526.646	42.792
11	20.343	217.588	10.696	56	11.982	539.153	44.997
12	20.269	220.432	10.875	57	11.653	551.807	47.353
13	20.192	223.391	11.063	58	11.321	564.589	49.872
14	20.112	226.472	11.261	59	10.985	577.483	52.568
15	20.028	229.679	11.468	60	10.648	590.458	55.452
16	19.942	233.011	11.685	61	10.309	603.492	58.539
17	19.851	236.483	11.913	62	9.969	616.557	61.844
18	19.757	240.099	12.152	63	9.630	629.631	65.385
19	19.660	243.861	12.404	64	9.290	642.687	69.180
20	19.558	247.774	12.669	65	8.952	655.699	73.248
21	19.452	251.846	12.947	66	8.616	668.629	77.607
22	19.342	256.076	13.239	67	8.282	681.452	82.279
23	19.228	260.472	13.547	68	7.952	694.137	87.286
24	19.109	265.042	13.870	69	7.627	706.647	92.649
25	18.985	269.794	14.211	70	7.307	718.961	98.393
26	18.857	274.737	14.570	71	6.993	731.046	104.543
27	18.723	279.872	14.948	72	6.685	742.891	111.130
28	18.585	285.208	15.346	73	6.383	754.505	118.208
29	18.440	290.754	15.767	74	6.086	765.916	125.845
30	18.291	296.514	16.211	75	5.794	777.159	134.136
31	18.135	302.497	16.680	76	5.505	788.265	143.188
32	17.973	308.714	17.176	77	5.219	799.257	153.135
33	17.806	315.168	17.700	78	4.936	810.141	164.119
34	17.632	321.862	18.255	79	4.656	820.909	176.296
35	17.451	328.809	18.842	80	4.380	831.554	189.870
36	17.263	336.022	19.464	81	4.108	841.988	204.949
37	17.069	343.496	20.124	82	3.842	852.232	221.821
38	16.868	351.245	20.824	83	3.580	862.326	240.904
39	16.659	359.267	21.566	84	3.318	872.367	262.887
40	16.443	367.575	22.354	85	3.057	882.409	288.618
41	16.220	376.168	23.192	86	2.799	892.349	318.816
42	15.988	385.060	24.084	87	2.548	902.006	354.032
43	15.749	394.252	25.033	88	2.310	911.168	394.519
44	15.502	403.752	26.044	89	2.085	919.817	441.222
45	15.248	413.551	27.122	90	1.867	928.179	497.077
46	14.985	423.659	28.273	91	1.654	936.396	566.277
47	14.714	434.063	29.499	92	1.454	944.081	649.340
48	14.436	444.762	30.809	93	1.291	950.362	736.310
49	14.151	455.744	32.207	94	1.137	956.256	840.766
50	13.858	466.988	33.697	95	1.000	961.538	961.538
51	13.559	478.481	35.287				
52	13.255	490.207	36.984				
53	12.944	502.154	38.794				
54	12.628	514.308	40.728				

TABLE NO. LXXXIX.
NET ANNUAL PREMIUMS PER \$1000, AMERICAN
EXPERIENCE, FOUR PER CENT.

AGE.	Single Life.	Whole Life.	5 Payment Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment 5 Years.	Endowment 10 Years.	Endowment 15 Years.
20	247.77	12.67	54.33	30.36	22.53	18.73	180.81	84.07	52.45
21	251.85	12.95	55.23	30.87	22.90	19.05	180.83	84.10	52.49
22	256.08	13.24	56.16	31.39	23.30	19.38	180.85	84.13	52.52
23	260.47	13.55	57.13	31.94	23.71	19.72	180.88	84.16	52.56
24	265.04	13.87	58.14	32.51	24.14	20.08	180.90	84.19	52.60
25	269.79	14.21	59.19	33.10	24.58	20.46	180.93	84.22	52.65
26	274.74	14.57	60.28	33.72	25.04	20.85	180.95	84.26	52.70
27	279.87	14.95	61.42	34.36	25.53	21.26	180.98	84.30	52.75
28	285.21	15.35	62.60	35.03	26.03	21.68	181.02	84.35	52.81
29	290.75	15.77	63.82	35.72	26.56	22.13	181.05	84.40	52.87
30	296.51	16.21	65.10	36.44	27.10	22.59	181.09	84.45	52.94
31	302.50	16.68	66.42	37.20	27.67	23.08	181.13	84.51	53.01
32	308.71	17.18	67.80	37.98	28.26	23.59	181.17	84.57	53.10
33	315.17	17.70	69.24	38.80	28.88	24.12	181.22	84.64	53.19
34	321.86	18.25	70.72	39.64	29.53	24.67	181.27	84.71	53.29
35	328.81	18.84	72.27	40.53	30.20	25.26	181.33	84.80	53.40
36	336.02	19.46	73.88	41.45	30.91	25.87	181.40	84.89	53.52
37	343.50	20.12	75.54	42.40	31.64	26.51	181.47	84.99	53.66
38	351.24	20.82	77.28	43.40	32.41	27.18	181.54	85.10	53.81
39	359.27	21.57	79.07	44.44	33.21	27.88	181.63	85.22	53.99
40	367.57	22.35	80.93	45.51	34.05	28.63	181.72	85.36	54.18
41	376.17	23.19	82.86	46.64	34.93	29.41	181.82	85.52	54.40
42	385.06	24.08	84.87	47.81	35.85	30.24	181.94	85.69	54.65
43	394.25	25.03	86.94	49.03	36.82	31.11	182.07	85.89	54.93
44	403.75	26.04	89.10	50.30	37.83	32.03	182.22	86.12	55.24
45	413.55	27.12	91.33	51.63	38.90	33.00	182.38	86.37	55.60
46	423.66	28.27	93.64	53.01	40.02	34.04	182.57	86.67	56.01
47	434.06	29.50	96.04	54.46	41.20	35.14	182.79	87.00	56.47
48	444.76	30.81	98.52	55.97	42.45	36.30	183.04	87.38	56.98
49	455.74	32.21	101.08	57.54	43.76	37.55	183.33	87.80	57.56
50	466.99	33.70	103.72	59.19	45.14	38.86	183.65	88.28	58.20
51	478.48	35.29	106.45	60.90	46.60	40.27	184.02	88.82	58.93
52	490.21	36.98	109.26	62.69	48.13	41.76	184.42	89.42	59.73
53	502.15	38.79	112.15	64.55	49.75	43.36	184.88	90.08	60.62
54	514.31	40.73	115.12	66.49	51.47	45.06	185.38	90.83	61.61
55	526.65	42.79	118.18	68.52	53.29	46.88	185.95	91.65	62.72
56	539.15	45.00	121.33	70.65	55.21	48.84	186.57	92.57	63.94
57	551.81	47.35	124.56	72.87	57.26	50.93	187.27	93.59	65.30
58	564.59	49.87	127.88	75.20	59.44	53.17	188.04	94.73	66.81
59	577.48	52.57	131.30	77.64	61.76	55.59	188.90	95.99	68.49
60	590.46	55.45	134.81	80.22	64.24	58.18	189.86	97.39	70.34
61	603.49	58.54	138.43	82.93	66.90	60.97	190.91	98.95	72.39
62	616.56	61.84	142.15	85.79	69.74	63.99	192.09	100.68	74.66
63	629.63	65.38	145.98	88.82	72.79	67.23	193.39	102.60	77.15
64	642.69	69.18	149.93	92.03	76.07	70.74	194.83	104.73	79.90
65	655.70	73.25	154.02	95.44	79.59	74.54	196.44	107.09	82.92
66	668.63	77.61	158.25	99.06	83.38	78.64	198.21	109.69	
67	681.45	82.28	162.63	102.91	87.46	83.07	200.18	112.56	
68	694.14	87.29	167.17	107.01	91.86	87.86	202.36	115.70	
69	706.65	92.65	171.87	111.37	96.62	93.05	204.76	119.15	
70	718.96	98.39	176.76	116.02	101.75	98.64	207.39	122.91	

TABLE NO. LXXXIX.—*Concluded*
NET ANNUAL PREMIUMS PER \$1000, AMERICAN
EXPERIENCE, FOUR PER CENT.

AGE.	Endow- ment 20 Years.	Endow- ment 25 Years.	Endow- ment 30 Years.	Endow- ment 35 Years.	Endow- ment in 15 years by 10 Pay- ments.	Endow- ment in 20 years by 10 Pay- ments.	Endow- ment in 25 years by 10 Pay- ments.	Endow- ment in 30 years by 10 Pay- ments.	Endow- ment in 35 years by 10 Pay- ments.
20	37.12	28.30	22.74	19.06	70.69	60.18	51.94	45.53	40.60
21	37.16	28.35	22.81	19.15	70.73	60.23	52.01	45.63	40.73
22	37.21	28.41	22.88	19.24	70.77	60.28	52.08	45.73	40.87
23	37.26	28.47	22.96	19.34	70.81	60.33	52.16	45.83	41.03
24	37.31	28.54	23.04	19.45	70.85	60.39	52.24	45.95	41.20
25	37.36	28.61	23.14	19.58	70.90	60.46	52.33	46.08	41.38
26	37.43	28.69	23.24	19.71	70.95	60.53	52.43	46.23	41.59
27	37.49	28.78	23.36	19.87	71.00	60.60	52.54	46.39	41.81
28	37.57	28.87	23.49	20.03	71.06	60.68	52.66	46.56	42.06
29	37.65	28.98	23.63	20.22	71.12	60.77	52.79	46.75	42.34
30	37.74	29.10	23.78	20.43	71.19	60.87	52.94	46.96	42.64
31	37.84	29.23	23.96	20.66	71.27	60.98	53.10	47.20	42.97
32	37.94	29.37	24.15	20.91	71.35	61.10	53.27	47.46	43.34
33	38.07	29.54	24.37	21.20	71.44	61.23	53.47	47.75	43.74
34	38.20	29.72	24.61	21.51	71.54	61.38	53.69	48.07	44.18
35	38.35	29.92	24.88	21.86	71.65	61.54	53.93	48.42	44.67
36	38.52	30.15	25.18	22.24	71.77	61.72	54.20	48.81	45.20
37	38.71	30.40	25.52	22.67	71.91	61.92	54.50	49.24	45.78
38	38.92	30.69	25.89	23.14	72.06	62.15	54.83	49.71	46.42
39	39.16	31.01	26.31	23.66	72.23	62.40	55.20	50.24	47.11
40	39.42	31.36	26.77	24.23	72.42	62.68	55.62	50.81	47.86
41	39.72	31.76	27.28	24.87	72.63	62.99	56.07	51.45	48.68
42	40.06	32.21	27.85	25.56	72.87	63.34	56.58	52.14	49.57
43	40.44	32.70	28.48	26.32	73.14	63.73	57.15	52.91	50.52
44	40.87	33.26	29.18	27.15	73.44	64.18	57.77	53.74	51.55
45	41.35	33.88	29.96	28.07	73.79	64.67	58.47	54.66	52.66
46	41.89	34.58	30.81		74.18	65.23	59.24	55.66	
47	42.49	35.35	31.76		74.63	65.85	60.09	56.74	
48	43.17	36.21	32.80		75.13	66.55	61.02	57.92	
49	43.92	37.16	33.94		75.69	67.32	62.05	59.19	
50	44.76	38.22	35.18		76.32	68.17	63.17	60.55	
51	45.70	39.38			77.01	69.11	64.39		
52	46.73	40.66			77.79	70.15	65.71		
53	47.88	42.06			78.65	71.29	67.15		
54	49.16	43.61			79.60	72.53	68.70		
55	50.56	45.30			80.65	73.90	70.37		
56	52.12				81.82	75.40			
57	53.83				83.11	77.02			
58	55.72				84.53	78.80			
59	57.79				86.10	80.73			
60	60.07				87.83	82.83			
61					89.74				
62					91.83				
63					94.13				
64					96.66				
65					99.43				

TABLE No. XC.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

AGE.	In 1 Year.	In 2 Years.	In 3 Years.	In 4 Years.	In 5 Years.	In 6 Years.	In 7 Years.	In 8 Years.
20	961.54	924.84	889.84	856.45	824.59	794.21	765.23	737.60
21	961.54	924.85	889.84	856.46	824.61	794.24	765.27	737.64
22	961.54	924.85	889.85	856.47	824.63	794.26	765.30	737.69
23	961.54	924.85	889.86	856.48	824.65	794.29	765.34	737.74
24	961.54	924.85	889.86	856.49	824.67	794.32	765.38	737.79
25	961.54	924.85	889.87	856.50	824.69	794.35	765.42	737.85
26	961.54	924.86	889.87	856.52	824.71	794.38	765.47	737.91
27	961.54	924.86	889.88	856.53	824.73	794.42	765.52	737.98
28	961.54	924.86	889.89	856.55	824.76	794.46	765.57	738.05
29	961.54	924.86	889.90	856.56	824.79	794.50	765.63	738.12
30	961.54	924.87	889.91	856.58	824.82	794.54	765.69	738.21
31	961.54	924.87	889.92	856.60	824.85	794.59	765.76	738.30
32	961.54	924.87	889.93	856.62	824.88	794.65	765.84	738.40
33	961.54	924.88	889.94	856.65	824.92	794.70	765.92	738.50
34	961.54	924.88	889.95	856.67	824.96	794.76	766.00	738.62
35	961.54	924.89	889.97	856.70	825.01	794.83	766.10	738.75
36	961.54	924.89	889.98	856.73	825.06	794.91	766.21	738.89
37	961.54	924.90	890.00	856.76	825.12	794.99	766.33	739.05
38	961.54	924.90	890.02	856.80	825.18	795.09	766.46	739.23
39	961.54	924.91	890.04	856.84	825.25	795.19	766.60	739.41
40	961.54	924.92	890.06	856.88	825.32	795.30	766.76	739.63
41	961.54	924.93	890.08	856.93	825.40	795.42	766.93	739.86
42	961.54	924.94	890.11	856.99	825.49	795.56	767.13	740.13
43	961.54	924.94	890.14	857.05	825.60	795.72	767.35	740.42
44	961.54	924.96	890.17	857.12	825.71	795.89	767.60	740.76
45	961.54	924.97	890.21	857.19	825.84	796.09	767.88	741.15
46	961.54	924.98	890.26	857.28	825.99	796.32	768.20	741.59
47	961.54	925.00	890.31	857.38	826.16	796.58	768.58	742.09
48	961.54	925.02	890.36	857.50	826.36	796.88	769.00	742.65
49	961.54	925.04	890.43	857.63	826.58	797.22	769.47	743.29
50	961.54	925.07	890.51	857.79	826.84	797.60	770.01	744.00
51	961.54	925.09	890.59	857.96	827.12	798.02	770.60	744.80
52	961.54	925.12	890.68	858.14	827.44	798.50	771.27	745.68
53	961.54	925.16	890.79	858.35	827.79	799.02	772.00	746.66
54	961.54	925.20	890.91	858.59	828.18	799.60	772.81	747.74
55	961.54	925.24	891.04	858.85	828.61	800.25	773.71	748.93
56	961.54	925.29	891.18	859.14	829.09	800.96	774.70	750.24
57	961.54	925.34	891.34	859.46	829.61	801.75	775.79	751.68
58	961.54	925.40	891.52	859.80	830.19	802.61	776.99	753.26
59	961.54	925.47	891.72	860.20	830.84	803.57	778.31	755.00
60	961.54	925.54	891.93	860.62	831.54	804.61	779.76	756.90
61	961.54	925.62	892.17	861.10	832.32	805.76	781.34	758.97
62	961.54	925.71	892.43	861.62	833.17	807.02	783.07	761.24
63	961.54	925.81	892.73	862.19	834.11	808.40	784.96	763.70
64	961.54	925.92	893.05	862.82	835.14	809.90	787.02	766.38
65	961.54	926.04	893.40	863.51	836.26	811.55	789.26	769.28
66	961.54	926.17	893.79	864.27	837.49	813.34	791.70	772.42
67	961.54	926.32	894.21	865.10	838.83	815.29	794.32	775.78
68	961.54	926.48	894.68	866.00	840.29	817.40	797.14	779.36
69	961.54	926.66	895.19	866.99	841.87	819.65	800.15	783.16
70	961.54	926.85	895.75	868.05	843.56	822.05	803.32	787.16

TABLE No. XC.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

AGE.	In 9 Years.	In 10 Years.	In 11 Years.	In 12 Years.	In 13 Years.	In 14 Years.	In 15 Years.	In 16 Years.
20	711.24	686.11	662.14	639.29	617.51	596.74	576.95	558.09
21	711.30	686.18	662.23	639.40	617.63	596.88	577.11	558.27
22	711.36	686.25	662.32	639.50	617.76	597.03	577.28	558.46
23	711.42	686.33	662.41	639.62	617.89	597.19	577.46	558.67
24	711.49	686.42	662.52	639.74	618.03	597.36	577.65	558.89
25	711.56	686.51	662.63	639.87	618.19	597.54	577.86	559.15
26	711.64	686.60	662.75	640.02	618.36	597.73	578.09	559.39
27	711.72	686.71	662.88	640.17	618.54	597.95	578.34	559.67
28	711.82	686.82	663.01	640.33	618.74	598.18	578.60	559.97
29	711.92	686.95	663.16	640.51	618.95	598.42	578.89	560.30
30	712.02	687.08	663.33	640.71	619.18	598.70	579.20	560.66
31	712.14	687.22	663.50	640.92	619.44	598.99	579.55	561.06
32	712.27	687.39	663.70	641.16	619.72	599.32	579.93	561.49
33	712.40	687.56	663.91	641.42	620.02	599.68	580.34	561.97
34	712.56	687.75	664.15	641.70	620.35	600.07	580.80	562.50
35	712.72	687.96	664.40	642.01	620.72	600.50	581.30	563.08
36	712.91	688.19	664.69	642.35	621.13	600.98	581.86	563.73
37	713.11	688.44	665.00	642.73	621.58	601.52	582.49	564.46
38	713.33	688.73	665.35	643.15	622.09	602.11	583.19	565.27
39	713.58	689.04	665.73	643.62	622.65	602.78	583.96	566.17
40	713.86	689.38	666.17	644.15	623.22	603.52	584.84	567.19
41	714.16	689.77	666.64	644.73	623.98	604.36	585.82	568.32
42	714.50	690.21	667.19	645.39	624.78	605.30	586.92	569.59
43	714.89	690.70	667.80	646.14	625.67	606.36	588.16	571.03
44	715.34	691.26	668.50	646.99	626.69	607.56	589.55	572.64
45	715.84	691.90	669.28	647.94	627.83	608.90	591.12	574.44
46	716.41	692.62	670.18	649.02	629.11	610.41	592.87	576.46
47	717.06	693.44	671.18	650.23	630.56	612.10	594.83	578.71
48	717.79	694.36	672.31	651.60	632.17	614.00	597.02	581.21
49	718.61	695.39	673.58	653.12	633.98	616.10	599.45	583.98
50	719.53	696.54	674.99	654.81	635.97	618.42	602.12	587.03
51	720.56	697.82	676.55	656.68	638.17	620.99	605.07	590.37
52	721.69	699.23	678.27	658.74	640.60	623.80	608.29	594.04
53	722.94	700.79	680.17	661.01	643.26	626.88	611.82	598.03
54	724.32	702.51	682.26	663.49	646.18	630.26	615.68	602.38
55	725.85	704.40	684.55	666.22	649.37	633.94	619.87	607.11
56	727.52	706.48	687.06	669.20	652.84	637.94	624.42	612.23
57	729.35	708.75	689.80	672.44	656.63	642.28	629.34	617.75
58	731.36	711.23	692.79	675.98	660.74	646.99	634.66	623.68
59	733.57	713.94	696.05	679.82	665.19	652.07	640.38	630.05
60	735.97	716.89	699.59	683.98	669.99	657.53	646.51	636.84
61	738.59	720.10	703.42	688.48	675.16	663.39	653.05	644.05
62	741.44	723.58	707.57	693.31	680.70	669.63	659.99	651.67
63	744.53	727.34	712.03	698.49	686.61	676.26	667.32	659.69
64	747.88	731.40	716.82	704.02	692.88	683.27	675.05	668.10
65	751.49	735.75	721.93	709.90	699.52	690.64	683.14	676.87
66	755.36	740.39	727.36	716.11	706.49	698.36	691.57	685.99
67	759.50	745.32	733.08	722.62	713.78	706.40	700.33	695.41
68	763.88	750.52	739.10	729.44	721.38	714.75	709.38	705.12
69	768.50	755.97	745.38	736.54	729.26	723.38	718.70	715.07
70	773.34	761.67	751.91	743.89	737.40	732.25	728.25	

TABLE No. XC.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE
AMERICAN EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

AGE.	In 17 Years.	In 18 Years.	In 19 Years.	In 20 Years.	In 21 Years.	In 22 Years.	In 23 Years.	In 24 Years.
20	540.11	522.99	506.67	491.13	476.33	462.24	448.83	436.06
21	540.32	523.22	506.93	491.41	476.64	462.58	449.20	436.47
22	540.54	523.46	507.20	491.72	476.98	462.95	449.61	436.91
23	540.77	523.72	507.49	492.04	477.34	463.35	450.04	437.39
24	541.02	524.00	507.81	492.39	477.73	463.78	450.52	437.91
25	541.31	524.33	508.15	492.77	478.15	464.24	451.03	438.47
26	541.58	524.64	508.52	493.19	478.61	464.75	451.59	439.09
27	541.90	525.00	508.92	493.64	479.11	465.31	452.20	439.77
28	542.25	525.39	509.36	494.13	479.65	465.91	452.87	440.51
29	542.62	525.82	509.84	494.66	480.26	466.58	453.62	441.33
30	543.03	526.28	510.36	495.25	480.91	467.31	454.43	442.23
31	543.49	526.79	510.94	495.90	481.64	468.12	455.33	443.22
32	543.98	527.36	511.58	496.62	482.44	469.02	456.33	444.33
33	544.53	527.98	512.29	497.41	483.33	470.02	457.44	445.56
34	545.14	528.67	513.07	498.29	484.32	471.12	458.66	446.92
35	545.80	529.43	513.93	499.27	485.42	472.35	460.03	448.44
36	546.55	530.29	514.90	500.37	486.65	473.73	461.56	450.14
37	547.39	531.24	515.99	501.59	488.02	475.26	463.26	452.01
38	548.32	532.31	517.20	502.95	489.55	476.96	465.16	454.11
39	549.36	533.49	518.54	504.47	491.26	478.86	467.26	456.43
40	550.53	534.83	520.05	506.17	493.16	480.97	469.60	459.00
41	551.83	536.31	521.73	508.06	495.27	483.32	472.20	461.86
42	553.29	537.98	523.62	510.18	497.63	485.94	475.08	465.02
43	554.94	539.85	525.72	512.54	500.25	488.84	478.27	468.52
44	556.78	541.93	528.07	515.16	503.17	492.06	481.81	472.39
45	558.84	544.26	530.69	518.08	506.40	495.63	485.72	476.64
46	561.13	546.86	533.60	521.31	509.98	499.56	490.01	481.31
47	563.69	549.73	536.81	524.89	513.92	503.88	494.73	486.42
48	566.52	552.92	540.37	528.82	518.25	508.62	499.88	492.00
49	569.65	556.43	544.27	533.14	522.99	513.79	505.49	498.05
50	573.09	560.28	548.55	537.86	528.16	519.41	511.57	504.59
51	576.86	564.49	553.21	542.99	533.76	525.49	518.13	511.61
52	580.98	569.08	558.28	548.55	539.82	532.05	525.17	519.14
53	585.46	574.06	563.78	554.56	546.35	539.09	532.71	527.16
54	590.33	579.46	569.71	561.03	553.36	546.62	540.75	535.68
55	595.60	585.29	576.10	567.97	560.84	554.63	549.27	544.68
56	601.29	591.56	582.95	575.39	568.81	563.12	558.27	554.16
57	607.41	598.28	590.26	583.27	577.24	572.09	567.73	564.10
58	613.97	605.45	598.03	591.62	586.14	581.51	577.65	574.47
59	620.97	613.07	606.25	600.42	595.50	591.38	588.00	585.26
60	628.41	621.14	614.92	609.67	605.28	601.67	598.75	596.44
61	636.27	629.63	624.02	619.33	615.48	612.36	609.88	607.96
62	644.55	638.54	633.52	629.39	626.05	623.40	621.34	
63	653.23	647.84	643.41	639.82	636.98	634.76		
64	662.29	657.52	653.66	650.59	648.21			
65	671.72	667.55	664.24	661.66				
66	681.47	677.88	675.09					
67	691.51	688.48						
68	701.81							

TABLE XC.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

AGE.	In 25 Years.	In 26 Years.	In 27 Years.	In 28 Years.	In 29 Years.	In 30 Years.	In 31 Years.	In 32 Years.
20	423.91	412.36	401.38	390.94	381.02	371.61	362.67	354.20
21	424.36	412.85	401.91	391.51	381.64	372.28	363.40	354.98
22	424.85	413.38	402.48	392.13	382.32	373.01	364.19	355.83
23	425.37	413.95	403.10	392.81	383.05	373.80	365.04	356.76
24	425.94	414.57	403.78	393.54	383.85	374.67	365.99	357.79
25	426.55	415.24	404.52	394.35	384.73	375.63	367.03	358.91
26	427.23	415.99	405.33	395.24	385.70	376.68	368.17	360.16
27	427.98	416.80	406.22	396.22	386.76	377.84	369.44	361.52
28	428.79	417.70	407.21	397.29	387.94	379.12	370.83	363.03
29	429.69	418.69	408.30	398.49	389.24	380.54	372.37	364.70
30	430.69	419.79	409.50	399.80	390.68	382.11	374.07	366.55
31	431.79	421.00	410.83	401.26	392.27	383.84	375.95	368.58
32	433.04	422.35	412.31	402.88	394.03	385.76	378.03	370.83
33	434.37	423.84	413.95	404.67	395.99	387.88	380.33	373.32
34	435.88	425.50	415.77	406.66	398.15	390.23	382.87	376.05
35	437.55	427.34	417.79	408.86	400.55	392.82	385.67	379.07
36	439.42	429.39	420.02	411.30	403.20	395.69	388.77	382.40
37	441.49	431.66	422.50	414.00	406.12	398.85	392.17	386.05
38	443.79	434.18	425.25	416.98	409.35	402.34	395.91	390.06
39	446.34	436.96	428.28	420.27	412.91	406.16	400.02	394.44
40	449.16	440.05	431.64	423.90	416.82	410.36	404.51	399.23
41	452.29	443.45	435.33	427.89	421.11	414.96	409.41	404.44
42	455.74	447.21	439.39	432.27	425.81	419.98	414.76	410.10
43	459.56	451.34	443.86	437.07	430.95	425.46	420.57	416.24
44	463.76	455.89	448.75	442.32	436.55	431.41	426.87	422.88
45	468.37	460.87	454.10	448.04	442.63	437.85	433.66	430.01
46	473.42	466.31	459.93	454.24	449.22	444.81	440.97	437.65
47	478.94	472.22	466.24	460.96	456.31	452.27	448.78	445.80
48	484.93	478.64	473.07	468.18	463.93	460.26	457.12	454.46
49	491.42	485.56	480.41	475.93	472.06	468.76	465.96	463.63
50	498.41	492.98	488.26	484.19	480.70	477.76	475.30	473.27
51	505.89	500.91	496.62	492.94	489.84	487.24	485.11	483.38
52	513.88	509.34	505.47	502.19	499.45	497.20	495.38	493.94
53	522.37	518.27	514.81	511.92	509.54	507.62	506.09	504.91
54	531.35	527.69	524.64	522.12	520.09	518.47	517.22	
55	540.81	537.58	534.91	532.76	531.05	529.72		
56	550.74	547.92	545.63	543.82	542.42			
57	561.11	558.60	556.76	555.27				
58	571.90	569.86	568.27					
59	583.09	581.40						
60	594.63							

TABLE NO. XC.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
AMERICAN EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

AGE.	In 33 Years.	In 34 Years.	In 35 Years.	In 36 Years.	In 37 Years.	In 38 Years.	In 39 Years.	In 40 Years.
20	346.17	338.57	331.38	324.58	318.17	312.13	306.45	301.11
21	347.01	339.48	332.36	325.64	319.30	313.34	307.75	302.50
22	347.93	340.47	333.43	326.79	320.54	314.67	309.17	304.02
23	348.94	341.56	334.60	328.05	321.90	316.13	310.73	305.69
24	350.05	342.75	335.89	329.44	323.39	317.73	312.45	307.52
25	351.27	344.07	337.31	330.97	325.03	319.49	314.33	309.54
26	352.61	345.52	338.87	332.65	326.84	321.43	316.41	311.75
27	354.09	347.12	340.60	334.51	328.83	323.56	318.68	314.18
28	355.72	348.88	342.50	336.55	331.02	325.90	321.18	316.84
29	357.53	350.83	344.59	338.80	333.43	328.48	323.92	319.75
30	359.52	352.98	346.90	341.27	336.08	331.30	326.92	322.94
31	361.72	355.34	349.44	343.99	338.98	334.39	330.21	326.42
32	364.15	357.95	352.24	346.98	342.17	337.78	333.81	330.22
33	366.82	360.83	355.31	350.27	345.66	341.49	337.73	334.35
34	369.76	363.98	358.68	353.86	349.48	345.53	341.99	338.84
35	373.00	367.45	362.38	357.79	353.64	349.93	346.62	343.69
36	376.57	371.25	366.43	362.08	358.18	354.71	351.64	348.94
37	380.47	375.41	370.85	366.75	363.11	359.88	357.06	354.59
38	384.75	379.95	375.66	371.83	368.45	365.48	362.90	360.66
39	389.41	384.90	380.88	377.33	374.21	371.50	369.15	367.15
40	394.49	390.27	386.54	383.27	380.42	377.96	375.85	374.08
41	400.01	396.09	392.65	389.66	387.07	384.86	383.00	381.44
42	405.99	402.38	399.23	396.52	394.20	392.23	390.60	389.25
43	412.45	409.14	406.29	403.85	401.79	400.07	398.65	397.51
44	419.40	416.40	413.84	411.67	409.87	408.38	407.17	406.22
45	426.85	424.16	421.88	419.98	418.41	417.15	416.14	415.36
46	434.82	432.42	430.42	428.77	427.44	426.39	425.56	
47	443.28	441.18	439.44	438.04	436.93	436.07		
48	452.25	450.43	448.95	447.78	446.87			
49	461.71	460.16	458.92	457.97				
50	471.64	470.34	469.33					
51	482.01	480.95						
52	492.81							

TABLE No. XC.—*Concluded.*
 SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
 AMERICAN EXPERIENCE, FOUR PER CENT,
 PAYABLE AS STATED.

AGE.	In 41 Years.	In 42 Years.	In 43 Years.	In 44 Years.	In 45 Years.	In 46 Years.	In 47 Years.	In 48 Years.
20	296.10	291.41	287.03	282.96	279.17	275.66	272.42	269.45
21	297.58	293.00	288.72	284.75	281.08	277.68	274.56	271.71
22	299.21	294.73	290.57	286.72	283.16	279.89	276.90	274.17
23	300.99	296.63	292.59	288.86	285.44	282.30	279.44	276.84
24	302.96	298.72	294.81	291.21	287.92	284.92	282.20	279.73
25	305.10	301.00	297.23	293.78	290.64	287.78	285.21	282.90
26	307.45	303.50	299.89	296.59	293.60	290.90	288.48	286.33
27	310.03	306.24	302.78	299.65	296.82	294.28	292.03	290.03
28	312.86	309.23	305.96	302.98	300.32	297.95	295.86	294.02
29	315.95	312.50	309.39	306.60	304.12	301.92	300.09	298.32
30	319.32	316.06	313.14	310.53	308.23	306.21	304.45	302.93
31	323.00	319.93	317.20	314.78	312.66	310.82	309.22	307.86
32	327.00	324.14	321.60	319.38	317.43	315.75	314.34	313.13
33	331.35	328.69	326.35	324.32	322.57	321.07	319.80	318.74
34	336.05	333.60	331.47	329.63	328.05	326.72	325.61	324.70
35	341.12	338.88	336.96	335.31	333.91	332.75	331.79	331.01
36	346.60	344.57	342.84	341.37	340.15	339.15	338.33	337.69
37	352.47	350.65	349.11	347.83	346.78	345.92	345.24	344.72
38	358.76	359.14	355.80	354.69	353.79	353.08	352.53	
39	365.46	364.04	362.88	361.94	361.19	360.61		
40	372.59	371.37	370.38	369.60	368.99			
41	380.15	379.12	378.29	377.65				
42	388.16	387.29	386.62					
43	396.60	395.89						
44	405.47							

TABLE No. XCI.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	5.41	11.04	16.88	22.96	29.27	35.84	42.67	49.76
21	5.65	11.53	17.64	23.99	30.60	37.46	44.59	52.00
22	5.91	12.05	18.44	25.08	31.99	39.16	46.61	54.36
23	6.18	12.60	19.29	26.23	33.45	40.95	48.74	56.83
24	6.46	13.19	20.18	27.44	34.98	42.82	50.96	59.42
25	6.77	13.80	21.11	28.71	36.59	44.79	53.30	62.14
26	7.08	14.44	22.08	30.03	38.27	46.85	55.75	64.98
27	7.41	15.11	23.11	31.42	40.05	49.01	58.31	67.96
28	7.76	15.82	24.19	32.88	41.91	51.28	61.00	71.09
29	8.12	16.56	25.32	34.42	43.86	53.66	63.82	74.36
30	8.50	17.34	26.52	36.03	45.91	56.16	66.78	77.80
31	8.91	18.17	27.76	37.72	48.06	58.78	69.89	81.39
32	9.34	19.02	29.07	39.50	50.32	61.52	73.13	85.15
33	9.78	19.92	30.45	41.37	52.68	64.39	76.53	89.07
34	10.24	20.88	31.90	43.33	55.16	67.41	80.08	93.19
35	10.75	21.88	33.43	45.38	57.76	70.56	83.81	97.50
36	11.26	22.93	35.01	47.52	60.46	73.86	87.70	102.01
37	11.80	24.02	36.68	49.77	63.31	77.31	91.78	106.71
38	12.36	25.17	38.42	52.12	66.29	80.93	96.04	111.62
39	12.97	26.38	40.26	54.60	69.43	84.72	100.50	116.73
40	13.59	27.65	42.18	57.20	72.70	88.68	105.13	122.05
41	14.25	28.99	44.22	59.92	76.13	92.80	109.96	127.56
42	14.95	30.40	46.33	62.77	79.69	97.09	114.94	133.23
43	15.68	31.86	48.55	65.72	83.38	101.51	120.08	139.05
44	16.43	33.39	50.84	68.78	87.20	106.06	125.33	145.00
45	17.24	34.98	53.22	71.95	91.12	110.72	130.71	151.08
46	18.05	36.61	55.67	75.18	95.12	115.47	136.19	157.28
47	18.91	38.31	58.18	78.49	99.21	120.32	141.79	163.59
48	19.78	40.03	60.73	81.85	103.36	125.25	147.47	170.00
49	20.66	41.78	63.32	85.27	107.60	130.27	153.25	176.50
50	21.56	43.56	65.98	88.78	111.92	135.39	159.13	183.11
51	22.48	45.39	68.70	92.35	116.34	140.60	165.11	189.83
52	23.43	47.27	71.48	96.01	120.83	145.91	171.20	196.65
53	24.41	49.19	74.32	99.73	125.41	151.31	177.37	203.55
54	25.40	51.15	77.21	103.53	130.07	156.79	183.62	210.52
55	26.42	53.15	80.16	107.40	134.81	162.34	189.95	217.56
56	27.46	55.19	83.17	111.33	139.61	167.96	196.33	224.66
57	28.52	57.29	86.24	115.32	144.47	173.64	202.77	231.80
58	29.61	59.41	89.35	119.35	149.38	179.37	209.25	238.95
59	30.71	61.56	92.48	123.42	154.32	185.12	215.72	246.07
60	31.83	63.73	95.65	127.53	159.30	190.88	222.19	253.16
61	32.95	65.92	98.85	131.67	164.28	196.62	228.61	260.16
62	34.09	68.14	102.08	135.80	169.24	202.32	234.95	267.06
63	35.25	70.39	105.30	139.92	174.17	207.95	241.19	273.82
64	36.42	72.60	108.49	143.99	179.00	213.46	247.29	280.43
65	37.56	74.80	111.64	147.97	183.74	218.84	253.24	286.97
66	38.69	76.97	114.73	151.89	188.36	224.10	259.15	293.59
67	39.82	79.09	117.75	155.69	192.87	229.33	265.15	300.45
68	40.90	81.16	120.67	159.40	197.37	234.68	271.44	307.75
69	41.97	83.17	123.55	163.14	202.04	240.37	278.22	315.70
70	43.00	85.15	126.47	167.08	207.09	246.60	285.71	324.44

TABLE No. XCI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	57.14	64.79	72.75	81.01	89.59	98.49	107.73	117.31
21	59.70	67.70	76.01	84.64	93.59	102.87	112.51	122.50
22	62.40	70.76	79.43	88.43	97.77	107.46	117.51	127.93
23	65.23	73.96	83.02	92.41	102.16	112.27	122.74	133.59
24	68.20	77.31	86.76	96.58	106.75	117.29	128.20	139.51
25	71.31	80.82	90.70	100.93	111.55	122.53	133.91	145.68
26	74.56	84.50	94.80	105.49	116.55	128.00	139.85	152.11
27	77.97	88.35	99.11	110.25	121.79	133.72	146.07	158.83
28	81.55	92.39	103.61	115.23	127.25	139.69	152.55	165.84
29	85.29	96.60	108.31	120.43	132.97	145.93	159.32	173.14
30	89.20	101.01	113.23	125.87	138.93	152.44	166.37	180.74
31	93.30	105.62	118.37	131.55	145.17	159.22	173.71	188.62
32	97.58	110.44	123.74	137.48	151.66	166.28	181.33	196.80
33	102.06	115.48	129.35	143.66	158.42	173.61	189.24	205.27
34	106.75	120.76	135.21	150.11	165.45	181.23	197.43	214.01
35	111.66	126.26	141.32	156.81	172.76	189.12	205.87	222.99
36	116.76	131.99	147.66	163.77	180.31	197.24	214.55	232.21
37	122.11	137.95	154.25	170.98	188.11	205.61	223.47	241.67
38	127.66	144.15	161.08	178.41	196.12	214.20	232.61	251.35
39	133.43	150.57	168.12	186.06	204.36	223.01	241.97	261.23
40	139.41	157.19	175.37	193.91	212.80	232.02	251.52	271.30
41	145.58	164.01	182.80	201.96	221.44	241.21	261.26	281.55
42	151.92	170.99	190.41	210.18	230.24	250.58	271.16	291.95
43	158.41	178.13	198.19	218.56	239.21	260.10	281.21	302.48
44	165.04	185.42	206.11	227.09	248.31	269.75	291.37	313.13
45	171.81	192.85	214.17	235.75	257.55	279.53	301.66	323.88
46	178.69	200.39	222.35	244.52	266.90	289.41	312.02	334.69
47	185.69	208.05	230.64	253.42	276.35	299.38	322.46	345.56
48	192.79	215.81	239.03	262.40	285.88	309.41	332.95	356.47
49	199.99	223.68	247.52	271.47	295.47	319.49	343.48	367.39
50	207.30	231.64	256.10	280.61	305.14	329.63	354.05	378.31
51	214.71	239.70	264.76	289.82	314.86	339.81	364.61	389.19
52	222.22	247.85	273.49	299.10	324.63	349.99	375.14	400.02
53	229.80	256.05	282.28	308.42	334.39	360.15	385.63	410.75
54	237.44	264.32	291.11	317.74	344.14	370.25	396.01	421.36
55	245.15	272.64	299.95	327.04	353.84	380.27	406.28	431.81
56	252.90	280.95	308.78	336.30	363.45	390.17	416.39	442.09
57	260.65	289.26	317.56	345.48	372.95	399.91	426.34	452.26
58	268.40	297.53	326.26	354.54	382.30	409.50	436.17	462.38
59	276.09	305.70	334.85	363.45	391.48	418.97	445.98	472.59
60	283.71	313.77	343.28	372.20	400.56	428.43	455.88	482.00
61	291.21	321.69	351.56	380.86	409.64	437.99	466.00	493.72
62	298.58	329.47	359.76	389.52	418.84	447.80	476.47	504.86
63	305.80	337.16	367.97	398.33	428.31	457.99	487.38	516.45
64	312.94	344.88	376.34	407.42	438.19	468.65	498.78	528.58
65	320.12	352.77	385.03	416.96	448.57	479.84	510.76	541.07
66	327.52	361.03	394.20	427.05	459.54	491.67	523.16	554.07
67	335.31	369.82	403.99	437.79	471.21	503.96	536.12	567.80
68	343.68	379.27	414.47	449.28	483.39	516.88	549.88	582.72
69	352.80	389.50	425.79	461.36	496.28	530.68	564.92	599.15
70	362.75	400.63	437.76	474.21	510.12	545.86	581.59	616.95

TABLE No. XCI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	127.25	137.55	148.22	159.26	170.68	182.51	194.73	207.35
21	132.86	143.58	154.68	166.17	178.06	190.34	203.04	216.14
22	138.71	149.88	161.43	173.38	185.74	198.51	211.68	225.27
23	144.82	156.44	168.47	180.90	193.74	206.99	220.66	234.73
24	151.20	163.30	175.81	188.73	202.06	215.82	229.97	244.53
25	157.85	170.44	183.45	196.87	210.72	224.96	239.61	254.65
26	164.79	177.89	191.40	205.34	219.68	234.43	249.57	265.08
27	172.02	185.63	199.67	214.12	228.97	244.22	259.84	275.80
28	179.55	193.69	208.25	223.22	238.58	254.31	270.39	286.80
29	187.39	202.06	217.14	232.63	248.48	264.68	281.22	298.06
30	195.52	210.73	226.34	242.33	258.66	275.33	292.32	309.59
31	203.96	219.71	235.83	252.30	269.12	286.25	303.67	321.36
32	212.69	228.96	245.58	262.54	279.83	297.41	315.25	333.35
33	221.69	238.47	255.59	273.04	290.79	308.80	327.07	345.54
34	230.95	248.25	265.86	283.78	301.98	320.42	339.08	357.93
35	240.46	258.26	276.37	294.75	313.39	332.24	351.29	370.49
36	250.21	268.51	287.09	305.93	324.99	344.24	363.66	383.20
37	260.18	278.98	298.03	317.30	336.77	356.41	376.18	396.03
38	270.36	289.64	309.15	328.85	348.72	368.72	388.82	408.06
39	280.75	300.50	320.45	340.57	360.82	381.16	401.56	421.06
40	291.31	311.52	331.91	352.42	373.03	393.69	414.37	435.01
41	302.04	322.71	343.50	364.40	385.34	406.30	427.23	448.09
42	312.91	334.01	355.21	376.45	397.71	418.95	440.11	461.13
43	323.90	345.42	366.99	388.57	410.13	431.61	452.96	474.12
44	334.99	356.91	378.83	400.73	422.55	444.24	465.75	487.02
45	346.16	368.45	390.72	412.91	434.95	456.82	478.45	499.78
46	357.38	380.03	402.61	425.04	447.29	469.30	491.01	512.37
47	368.63	391.63	414.47	437.13	459.55	481.65	503.41	524.76
48	379.90	403.19	426.29	449.13	471.66	493.84	515.61	536.94
49	391.15	414.71	438.01	461.00	483.63	505.83	527.59	548.93
50	402.36	426.16	449.63	472.73	495.41	517.63	539.42	560.83
51	413.51	437.50	461.11	484.29	507.00	529.27	551.15	572.71
52	424.56	448.72	472.42	495.66	518.44	540.83	562.88	584.66
53	435.49	459.76	483.55	506.88	529.81	552.39	574.70	596.78
54	446.25	470.63	494.55	518.04	541.19	564.06	586.69	609.10
55	456.83	481.37	505.48	529.23	552.69	575.91	598.91	621.65
56	467.30	492.06	516.46	540.55	564.40	588.02	611.38	634.49
57	477.72	502.80	527.58	552.11	576.39	600.41	624.17	647.45
58	488.21	513.71	538.96	563.95	588.68	613.13	637.10	660.62
59	498.87	524.80	550.65	576.13	601.33	626.02	650.27	674.15
60	509.84	536.41	562.70	588.70	614.18	639.19	663.88	688.36
61	521.17	548.33	575.18	601.49	627.33	652.78	678.11	703.43
62	532.94	560.70	587.91	614.63	640.95	667.14	693.33	719.25
63	545.19	573.37	601.03	628.28	655.39	682.50	709.34	735.42
64	557.78	586.45	614.69	642.80	670.90	698.72	725.75	751.40
65	570.82	600.13	629.30	658.46	687.33	715.39	742.00	767.12
66	584.53	614.84	645.14	675.13	704.28	731.93	758.03	783.27
67	599.33	630.85	662.05	692.38	721.14	748.29	774.54	800.34
68	615.54	648.04	679.62	709.58	737.85	765.19	792.06	817.17
69	633.03	666.96	697.19	726.67	755.18	783.19	809.38	830.77
70	651.32	686.92	714.70	744.45	773.70	801.03	823.36	844.35

OF LIFE INSURANCE.

TABLE NO. XCI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	220.38	233.82	247.65	261.87	276.47	291.42	306.70	322.29
21	229.65	243.55	257.86	272.53	287.56	302.92	318.60	334.57
22	239.25	253.64	268.40	283.51	298.96	314.72	330.78	347.12
23	249.20	264.05	279.25	294.79	310.65	326.81	343.24	359.92
24	259.47	274.77	290.41	306.36	322.62	339.16	355.94	372.96
25	270.05	285.79	301.85	318.21	334.86	351.75	368.88	386.21
26	280.92	297.09	313.56	330.32	347.33	364.58	382.03	399.65
27	292.08	308.67	325.55	342.68	360.05	377.62	395.37	413.27
28	303.51	320.51	337.77	355.27	372.97	390.86	408.89	427.05
29	315.20	332.59	350.23	368.07	386.09	404.27	422.57	440.94
30	327.13	344.91	362.90	381.07	399.39	417.84	436.37	454.94
31	339.29	357.43	375.76	394.24	412.84	431.53	450.26	469.01
32	351.65	370.14	388.79	407.56	426.42	445.32	464.23	483.12
33	364.21	383.03	401.98	421.01	440.09	459.18	478.25	497.25
34	376.94	396.08	415.30	434.56	453.84	473.10	492.28	511.35
35	389.83	409.25	428.71	448.19	467.64	487.03	506.29	525.40
36	402.83	422.51	442.20	461.86	481.46	500.93	520.24	539.35
37	415.93	435.84	455.73	475.55	495.25	514.78	534.10	553.16
38	429.11	449.23	469.29	489.22	508.99	528.54	547.82	566.80
39	442.34	462.65	482.83	502.84	522.63	542.16	561.38	580.24
40	455.59	476.03	496.31	516.36	536.15	555.62	574.73	593.45
41	468.81	489.37	509.70	529.76	549.49	568.87	587.85	606.47
42	481.98	502.61	522.96	542.98	562.63	581.89	600.78	619.34
43	495.06	515.72	536.04	556.00	575.55	594.72	613.56	632.12
44	508.00	528.65	548.92	568.79	588.27	607.41	626.26	644.89
45	520.78	541.38	561.58	581.39	600.85	620.02	638.95	657.70
46	533.34	553.89	574.04	593.84	613.35	632.62	651.69	670.58
47	545.69	566.21	586.38	606.25	625.87	645.29	664.52	683.55
48	557.86	578.41	598.66	618.66	638.46	658.06	677.45	696.62
49	569.90	590.56	610.96	631.16	651.16	670.94	690.50	709.67
50	581.92	602.76	623.38	643.80	664.00	683.97	703.55	722.77
51	594.00	615.08	635.95	656.59	677.01	697.02	716.66	736.01
52	606.23	627.58	648.70	669.58	690.05	710.14	729.94	749.64
53	618.64	640.27	661.65	682.61	703.18	723.46	743.63	763.80
54	631.26	653.18	674.67	695.76	716.54	737.22	757.89	778.35
55	644.14	666.19	687.83	709.15	730.37	751.58	772.58	792.98
56	657.13	679.36	701.26	723.05	744.84	766.40	787.36	807.25
57	670.30	692.82	715.23	737.63	759.81	781.36	801.80	821.10
58	683.80	706.87	729.93	752.76	774.94	795.99	815.85	835.06
59	697.93	721.69	745.21	768.07	789.76	810.23	830.02	849.47
60	712.87	737.14	760.73	783.10	804.22	824.64	844.70	863.46
61	728.50	752.86	775.97	797.78	818.87	839.60	858.97	877.80
62	744.44	768.34	790.89	812.70	834.13	854.16	874.53	893.92
63	760.16	783.51	806.09	828.28	849.02	868.96	889.89	910.15
64	775.60	799.00	822.00	843.50	861.07	877.57	892.36	1000.00
65	791.41	815.28	837.58	858.82	872.95	888.29	1000.00	
66	808.07	831.25	850.19	867.99	883.93	1000.00		
67	824.45	844.16	862.67	879.26	1000.00			
68	837.70	856.98	874.25	1000.00				
69	850.88	868.89	1000.00					
70	863.15	1000.00						

TABLE NO. XCI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	338.17	354.33	370.73	387.35	404.18	421.17	438.31	455.56
21	350.81	367.30	384.02	400.93	418.02	435.25	452.60	470.02
22	363.71	380.52	397.53	414.71	432.04	449.48	467.00	484.57
23	376.84	393.95	411.23	428.66	446.21	463.84	481.50	499.18
24	390.18	407.57	425.11	442.77	460.50	478.28	496.07	513.83
25	403.71	421.37	439.14	456.99	474.88	492.79	510.67	528.49
26	417.43	435.32	453.29	471.30	489.33	507.33	525.27	543.10
27	431.29	449.39	467.54	485.69	503.82	521.89	539.84	557.65
28	445.28	463.56	481.85	500.12	518.32	536.41	554.35	572.09
29	459.36	477.80	496.21	514.55	532.78	550.86	568.75	586.39
30	473.52	492.08	510.58	528.96	547.19	565.22	583.00	600.50
31	487.73	506.38	524.92	543.30	561.49	579.42	597.08	614.40
32	501.94	520.65	539.20	557.54	575.64	593.45	610.94	628.07
33	516.13	534.85	553.37	571.64	589.62	607.27	624.56	641.52
34	530.26	548.97	567.41	585.57	603.39	620.86	637.99	654.81
35	544.30	562.94	581.28	599.29	616.93	634.24	651.24	667.99
36	558.19	576.73	594.93	612.77	630.27	647.45	664.39	681.11
37	571.91	590.32	608.36	626.06	643.44	660.56	677.48	694.22
38	585.43	603.69	621.59	639.18	656.51	673.63	690.57	707.35
39	598.72	616.85	634.66	652.21	669.54	686.70	703.68	720.49
40	611.82	629.86	647.64	665.20	682.58	699.79	716.82	733.65
41	624.76	642.79	660.59	678.21	695.66	712.92	729.98	746.71
42	637.62	655.68	673.56	691.26	708.76	726.08	743.05	759.70
43	650.46	668.60	686.57	704.34	721.92	739.15	756.06	772.72
44	663.32	681.58	699.63	717.49	734.99	752.17	769.10	785.94
45	676.26	694.62	712.77	730.56	748.03	765.24	782.37	799.49
46	689.26	707.73	725.84	743.61	761.12	778.55	795.97	813.21
47	702.36	720.80	738.90	756.73	774.48	792.22	809.78	826.85
48	715.42	733.86	752.04	770.13	788.22	806.12	823.51	840.01
49	728.49	747.04	765.49	783.94	802.20	819.95	836.79	852.68
50	741.70	760.55	779.38	798.03	816.15	833.34	849.57	865.26
51	755.27	774.52	793.58	812.10	829.67	846.25	862.29	878.05
52	769.34	788.83	807.78	825.75	842.72	859.12	875.24	890.31
53	783.76	803.17	821.57	838.94	855.74	872.25	887.68	900.28
54	798.24	817.11	834.91	852.13	869.05	884.87	897.79	909.93
55	812.34	830.61	848.28	865.64	881.86	895.13	907.59	918.75
56	826.01	844.16	861.99	878.66	892.28	905.08	916.54	1000.00
57	839.76	858.10	875.23	889.24	902.40	914.18	1000.00	
58	853.93	871.57	885.99	899.53	911.67	1000.00		
59	867.65	882.51	896.47	908.97	1000.00			
60	878.78	893.19	906.09	1000.00				
61	889.67	903.00	1000.00					
62	899.69	1000.00						
63	1000.00							

TABLE No. XCI.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	11st Year.	12d Year.	13d Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.
20	472.89	490.26	507.64	524.99	542.29	559.48	576.53	593.39
21	487.48	504.96	522.41	539.80	557.08	574.22	591.18	607.90
22	502.14	519.69	537.18	554.56	571.80	588.85	605.67	622.22
23	516.84	534.43	551.92	569.26	586.41	603.32	619.97	636.32
24	531.54	549.13	566.58	583.84	600.86	617.61	634.06	650.17
25	546.20	563.76	581.13	598.26	615.12	631.67	647.89	663.80
26	560.78	578.27	595.52	612.50	629.16	645.49	661.51	677.24
27	575.27	592.64	609.74	626.52	642.97	659.10	674.94	690.56
28	589.60	606.82	623.73	640.30	656.55	672.52	688.25	703.78
29	603.75	620.79	637.49	653.86	669.95	685.81	701.46	716.96
30	617.68	634.52	651.03	667.25	683.24	699.02	714.65	730.12
31	631.38	648.04	664.40	680.52	696.44	712.20	727.80	743.24
32	644.87	661.38	677.65	693.71	709.61	725.36	740.93	756.33
33	658.19	674.61	690.82	706.87	722.77	738.49	754.03	769.27
34	671.39	687.77	703.98	720.03	735.91	751.61	766.99	782.10
35	684.54	700.92	717.13	733.17	749.03	764.58	779.84	794.88
36	697.67	714.06	730.27	746.31	762.02	777.45	792.65	807.78
37	710.80	727.20	743.42	759.31	774.92	790.29	805.59	820.88
38	723.95	740.36	756.44	772.23	787.79	803.27	818.74	834.06
39	737.10	753.39	769.38	785.13	800.80	816.48	831.99	847.06
40	750.15	766.35	782.31	798.19	814.06	829.78	845.05	859.54
41	763.13	779.31	795.41	811.50	827.43	842.92	857.61	871.47
42	776.12	792.45	808.78	824.94	840.65	855.55	869.61	883.21
43	789.30	805.88	822.28	838.23	853.36	867.63	881.44	895.01
44	802.78	819.45	835.65	851.02	865.53	879.55	893.33	906.21
45	816.43	832.91	848.53	863.28	877.54	891.55	904.65	915.35
46	829.97	845.87	860.88	875.39	889.65	902.98	913.87	924.10
47	843.04	858.32	873.10	887.62	901.19	912.28	922.70	932.04
48	855.59	870.65	885.45	899.29	910.59	921.22	930.73	1000.00
49	868.04	883.14	897.26	908.79	919.63	929.33	1000.00	
50	880.68	895.09	906.86	917.93	927.84	1000.00		
51	892.78	904.81	916.12	926.25	1000.00			
52	902.62	914.19	924.56	1000.00				
53	912.13	922.74	1000.00					
54	920.81	1000.00						
55	1000.00							

TABLE NO. XCII.				
TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLICIES BY FIVE EQUAL ANNUAL PREMIUMS, AMERICAN EXPERIENCE, FOUR PER CENT.				
AGE.	1st Year.	2d Year.	3d Year.	4th Year.
20	49.08	100.48	154.32	210.71
21	49.97	102.31	157.13	214.57
22	50.90	104.22	160.07	218.58
23	51.87	106.20	163.12	222.74
24	52.88	108.27	166.29	227.07
25	53.93	110.41	169.58	231.56
26	55.01	112.63	172.99	236.23
27	56.14	114.94	176.54	241.08
28	57.31	117.34	180.22	246.12
29	58.52	119.82	184.05	251.34
30	59.78	122.41	188.02	256.76
31	61.09	125.09	192.13	262.38
32	62.45	127.86	196.39	268.22
33	63.84	130.72	200.81	274.26
34	65.30	133.71	205.39	280.52
35	66.81	136.80	210.14	287.00
36	68.36	139.99	215.04	293.70
37	69.98	143.28	220.10	300.62
38	71.63	146.68	225.33	307.78
39	73.35	150.20	230.74	315.18
40	75.11	153.82	236.31	322.82
41	76.94	157.56	242.07	330.69
42	78.82	161.41	247.99	338.79
43	80.75	165.37	254.08	347.12
44	82.73	169.43	260.32	355.66
45	84.77	173.59	266.71	364.41
46	86.83	177.83	273.24	373.34
47	88.95	182.15	279.88	382.44
48	91.09	186.53	286.61	391.69
49	93.24	190.94	293.43	401.07
50	95.41	195.40	300.32	410.58
51	97.59	199.89	307.28	420.19
52	99.78	204.40	314.28	429.89
53	101.97	208.92	321.31	439.66
54	104.15	213.43	328.35	449.46
55	106.31	217.93	335.37	459.30
56	108.45	222.38	342.38	469.13
57	110.56	226.80	349.32	478.93
58	112.65	231.14	356.20	488.68
59	114.67	235.39	362.96	498.33
60	116.62	239.53	369.59	507.87
61	118.50	243.54	376.06	517.27
62	120.31	247.40	382.36	526.48
63	122.01	251.10	388.42	535.47
64	123.62	254.58	394.22	544.20
65	125.07	257.82	399.72	552.62
66	126.39	260.81	404.87	560.71
67	127.56	263.50	409.66	568.42
68	128.53	265.86	414.02	575.72
69	129.33	267.86	417.94	582.63
70	129.88	269.47	421.42	589.16

TABLE No. XCIII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY TEN EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	23.96	49.02	75.24	102.69	131.41	161.48	192.95	225.90	260.39
21	24.44	50.00	76.76	104.76	134.06	164.74	196.84	230.46	265.65
22	24.94	51.03	78.34	106.91	136.82	168.12	200.89	235.19	271.10
23	25.46	52.10	79.98	109.16	139.69	171.64	205.00	240.11	276.77
24	26.00	53.22	81.69	111.48	142.66	175.30	209.45	245.22	282.66
25	26.57	54.37	83.46	113.90	145.75	179.09	213.90	250.52	288.76
26	27.15	55.56	85.29	116.39	148.94	183.02	218.68	256.01	295.09
27	27.76	56.81	87.20	119.00	152.28	187.10	223.55	261.71	301.66
28	28.40	58.10	89.18	121.70	155.73	191.33	228.60	267.62	308.47
29	29.05	59.43	91.23	124.49	159.29	195.71	233.84	273.74	315.52
30	29.73	60.83	93.36	127.39	162.99	200.26	239.26	280.09	322.82
31	30.43	62.23	95.52	130.36	166.81	204.95	244.86	286.63	330.38
32	31.16	63.75	97.83	133.49	170.80	209.83	250.68	293.43	338.19
33	31.91	65.28	100.19	136.70	174.90	214.86	256.68	300.44	346.26
34	32.69	66.88	102.63	140.02	179.13	220.05	262.87	307.68	354.61
35	33.50	68.53	105.15	143.45	183.51	225.41	269.26	315.16	363.22
36	34.33	70.22	107.74	146.98	188.01	230.94	275.86	322.88	372.10
37	35.19	71.97	110.42	150.62	192.66	236.64	282.67	330.83	381.25
38	36.07	73.77	113.17	154.37	197.45	242.52	289.67	339.01	390.66
39	36.98	75.62	116.01	158.24	202.39	248.56	296.87	347.41	400.33
40	37.91	77.53	118.93	162.22	207.46	254.77	304.25	356.03	410.23
41	38.88	79.50	121.95	166.30	212.67	261.13	311.82	364.85	420.35
42	39.87	81.53	125.03	170.49	217.99	267.64	319.55	373.85	430.67
43	40.90	83.60	128.20	174.77	223.43	274.28	327.42	383.00	441.18
44	41.94	85.72	131.41	179.13	228.96	281.01	335.40	392.29	451.85
45	43.01	87.87	134.69	183.56	234.56	287.82	343.48	401.70	462.68
46	44.08	90.06	138.01	188.02	240.20	294.69	351.63	411.21	473.63
47	45.18	92.27	141.34	192.50	245.87	301.60	359.84	420.80	484.69
48	46.23	94.42	144.63	196.95	251.52	308.51	368.07	430.43	495.84
49	47.36	96.65	147.98	201.46	257.23	315.46	376.34	440.11	507.04
50	48.44	98.83	151.28	205.92	262.89	322.38	384.59	449.79	518.29
51	49.52	101.00	154.57	210.35	268.52	329.26	392.82	459.47	529.56
52	50.58	103.15	157.82	214.75	274.10	336.09	400.99	469.10	540.80
53	51.64	105.28	161.04	219.08	279.61	342.85	409.09	478.67	552.01
54	52.67	107.36	164.19	223.34	285.03	349.50	417.07	488.13	563.14
55	53.69	109.39	167.27	227.51	290.33	356.02	424.92	497.45	574.16
56	54.67	111.38	170.27	231.56	295.49	362.37	432.58	506.61	585.05
57	55.63	113.31	173.18	235.49	300.49	368.53	440.05	515.57	595.76
58	56.57	115.16	175.98	239.25	305.29	374.47	447.28	524.29	606.25
59	57.45	116.92	178.63	242.83	309.87	380.16	454.21	532.71	616.49
60	58.29	118.59	181.13	246.22	314.20	385.54	460.82	540.80	626.43
61	59.07	120.14	183.48	249.38	318.25	390.58	467.06	548.51	636.03
62	59.80	121.59	185.65	252.29	321.97	395.26	472.87	555.80	645.26
63	60.48	122.93	187.60	254.92	325.34	399.49	478.23	562.61	654.07
64	61.09	124.09	189.33	257.22	328.28	403.25	483.04	568.90	662.48
65	61.60	125.08	190.77	259.13	330.77	406.46	487.28	574.66	670.48
66	62.02	125.88	191.91	260.64	332.73	409.07	490.92	579.90	678.10
67	62.35	126.45	192.71	261.68	334.12	411.09	493.99	584.63	685.35
68	62.54	126.77	193.12	262.21	334.96	412.55	496.52	588.88	692.24
69	62.62	126.83	193.13	262.30	335.33	413.53	498.58	592.68	698.77
70	62.55	126.62	192.83	262.04	335.34	414.13	500.23	596.04	704.89

TABLE NO. XCIV.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY FIFTEEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	15.75	32.20	49.40	67.38	86.18	105.85	126.41
21	16.09	32.91	50.49	68.87	88.10	108.19	129.20
22	16.45	33.65	51.63	70.43	90.09	110.63	132.11
23	16.83	34.43	52.83	72.05	92.15	113.16	135.13
24	17.23	35.24	54.06	73.73	94.30	115.79	138.27
25	17.64	36.08	55.34	75.48	96.52	118.52	141.52
26	18.06	36.94	56.67	77.28	98.83	121.35	144.89
27	18.50	37.84	58.04	79.15	101.22	124.28	148.38
28	18.96	38.77	59.47	81.10	103.70	127.32	151.99
29	19.43	39.74	60.95	83.12	106.27	130.46	155.74
30	19.93	40.75	62.49	85.20	108.93	133.72	159.62
31	20.44	41.79	64.08	87.36	111.69	137.09	163.63
32	20.97	42.86	65.72	89.60	114.53	140.57	167.76
33	21.51	43.97	67.42	91.91	117.47	144.16	172.03
34	22.07	45.13	69.18	94.30	120.51	147.87	176.43
35	22.67	46.32	71.01	96.76	123.64	151.69	180.98
36	23.27	47.55	72.87	99.30	126.86	155.63	185.65
37	23.89	48.81	74.80	101.91	130.19	159.69	190.47
38	24.53	50.11	76.78	104.60	133.61	163.87	195.42
39	25.20	51.46	78.84	107.38	137.14	168.16	200.51
40	25.87	52.84	80.95	110.25	140.77	172.58	205.71
41	26.59	54.28	83.14	113.19	144.50	177.09	211.04
42	27.31	55.76	85.37	116.21	148.30	181.70	216.45
43	28.07	57.27	87.67	119.29	152.18	186.38	221.93
44	28.83	58.82	90.00	122.42	156.11	191.10	227.44
45	29.62	60.40	92.38	125.60	160.07	195.85	232.98
46	30.41	62.00	94.78	128.78	164.03	200.59	238.52
47	31.23	63.61	97.18	131.96	167.99	205.33	244.05
48	32.04	65.22	99.56	135.12	171.93	210.05	249.54
49	32.83	66.80	101.92	138.25	175.83	214.72	254.98
50	33.63	68.38	104.28	141.37	179.70	219.34	260.36
51	34.42	69.95	106.62	144.46	183.54	223.91	265.66
52	35.21	71.51	108.93	147.52	187.31	228.40	270.88
53	36.00	73.06	111.22	150.52	191.03	232.82	275.98
54	36.77	74.59	113.47	153.47	194.67	237.13	280.95
55	37.54	76.09	115.68	156.38	198.23	241.33	285.77
56	38.30	77.57	117.86	159.21	201.68	245.39	290.42
57	39.05	79.04	119.99	161.97	205.04	249.30	294.89
58	39.79	80.47	122.07	164.64	208.27	253.06	299.15
59	40.51	81.86	124.07	167.21	211.36	256.63	303.16
60	41.22	83.21	126.00	169.67	214.30	260.00	306.92
61	41.91	84.51	127.86	172.03	217.07	263.12	310.36
62	42.57	85.78	129.65	174.23	219.63	265.97	313.44
63	43.23	87.00	131.32	176.28	221.96	268.51	316.14
64	43.85	88.13	132.86	178.13	224.01	270.69	318.37
65	44.43	89.17	134.26	179.75	225.76	272.47	320.14
66	44.97	90.13	135.49	181.15	227.20	273.87	321.51
67	45.48	90.99	136.58	182.31	228.35	274.98	322.63
68	45.93	91.75	137.49	183.27	229.31	275.97	323.69
69	46.35	92.43	138.30	184.16	230.30	277.08	324.94
70	46.73	93.05	139.13	185.10	231.54	278.55	326.62

TABLE NO. XCIV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY FIFTEEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	147.91	170.39	193.91	218.51	244.25	271.17	299.34
21	151.18	174.16	198.19	223.33	249.62	277.13	305.90
22	154.57	178.06	202.63	228.33	255.20	283.31	312.72
23	158.10	182.12	207.24	233.51	260.98	289.72	319.79
24	161.76	186.33	212.02	238.88	266.98	296.37	327.11
25	165.56	190.69	216.97	244.45	273.19	303.25	334.69
26	169.49	195.21	222.11	250.22	279.63	310.37	342.53
27	173.56	199.90	227.42	256.20	286.28	317.74	350.64
28	177.79	204.75	232.92	262.37	293.17	325.36	359.03
29	182.16	209.76	238.61	268.76	300.28	333.23	367.70
30	186.68	214.95	244.46	275.36	307.63	341.36	376.65
31	191.34	220.30	250.55	282.17	315.21	349.76	385.88
32	196.16	225.82	256.81	289.20	323.04	358.41	395.39
33	201.13	231.52	263.27	296.44	331.10	367.32	405.18
34	206.26	237.40	269.93	303.90	339.40	376.48	415.23
35	211.54	243.46	276.78	311.58	347.92	385.88	425.54
36	216.99	249.69	283.82	319.45	356.66	395.50	436.08
37	222.58	256.09	291.04	327.52	365.60	405.34	446.84
38	228.33	262.64	298.44	335.77	374.72	415.36	457.80
39	234.22	269.36	305.99	344.18	384.00	425.55	468.94
40	240.24	276.21	313.68	352.72	393.42	435.89	480.25
41	246.38	283.17	321.47	361.37	402.97	446.37	491.71
42	252.60	290.21	329.35	370.12	412.62	456.96	503.30
43	258.88	297.31	337.30	378.94	422.34	467.64	514.99
44	265.20	304.46	345.29	387.80	432.11	478.37	526.75
45	271.55	311.63	353.30	396.68	441.91	489.14	538.58
46	277.89	318.78	361.30	405.55	451.70	499.93	550.43
47	284.22	325.92	369.27	414.40	461.48	510.69	562.29
48	290.49	333.00	377.18	423.18	471.18	521.40	574.11
49	296.71	340.00	385.01	431.88	480.81	532.03	585.87
50	302.84	346.93	392.74	440.46	490.31	542.56	597.54
51	308.90	353.74	400.34	448.90	499.66	552.94	609.10
52	314.83	360.41	407.78	457.16	508.84	563.14	620.50
53	320.63	366.91	415.03	465.22	517.80	573.12	631.70
54	326.26	373.22	422.06	473.04	526.49	582.85	642.67
55	331.71	379.32	428.85	480.58	534.89	592.28	653.36
56	336.95	385.18	435.35	487.79	542.95	601.36	663.75
57	341.97	390.75	441.52	494.65	550.62	610.06	673.79
58	346.71	396.00	447.33	501.09	557.85	618.32	683.45
59	351.17	400.91	452.71	507.05	564.60	626.12	692.74
60	355.29	405.40	457.64	512.54	570.82	633.44	701.67
61	359.02	409.43	462.04	517.44	576.49	640.29	710.26
62	362.32	412.95	465.86	521.77	581.63	646.68	718.52
63	365.13	415.92	469.12	525.54	586.26	652.64	726.46
64	367.41	418.33	471.83	528.80	590.41	658.17	734.07
65	369.20	420.26	474.08	531.61	594.13	663.27	741.32
66	370.62	421.85	475.98	534.07	597.43	667.92	748.17
67	371.83	423.23	477.67	536.24	600.36	672.14	754.53
68	373.01	424.60	479.30	538.21	602.98	675.80	760.37
69	374.42	426.15	480.96	540.10	605.14	678.90	765.71
70	376.23	427.99	482.81	541.74	606.89	681.47	770.61

TABLE No. XCV.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	11.76	24.04	36.87	50.26	64.25	78.87	94.14
21	12.05	24.62	37.76	51.48	65.81	80.78	96.41
22	12.34	25.23	38.69	52.75	67.43	82.76	98.78
23	12.65	25.87	39.67	54.08	69.12	84.83	101.24
24	12.98	26.53	40.68	55.45	70.87	86.98	103.79
25	13.32	27.22	41.73	56.88	72.69	89.20	106.44
26	13.66	27.93	42.82	58.35	74.57	91.51	109.19
27	14.03	28.67	43.94	59.89	76.53	93.91	112.03
28	14.41	29.43	45.12	61.49	78.57	96.38	114.97
29	14.79	30.23	46.34	63.14	80.66	98.95	118.03
30	15.20	31.06	47.60	64.85	82.84	101.62	121.19
31	15.63	31.92	48.91	66.63	85.11	104.38	124.47
32	16.06	32.80	50.26	68.47	87.44	107.23	127.84
33	16.51	33.72	51.67	70.37	89.86	110.17	131.33
34	16.98	34.68	53.13	72.35	92.36	113.22	134.94
35	17.48	35.68	54.64	74.39	94.95	116.36	138.66
36	17.98	36.70	56.19	76.49	97.61	119.61	142.50
37	18.50	37.76	57.80	78.66	100.37	122.96	146.47
38	19.04	38.85	59.46	80.91	103.22	126.42	150.55
39	19.60	39.98	61.19	83.24	106.17	129.99	154.76
40	20.18	41.16	62.97	85.65	109.20	133.67	159.07
41	20.79	42.39	64.83	88.14	112.34	137.45	163.50
42	21.41	43.66	66.74	90.70	115.55	141.31	168.00
43	22.07	44.96	68.71	93.33	118.84	145.25	172.57
44	22.73	46.30	70.72	96.01	122.18	149.23	177.17
45	23.42	47.68	72.78	98.74	125.56	153.24	181.79
46	24.12	49.07	74.87	101.49	128.94	157.25	186.42
47	24.84	50.50	76.97	104.25	132.34	161.27	191.06
48	25.57	51.92	79.07	107.00	135.74	165.29	195.67
49	26.29	53.34	81.16	109.75	139.13	169.29	200.26
50	27.01	54.77	83.27	112.52	142.53	173.30	204.83
51	27.74	56.21	85.40	115.30	145.93	177.29	209.39
52	28.48	57.67	87.53	118.09	149.33	181.27	213.93
53	29.24	59.13	89.69	120.88	152.74	185.25	218.43
54	29.99	60.61	91.84	123.68	156.14	189.21	222.90
55	30.76	62.11	94.02	126.50	159.55	193.15	227.32
56	31.53	63.60	96.21	129.33	162.95	197.06	231.70
57	32.32	65.14	98.42	132.16	166.33	200.95	236.02
58	33.12	66.68	100.64	134.98	169.70	204.80	240.28
59	33.97	68.22	102.85	137.80	173.05	208.60	244.43
60	34.74	69.78	105.07	140.61	176.38	212.33	248.49
61	35.56	71.34	107.30	143.43	179.66	215.99	252.43
62	36.39	72.93	109.55	146.22	182.90	219.58	256.23
63	37.25	74.53	111.80	149.00	186.11	223.07	259.91
64	38.11	76.13	114.03	151.75	189.23	226.47	263.44
65	38.95	77.72	116.25	154.44	192.30	229.76	266.86
66	39.82	79.33	118.44	157.12	195.30	233.00	270.30
67	40.69	80.91	120.63	159.76	198.30	236.31	273.95
68	41.54	82.50	122.80	162.42	201.41	239.90	278.05
69	42.41	84.10	125.03	165.25	204.87	244.05	282.91
70	43.28	85.74	127.43	168.44	208.92	249.00	288.79

TABLE NO. XCV. — *Continued.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	110.08	126.74	144.15	162.33	181.34	201.19
21	112.74	129.80	147.61	166.23	185.68	205.99
22	115.50	132.97	151.22	170.27	190.18	210.97
23	118.37	136.26	154.95	174.46	194.84	216.14
24	121.35	139.68	158.82	178.81	199.69	221.49
25	124.44	143.22	162.83	183.32	204.70	227.02
26	127.63	146.89	166.99	187.98	209.88	232.74
27	130.94	150.69	171.30	192.80	215.24	238.66
28	134.38	154.63	175.75	197.79	220.78	244.76
29	137.93	158.70	180.35	202.94	226.49	251.07
30	141.61	162.90	185.10	208.25	232.40	257.58
31	145.41	167.25	190.01	213.74	238.49	264.29
32	149.33	171.73	195.07	219.40	244.77	271.20
33	153.38	176.35	200.29	225.24	251.23	278.30
34	157.56	181.13	205.69	231.25	257.88	285.60
35	161.88	186.07	211.23	237.44	264.70	293.07
36	166.33	191.13	216.94	243.77	271.68	300.71
37	170.92	196.35	222.70	250.27	278.82	308.48
38	175.63	201.70	228.78	256.90	286.08	316.37
39	180.48	207.18	234.90	263.64	293.45	324.37
40	185.43	212.78	241.12	270.48	300.91	332.44
41	190.50	218.46	247.42	277.39	308.43	340.58
42	195.63	224.21	253.77	284.35	316.00	348.75
43	200.81	230.00	260.16	291.35	323.58	356.94
44	206.02	235.81	266.57	298.34	331.16	365.10
45	211.25	241.64	272.98	305.33	338.72	373.22
46	216.48	247.45	279.37	312.27	346.22	381.28
47	221.70	253.25	285.72	319.16	353.65	389.24
48	226.90	258.99	292.01	325.99	360.99	397.00
49	232.05	264.69	298.23	332.71	368.20	404.79
50	237.17	270.34	304.38	339.34	375.29	412.33
51	242.26	275.93	310.44	345.85	382.23	419.70
52	247.31	281.46	316.41	352.23	389.01	426.87
53	252.31	286.89	322.26	358.46	395.61	433.80
54	257.23	292.24	327.98	364.54	401.98	440.47
55	262.09	297.49	333.57	370.41	408.12	446.85
56	266.87	302.62	338.99	376.07	413.98	452.88
57	271.57	307.61	344.22	381.48	419.52	458.53
58	276.14	312.44	349.23	386.60	424.71	463.75
59	280.58	317.07	353.97	391.39	429.49	468.51
60	284.86	321.48	358.43	395.82	433.85	472.85
61	288.96	325.66	362.58	399.89	437.86	476.84
62	292.89	329.59	366.45	403.69	441.61	480.62
63	296.63	333.31	370.12	407.33	445.27	484.35
64	300.20	336.89	373.73	411.00	449.01	488.19
65	303.72	340.51	377.48	414.88	453.03	492.29
66	307.36	344.39	381.59	419.21	457.52	496.81
67	311.37	348.76	386.32	424.22	462.66	501.95
68	316.00	353.92	391.93	430.13	468.72	507.74
69	321.58	360.15	398.67	437.25	475.77	514.58
70	328.33	367.66	406.81	445.58	484.18	523.00

TABLE No. XCV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	221.93	243.60	266.26	289.93	314.68	340.54
21	227.21	249.39	272.57	296.78	322.08	348.53
22	232.70	255.39	279.10	303.87	329.75	356.79
23	238.37	261.60	285.86	311.20	337.67	365.34
24	244.25	268.02	292.85	318.78	345.87	374.17
25	250.33	274.66	300.07	326.61	354.33	383.29
26	256.61	281.52	307.53	334.70	363.07	392.70
27	263.10	288.61	315.24	343.05	372.08	402.40
28	269.80	295.92	323.20	351.65	381.36	412.38
29	276.71	303.47	331.38	360.52	390.91	422.63
30	283.85	311.24	339.82	369.62	400.71	433.15
31	291.19	319.24	348.48	378.97	410.76	443.91
32	298.75	327.45	357.37	388.55	421.03	454.89
33	306.50	335.87	366.47	398.32	431.51	466.09
34	314.45	344.49	375.75	408.29	442.17	477.48
35	322.59	353.28	385.21	418.42	453.01	489.05
36	330.87	362.21	394.80	428.71	464.00	500.78
37	339.28	371.28	404.53	439.12	475.12	512.65
38	347.81	380.46	414.38	449.65	486.36	524.63
39	356.44	389.73	424.31	460.26	497.68	536.70
40	365.15	399.07	434.30	470.93	509.06	548.85
41	373.90	408.46	444.34	481.64	520.49	561.05
42	382.68	417.86	454.38	492.36	531.93	573.26
43	391.46	427.25	464.41	503.05	543.34	585.45
44	400.21	436.61	474.39	513.70	554.69	597.61
45	408.92	445.90	484.30	524.25	565.97	609.68
46	417.53	455.09	494.08	534.69	577.12	621.66
47	426.04	464.14	503.73	544.97	588.13	633.49
48	434.40	473.04	513.19	555.07	598.94	645.15
49	442.59	481.75	522.46	564.94	609.52	656.59
50	450.60	490.24	531.47	574.56	619.85	667.78
51	458.40	498.49	540.21	583.87	629.86	678.69
52	465.95	506.45	548.64	592.84	639.53	689.28
53	473.23	514.10	556.70	601.44	648.82	699.53
54	480.19	521.37	564.37	609.61	657.69	709.44
55	486.80	528.25	571.58	617.31	666.15	719.03
56	493.01	534.67	578.32	624.56	674.21	728.32
57	498.77	540.60	584.56	631.35	681.88	737.34
58	504.05	546.03	590.33	637.71	689.19	746.08
59	508.85	551.01	595.67	643.69	696.16	754.55
60	513.24	555.60	600.65	649.31	702.78	762.73
61	517.32	559.89	605.32	654.59	709.03	770.58
62	521.21	563.99	609.75	659.56	714.93	778.00
63	525.05	568.00	614.01	664.26	720.36	785.00
64	528.97	572.00	618.15	668.56	725.32	791.58
65	533.09	576.08	622.05	672.51	729.84	797.83
66	537.54	580.17	625.82	676.20	734.10	803.77
67	542.30	584.48	629.72	680.00	738.28	809.28
68	547.69	589.41	634.32	684.36	742.44	814.14
69	554.24	595.74	640.31	689.58	746.60	818.12
70	562.75	604.19	648.05	695.72	750.55	821.17

TABLE NO. XCVI.
 TERMINAL NET VALUES PER \$1000 OF FIVE-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.
20	181.66	372.03	571.57	780.73
21	181.64	372.00	571.54	780.71
22	181.62	371.97	571.51	780.68
23	181.60	371.94	571.47	780.66
24	181.58	371.91	571.44	780.64
25	181.56	371.88	571.41	780.61
26	181.54	371.84	571.37	780.58
27	181.51	371.81	571.33	780.55
28	181.49	371.77	571.28	780.52
29	181.46	371.72	571.23	780.49
30	181.43	371.68	571.18	780.45
31	181.41	371.63	571.13	780.41
32	181.37	371.57	571.07	780.36
33	181.33	371.51	571.00	780.32
34	181.29	371.45	570.93	780.26
35	181.26	371.38	570.86	780.21
36	181.21	371.30	570.77	780.14
37	181.16	371.22	570.68	780.07
38	181.10	371.12	570.57	779.99
39	181.04	371.02	570.45	779.91
40	180.97	370.90	570.33	779.82
41	180.90	370.78	570.19	779.71
42	180.82	370.65	570.04	779.60
43	180.74	370.50	569.87	779.47
44	180.63	370.33	569.68	779.32
45	180.53	370.15	569.46	779.16
46	180.40	369.93	569.22	778.96
47	180.26	369.60	568.93	778.75
48	180.11	369.41	568.61	778.50
49	179.92	369.08	568.23	778.21
50	179.69	368.70	567.80	777.88
51	179.45	368.28	567.32	777.52
52	179.17	367.81	566.78	777.12
53	178.86	367.28	566.19	776.66
54	178.51	366.68	565.51	776.15
55	178.12	366.02	564.76	775.59
56	177.68	365.29	563.93	774.96
57	177.20	364.48	563.01	774.27
58	176.68	363.58	561.99	773.50
59	176.09	362.58	560.86	772.64
60	175.44	361.47	559.60	771.68
61	174.71	360.24	558.20	770.62
62	173.92	358.89	556.67	769.45
63	173.05	357.40	554.96	768.15
64	172.10	355.75	553.08	766.71
65	171.03	353.93	550.98	765.10
66	169.86	351.92	548.67	763.32
67	168.58	349.70	546.11	761.35
68	167.15	347.24	543.28	759.17
69	165.59	344.53	540.15	756.78
70	163.85	341.53	536.71	754.15

TABLE NO. XCVII.
 TERMINAL NET VALUES PER \$1000 OF TEN-YEAR ENDOW-
 MENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	80.25	164.33	252.43	344.74	441.49	542.89	649.19	760.62	877.47
21	80.24	164.30	252.38	344.69	441.43	542.83	649.13	760.58	877.44
22	80.22	164.27	252.34	344.64	441.38	542.77	649.08	760.53	877.41
23	80.20	164.24	252.30	344.59	441.32	542.71	649.02	760.48	877.38
24	80.19	164.21	252.26	344.53	441.26	542.65	648.95	760.43	877.35
25	80.18	164.18	252.21	344.48	441.19	542.58	648.89	760.37	877.31
26	80.16	164.14	252.16	344.41	441.12	542.50	648.81	760.31	877.27
27	80.14	164.11	252.11	344.35	441.04	542.42	648.73	760.24	877.23
28	80.12	164.07	252.06	344.28	440.97	542.34	648.65	760.17	877.19
29	80.10	164.03	252.00	344.21	440.88	542.24	648.56	760.10	877.14
30	80.08	163.99	251.94	344.13	440.78	542.15	648.47	760.02	877.09
31	80.06	163.95	251.87	344.04	440.69	542.04	648.36	759.93	877.03
32	80.03	163.90	251.80	343.96	440.58	541.93	648.25	759.83	876.97
33	80.00	163.84	251.73	343.86	440.47	541.80	648.12	759.72	876.90
34	79.98	163.80	251.65	343.76	440.34	541.67	647.99	759.60	876.82
35	79.96	163.74	251.57	343.64	440.21	541.51	647.84	759.47	876.74
36	79.92	163.68	251.46	343.51	440.05	541.35	647.67	759.33	876.65
37	79.89	163.61	251.36	343.37	439.89	541.17	647.49	759.17	876.55
38	79.85	163.53	251.24	343.22	439.71	540.97	647.30	759.00	876.44
39	79.81	163.44	251.12	343.06	439.52	540.76	647.09	758.81	876.31
40	79.76	163.36	250.99	342.89	439.32	540.54	646.85	758.60	876.18
41	79.73	163.27	250.86	342.72	439.10	540.29	646.60	758.37	876.02
42	79.68	163.19	250.72	342.53	438.86	540.02	646.31	758.11	875.85
43	79.65	163.09	250.58	342.32	438.60	539.72	645.99	757.82	875.65
44	79.59	162.99	250.41	342.09	438.31	539.37	645.62	757.48	875.42
45	79.55	162.88	250.23	341.84	437.97	538.97	645.19	757.09	875.16
46	79.49	162.76	250.02	341.52	437.57	538.49	644.70	756.65	874.87
47	79.43	162.62	249.77	341.16	437.10	537.95	644.14	756.14	874.54
48	79.36	162.43	249.45	340.72	436.55	537.33	643.49	755.57	874.16
49	79.25	162.19	249.08	340.20	435.92	536.61	642.76	754.91	873.73
50	79.12	161.92	248.65	339.62	435.20	535.80	641.93	754.18	873.25
51	78.98	161.61	248.17	338.97	434.39	534.89	641.00	753.36	872.72
52	78.82	161.26	247.62	338.23	433.49	533.88	639.97	752.44	872.12
53	78.64	160.87	247.01	337.40	432.48	532.75	638.82	751.42	871.45
54	78.43	160.43	246.32	336.48	431.36	531.49	637.54	750.28	870.71
55	78.20	159.94	245.57	335.46	430.12	530.10	636.11	749.02	869.88
56	77.94	159.40	244.73	334.34	428.74	528.54	634.53	747.62	868.97
57	77.66	158.81	243.81	333.09	427.21	526.83	632.78	746.06	867.94
58	77.35	158.16	242.79	331.72	425.53	524.94	630.85	744.34	866.81
59	77.01	157.43	241.66	330.20	423.67	522.86	628.71	742.43	865.55
60	76.64	156.64	240.43	328.54	421.64	520.56	626.34	740.31	864.14
61	76.23	155.77	239.08	326.73	419.41	518.03	623.73	737.96	862.59
62	75.78	154.84	237.63	324.74	416.95	515.24	620.84	735.36	860.86
63	75.32	153.83	236.01	322.57	414.27	512.17	617.66	732.48	858.94
64	74.80	152.71	234.27	320.17	411.28	508.77	614.11	729.28	856.81
65	74.22	151.48	232.33	317.50	407.97	504.97	610.16	725.72	854.45
66	73.59	150.11	230.16	314.54	404.27	500.74	605.78	721.79	851.85
67	72.89	148.59	227.76	311.22	400.15	496.05	600.96	717.47	848.98
68	72.08	146.87	225.04	307.51	395.58	490.92	595.71	712.76	845.83
69	71.20	144.95	222.02	303.46	390.66	485.42	590.06	707.67	842.39
70	70.08	142.73	218.68	299.08	385.41	479.56	584.03	702.17	838.60

TABLE NO. XCVIII.
 TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	47.11	96.45	148.13	202.26	258.96	318.38	380.63
21	47.10	96.43	148.10	202.22	258.92	318.32	380.56
22	47.09	96.41	148.07	202.18	258.87	318.26	380.50
23	47.08	96.39	148.04	202.14	258.82	318.20	380.41
24	47.07	96.38	148.02	202.11	258.77	318.14	380.36
25	47.07	96.36	147.99	202.07	258.72	318.08	380.29
26	47.06	96.34	147.96	202.03	258.67	318.02	380.21
27	47.05	96.33	147.93	201.98	258.62	317.95	380.13
28	47.05	96.31	147.90	201.95	258.56	317.88	380.04
29	47.03	96.29	147.87	201.91	258.50	317.81	379.96
30	47.03	96.27	147.85	201.86	258.45	317.74	379.87
31	47.02	96.26	147.82	201.82	258.39	317.66	379.78
32	47.02	96.24	147.79	201.78	258.33	317.58	379.67
33	47.01	96.22	147.76	201.73	258.27	317.49	379.56
34	47.00	96.22	147.74	201.70	258.20	317.41	379.45
35	47.01	96.21	147.72	201.65	258.14	317.31	379.33
36	47.00	96.20	147.69	201.61	258.07	317.22	379.21
37	47.01	96.19	147.67	201.56	258.01	317.13	379.09
38	47.00	96.18	147.65	201.53	257.95	317.05	378.97
39	47.01	96.18	147.65	201.51	257.91	316.98	378.87
40	47.01	96.20	147.65	201.51	257.88	316.92	378.76
41	47.04	96.23	147.69	201.53	257.88	316.87	378.66
42	47.06	96.27	147.73	201.56	257.87	316.82	378.55
43	47.10	96.33	147.79	201.59	257.88	316.77	378.42
44	47.14	96.39	147.85	201.63	257.87	316.68	378.24
45	47.19	96.46	147.92	201.68	257.85	316.57	378.01
46	47.23	96.53	147.98	201.69	257.78	316.40	377.73
47	47.29	96.61	148.03	201.67	257.67	316.18	377.38
48	47.34	96.66	148.04	201.62	257.52	315.90	376.96
49	47.38	96.68	148.02	201.52	257.31	315.56	376.46
50	47.41	96.70	147.99	201.40	257.07	315.16	375.89
51	47.43	96.71	147.94	201.25	256.78	314.71	375.25
52	47.46	96.72	147.88	201.08	256.45	314.20	374.53
53	47.49	96.72	147.81	200.87	256.08	313.63	373.74
54	47.51	96.71	147.71	200.65	255.68	313.00	372.86
55	47.54	96.70	147.61	200.41	255.24	312.32	371.90
56	47.56	96.69	147.51	200.14	254.76	311.57	370.84
57	47.60	96.70	147.41	199.86	254.24	310.76	369.71
58	47.64	96.71	147.30	199.57	253.68	309.89	368.49
59	47.69	96.71	147.18	199.24	253.09	308.96	367.15
60	47.74	96.72	147.06	198.90	252.45	307.94	365.69
61	47.79	96.72	146.93	198.54	251.75	306.81	364.07
62	47.85	96.75	146.80	198.14	250.96	305.56	362.26
63	47.92	96.77	146.63	197.67	250.08	304.13	360.22
64	47.99	96.76	146.41	197.11	249.04	302.50	357.89
65	48.03	96.71	146.14	196.43	247.83	300.02	355.26

TABLE No. XCVIII.—*Concluded*
 TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	445.86	514.24	585.90	661.03	739.81	822.43	909.08
21	445.79	514.16	585.82	660.96	739.74	822.37	909.05
22	445.72	514.08	585.74	660.88	739.67	822.31	909.01
23	445.64	514.00	585.65	660.79	739.59	822.25	908.97
24	445.56	513.91	585.56	660.70	739.50	822.18	908.93
25	445.48	513.82	585.47	660.60	739.42	822.11	908.89
26	445.39	513.72	585.36	660.50	739.32	822.02	908.84
27	445.30	513.62	585.26	660.39	739.22	821.94	908.79
28	445.20	513.51	585.14	660.27	739.11	821.85	908.73
29	445.10	513.40	585.02	660.15	738.98	821.75	908.67
30	445.00	513.28	584.88	660.01	738.85	821.64	908.60
31	444.88	513.14	584.74	659.86	738.71	821.52	908.52
32	444.76	513.00	584.58	659.70	738.56	821.39	908.44
33	444.62	512.84	584.41	659.53	738.39	821.24	908.35
34	444.48	512.69	584.24	659.34	738.21	821.09	908.25
35	444.34	512.52	584.05	659.14	738.01	820.92	908.14
36	444.19	512.34	583.85	658.92	737.80	820.73	908.02
37	444.04	512.16	583.64	658.69	737.57	820.52	907.88
38	443.89	511.97	583.41	658.45	737.31	820.29	907.72
39	443.74	511.78	583.18	658.17	737.02	820.03	907.55
40	443.58	511.56	582.91	657.86	736.69	819.73	907.36
41	443.42	511.33	582.61	657.51	736.32	819.40	907.14
42	443.23	511.06	582.26	657.10	735.91	819.03	906.89
43	443.00	510.73	581.85	656.64	735.43	818.60	906.61
44	442.72	510.35	581.38	656.11	734.88	818.11	906.29
45	442.38	509.90	580.83	655.49	734.26	817.56	905.94
46	441.97	509.37	580.20	654.79	733.54	816.94	905.53
47	441.49	508.75	579.46	653.98	732.74	816.23	905.07
48	440.92	508.03	578.62	653.07	731.83	815.44	904.56
49	440.25	507.21	577.68	652.04	730.80	814.54	903.98
50	439.50	506.29	576.61	650.89	729.65	813.54	903.33
51	438.67	505.27	575.43	649.61	728.37	812.42	902.61
52	437.73	504.12	574.20	648.18	726.95	811.19	901.81
53	436.70	502.86	572.64	646.60	725.38	809.81	900.92
54	435.55	501.45	571.03	644.85	723.64	808.28	899.92
55	434.30	499.92	569.26	642.93	721.71	806.59	898.82
56	432.93	498.13	567.32	640.81	719.59	804.72	897.59
57	431.45	496.42	565.19	638.49	717.24	802.64	896.23
58	429.82	494.42	562.85	635.92	714.65	800.35	894.72
59	428.07	492.23	560.28	633.09	711.78	797.79	893.05
60	426.13	489.80	557.43	629.94	708.58	794.96	891.19
61	423.97	487.01	554.25	626.43	705.03	791.83	889.14
62	421.56	484.08	550.69	622.53	701.11	788.38	886.88
63	418.84	481.69	546.73	618.23	696.81	784.59	884.39
64	415.77	476.92	542.41	613.57	692.15	780.47	881.64
65	412.38	472.85	537.77	608.59	687.16	776.01	878.62

TABLE NO. XCIX.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

Age.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	31.04	63.53	97.55	133.15	170.44	209.49	250.38
21	31.04	63.52	97.53	133.14	170.42	209.46	250.35
22	31.03	63.52	97.53	133.13	170.41	209.44	250.32
23	31.04	63.52	97.53	133.13	170.40	209.43	250.30
24	31.04	63.53	97.53	133.13	170.40	209.42	250.28
25	31.05	63.53	97.54	133.14	170.40	209.41	250.27
26	31.05	63.54	97.55	133.14	170.40	209.41	250.26
27	31.05	63.55	97.56	133.15	170.41	209.41	250.25
28	31.06	63.56	97.57	133.17	170.43	209.42	250.25
29	31.07	63.58	97.60	133.19	170.44	209.44	250.26
30	31.08	63.60	97.63	133.23	170.48	209.47	250.28
31	31.10	63.64	97.67	133.27	170.53	209.51	250.32
32	31.12	63.67	97.71	133.33	170.58	209.57	250.36
33	31.14	63.71	97.77	133.40	170.66	209.64	250.43
34	31.17	63.77	97.85	133.49	170.76	209.74	250.52
35	31.22	63.84	97.95	133.60	170.88	209.86	250.64
36	31.25	63.92	98.05	133.73	171.02	210.01	250.79
37	31.31	64.01	98.18	133.88	171.20	210.20	250.99
38	31.36	64.12	98.33	134.07	171.42	210.44	251.23
39	31.44	64.25	98.52	134.31	171.69	210.74	251.53
40	31.51	64.41	98.75	134.60	172.01	211.09	251.88
41	31.62	64.61	99.03	134.93	172.40	211.49	252.29
42	31.74	64.83	99.33	135.32	172.83	211.95	252.74
43	31.88	65.08	99.69	135.75	173.31	212.45	253.22
44	32.02	65.37	100.08	136.22	173.84	212.98	253.71
45	32.20	65.68	100.52	136.74	174.39	213.53	254.23
46	32.38	66.02	100.98	137.28	174.96	214.09	254.75
47	32.58	66.40	101.47	137.83	175.55	214.68	255.29
48	32.80	66.77	101.96	138.40	176.15	215.28	255.84
49	33.01	67.15	102.46	138.99	176.78	215.89	256.40
50	33.23	67.55	103.01	139.63	177.46	216.56	257.00
51	33.47	67.99	103.60	140.31	178.18	217.27	257.65
52	33.73	68.47	104.23	141.05	178.97	218.05	258.36
53	34.02	68.99	104.92	141.85	179.83	218.90	259.14
54	34.32	69.54	105.66	142.72	180.76	219.83	259.99
55	34.66	70.14	106.47	143.68	181.78	220.84	260.92
56	35.01	70.79	107.36	144.71	182.89	221.94	261.93
57	35.41	71.51	108.32	145.83	184.09	223.13	263.03
58	35.83	72.28	109.35	147.04	185.37	224.41	264.20
59	36.28	73.10	110.44	148.31	186.75	225.78	265.44
60	36.76	73.97	111.61	149.68	188.22	227.21	266.73

TABLE No. XCIX.—Continued.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	293.21	338.07	385.07	434.31	485.91	539.99
21	293.17	338.02	385.01	434.24	485.84	539.91
22	293.13	337.98	384.96	434.18	485.76	539.82
23	293.10	337.94	384.91	434.12	485.69	539.74
24	293.08	337.90	384.86	434.05	485.61	539.66
25	293.05	337.86	384.81	433.99	485.54	539.57
26	293.03	337.83	384.76	433.93	485.46	539.47
27	293.01	337.80	384.72	433.87	485.38	539.37
28	293.01	337.78	384.68	433.81	485.30	539.27
29	293.00	337.76	384.64	433.75	485.22	539.17
30	293.01	337.75	384.61	433.70	485.14	539.07
31	293.03	337.75	384.59	433.65	485.07	538.97
32	293.06	337.76	384.58	433.62	485.01	538.88
33	293.11	337.80	384.59	433.60	484.96	538.80
34	293.19	337.86	384.63	433.61	484.93	538.72
35	293.30	337.96	384.69	433.64	484.92	538.66
36	293.45	338.08	384.79	433.70	484.92	538.61
37	293.64	338.25	384.92	433.78	484.94	538.55
38	293.87	338.45	385.09	433.88	484.97	538.48
39	294.16	338.71	385.29	434.00	484.99	538.40
40	294.49	339.00	385.51	434.13	485.00	538.30
41	294.87	339.32	385.74	434.25	485.01	538.18
42	295.28	339.65	385.97	434.37	484.99	538.02
43	295.70	339.99	386.20	434.47	484.94	537.82
44	296.13	340.33	386.42	434.54	484.86	537.56
45	296.57	340.67	386.63	434.59	484.73	537.25
46	297.02	341.00	386.81	434.60	484.55	536.88
47	297.47	341.33	386.98	434.59	484.33	536.44
48	297.92	341.64	387.13	434.54	484.06	535.93
49	298.38	341.96	387.26	434.45	483.73	535.34
50	298.87	342.30	387.40	434.35	483.36	534.69
51	299.41	342.66	387.55	434.23	482.95	533.97
52	300.00	343.06	387.71	434.11	482.51	533.20
53	300.64	343.50	387.89	433.99	482.05	532.35
54	301.34	343.99	388.10	433.87	481.54	531.45
55	302.11	344.53	388.34	433.74	481.00	530.45
56	302.95	345.12	388.60	433.59	480.38	529.32
57	303.87	345.75	388.86	433.40	479.66	528.05
58	304.82	346.40	389.09	433.13	478.82	526.57
59	305.82	347.05	389.28	432.76	477.80	524.87
60	306.85	347.68	389.40	432.26	476.61	522.98

OF LIFE INSURANCE.

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TABLE No. XCIX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	596.68	656.12	718.45	783.83	852.43	924.42
21	596.59	656.03	718.36	783.75	852.36	924.37
22	596.50	655.93	718.27	783.66	852.28	924.33
23	596.41	655.84	718.16	783.56	852.20	924.28
24	596.32	655.73	718.06	783.46	852.12	924.23
25	596.21	655.62	717.94	783.35	852.03	924.17
26	596.10	655.50	717.82	783.23	851.93	924.11
27	595.99	655.37	717.69	783.11	851.82	924.04
28	595.87	655.24	717.55	782.97	851.71	923.97
29	595.75	655.10	717.40	782.83	851.58	923.89
30	595.62	654.96	717.25	782.68	851.45	923.80
31	595.50	654.82	717.09	782.51	851.30	923.70
32	595.38	654.66	716.92	782.33	851.14	923.59
33	595.26	654.51	716.74	782.14	850.96	923.47
34	595.14	654.35	716.54	781.92	850.76	923.34
35	595.03	654.18	716.32	781.69	850.54	923.19
36	594.90	653.99	716.08	781.42	850.29	923.02
37	594.76	653.77	715.80	781.12	850.01	922.83
38	594.60	653.53	715.50	780.78	849.69	922.62
39	594.42	653.23	715.15	780.40	849.34	922.38
40	594.20	652.93	714.75	779.97	848.94	922.12
41	593.95	652.57	714.30	779.48	848.50	921.82
42	593.65	652.15	713.79	778.93	847.99	921.48
43	593.30	651.65	713.20	778.31	847.42	921.10
44	592.88	651.09	712.53	777.60	846.78	920.67
45	592.39	650.45	711.77	776.80	846.06	920.19
46	591.82	649.71	710.91	775.90	845.24	919.65
47	591.17	648.87	709.94	774.89	844.33	919.05
48	590.43	647.92	708.85	773.76	843.31	918.37
49	589.59	646.86	707.64	772.49	842.17	917.62
50	588.66	645.70	706.30	771.10	840.91	916.78
51	587.65	644.41	704.81	769.55	839.51	915.84
52	586.54	643.00	703.19	767.84	837.96	914.80
53	585.33	641.46	701.39	765.96	836.25	913.65
54	584.01	639.76	699.41	763.88	834.34	912.38
55	582.55	637.88	697.21	761.55	832.23	910.97
56	580.91	635.77	694.75	758.98	829.90	909.42
57	579.06	633.40	692.02	756.13	827.34	907.71
58	576.96	630.76	689.00	753.02	824.52	905.82
59	574.61	627.86	685.73	749.64	821.47	903.74
60	572.07	624.77	682.26	746.04	818.17	901.46

TABLE NO. C.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-FIVE-
 YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL
 PREMIUMS TILL MATURITY, AMERICAN EXPERI-
 ENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	21.80	44.60	68.45	93.41	119.53	146.86	175.47	205.41
21	21.80	44.61	68.47	93.43	119.56	146.89	175.50	205.44
22	21.81	44.63	68.50	93.47	119.60	146.94	175.55	205.49
23	21.82	44.65	68.54	93.52	119.65	147.00	175.61	205.55
24	21.84	44.69	68.58	93.58	119.72	147.07	175.69	205.63
25	21.87	44.73	68.64	93.64	119.80	147.16	175.78	205.73
26	21.88	44.77	68.70	93.72	119.89	147.26	175.90	205.84
27	21.91	44.82	68.77	93.81	120.00	147.39	176.03	205.98
28	21.94	44.88	68.85	93.92	120.14	147.54	176.19	206.16
29	21.98	44.94	68.96	94.06	120.29	147.71	176.39	206.37
30	22.02	45.03	69.08	94.21	120.47	147.93	176.62	206.62
31	22.07	45.13	69.22	94.39	120.70	148.18	176.90	206.91
32	22.13	45.24	69.38	94.61	120.95	148.47	177.22	207.26
33	22.19	45.37	69.58	94.85	121.25	148.81	177.60	207.66
34	22.27	45.53	69.80	95.15	121.60	149.21	178.03	208.14
35	22.37	45.71	70.07	95.48	122.00	149.67	178.55	208.70
36	22.47	45.91	70.36	95.86	122.45	150.20	179.15	209.35
37	22.59	46.14	70.70	96.29	122.99	150.82	179.85	210.10
38	22.72	46.40	71.08	96.80	123.60	151.53	180.64	210.97
39	22.88	46.70	71.53	97.38	124.31	152.35	181.55	211.95
40	23.05	47.05	72.03	98.05	125.11	153.28	182.58	213.05
41	23.26	47.45	72.63	98.80	126.03	154.32	183.73	214.28
42	23.48	47.90	73.28	99.65	127.04	155.48	185.00	215.62
43	23.75	48.40	74.02	100.59	128.17	156.76	186.38	217.06
44	24.02	48.96	74.82	101.62	129.39	158.12	187.85	218.60
45	24.35	49.57	75.71	102.75	130.71	159.59	189.43	220.25
46	24.69	50.24	76.66	103.94	132.10	161.15	191.11	222.01
47	25.07	50.96	77.68	105.22	133.60	162.82	192.92	223.90
48	25.47	51.72	78.75	106.57	135.18	164.60	194.84	225.92
49	25.88	52.51	79.88	108.00	136.88	166.50	196.90	228.07
50	26.33	53.36	81.10	109.55	138.69	168.54	199.12	230.40
51	26.80	54.28	82.41	111.20	140.65	170.74	201.49	232.91
52	27.32	55.26	83.82	112.99	142.74	173.09	204.05	235.60
53	27.87	56.31	85.33	114.89	144.99	175.63	206.79	238.48
54	28.45	57.44	86.93	116.92	147.39	178.33	209.72	241.55
55	29.08	58.63	88.64	119.10	149.96	181.21	212.83	244.83

TABLE NO. C. — *Continued.*

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

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	236.75	269.56	303.91	339.88	377.55	417.01	458.34	501.65
21	236.78	269.58	303.93	339.90	377.55	417.00	458.32	501.61
22	236.83	269.63	303.97	339.92	377.57	417.00	458.31	501.58
23	236.89	269.69	304.02	339.96	377.60	417.02	458.31	501.56
24	236.97	269.76	304.09	340.02	377.65	417.05	458.31	501.55
25	237.06	269.85	304.18	340.10	377.71	417.09	458.33	501.54
26	237.18	269.97	304.28	340.20	377.79	417.15	458.37	501.55
27	237.33	270.11	304.42	340.32	377.90	417.23	458.43	501.58
28	237.51	270.29	304.59	340.48	378.03	417.35	458.52	501.65
29	237.72	270.50	304.80	340.67	378.21	417.51	458.65	501.74
30	237.98	270.76	305.05	340.91	378.44	417.71	458.82	501.87
31	238.28	271.07	305.36	341.22	378.73	417.97	459.05	502.05
32	238.64	271.44	305.73	341.58	379.07	418.29	459.32	502.26
33	239.07	271.88	306.18	342.02	379.49	418.67	459.65	502.53
34	239.57	272.41	306.71	342.54	379.98	419.12	460.04	502.83
35	240.18	273.03	307.33	343.15	380.56	419.64	460.47	503.16
36	240.86	273.74	308.05	343.85	381.22	420.22	460.96	503.53
37	241.66	274.56	308.87	344.64	381.95	420.86	461.49	503.93
38	242.57	275.49	309.79	345.52	382.75	421.56	462.06	504.37
39	243.60	276.54	310.81	346.49	383.63	422.33	462.69	504.83
40	244.75	277.68	311.93	347.53	384.58	423.16	463.37	505.33
41	246.00	278.94	313.14	348.67	385.62	424.05	464.09	505.86
42	247.36	280.29	314.44	349.90	386.72	425.01	464.86	506.42
43	248.83	281.74	315.85	351.21	387.91	426.02	465.68	507.01
44	250.40	283.30	317.35	352.61	389.17	427.10	466.55	507.63
45	252.08	284.97	318.96	354.12	390.52	428.27	467.47	508.29
46	253.88	286.75	320.67	355.72	391.96	429.50	468.46	508.97
47	255.80	288.66	322.52	357.44	393.52	430.83	469.51	509.71
48	257.86	290.70	324.49	359.29	395.18	432.25	470.64	510.50
49	260.06	292.90	326.62	361.28	396.97	433.78	471.85	511.36
50	262.44	295.27	328.91	363.43	398.90	435.44	473.18	512.28
51	265.01	297.82	331.38	365.74	400.99	437.23	474.59	513.26
52	267.76	300.56	334.02	368.22	403.23	439.14	476.09	514.28
53	270.71	303.48	336.86	370.89	405.62	441.16	477.67	515.32
54	273.84	306.61	339.89	373.70	408.14	443.29	479.29	516.35
55	277.20	309.95	343.10	376.69	410.79	445.50	480.96	517.40

TABLE No. C.—*Concluded.*

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

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	547.03	594.60	644.48	696.78	751.66	809.25	869.72	933.24
21	546.98	594.53	644.39	696.69	751.56	809.15	869.63	933.18
22	546.93	594.47	644.31	696.59	751.45	809.05	869.55	933.13
23	546.89	594.40	644.22	696.49	751.35	808.94	869.45	933.07
24	546.85	594.34	644.14	696.40	751.24	808.83	869.35	933.00
25	546.82	594.29	644.07	696.30	751.12	808.71	869.24	932.93
26	546.80	594.24	643.99	696.20	751.01	808.58	869.13	932.85
27	546.81	594.21	643.93	696.10	750.89	808.45	869.00	932.76
28	546.83	594.20	643.88	696.02	750.77	808.31	868.86	932.67
29	546.89	594.21	643.84	695.93	750.64	808.16	868.71	932.56
30	546.97	594.24	643.82	695.84	750.50	807.99	868.54	932.44
31	547.09	594.29	643.79	695.75	750.35	807.80	868.36	932.31
32	547.24	594.36	643.77	695.65	750.18	807.59	868.15	932.16
33	547.41	594.44	643.75	695.54	749.99	807.36	867.92	932.00
34	547.61	594.53	643.73	695.42	749.79	807.10	867.66	931.82
35	547.83	594.63	643.71	695.28	749.55	806.81	867.37	931.62
36	548.07	594.73	643.67	695.11	749.29	806.48	867.05	931.39
37	548.33	594.83	643.63	694.93	748.99	806.12	866.69	931.14
38	548.60	594.94	643.57	694.71	748.65	805.71	866.28	930.85
39	548.90	595.05	643.49	694.47	748.27	805.25	865.83	930.53
40	549.20	595.15	643.39	694.18	747.83	804.73	865.32	930.18
41	549.52	595.24	643.27	693.86	747.34	804.14	864.75	929.78
42	549.85	595.33	643.11	693.48	746.79	803.49	864.11	929.33
43	550.18	595.40	642.92	693.05	746.17	802.75	863.39	928.83
44	550.53	595.46	642.69	692.56	745.47	801.93	862.60	928.28
45	550.89	595.51	642.43	692.01	744.69	801.02	861.71	927.65
46	551.25	595.54	642.12	691.39	743.81	799.99	860.71	926.96
47	551.65	595.57	641.78	690.70	742.84	798.86	859.61	926.19
48	552.07	595.57	641.39	689.93	741.76	797.60	858.39	925.33
49	552.51	595.58	640.95	689.07	740.56	796.20	857.02	924.37
50	552.98	595.57	640.44	688.11	739.21	794.63	855.50	923.32
51	553.46	595.52	639.86	687.00	737.69	792.88	853.83	922.16
52	553.94	595.42	639.15	685.73	735.98	790.94	851.98	921.88
53	554.38	595.21	638.29	684.29	734.09	788.83	849.97	919.47
54	554.77	594.90	637.31	682.71	732.05	786.54	847.78	917.93
55	555.10	594.51	636.24	681.04	729.90	784.12	845.43	916.24

TABLE NO. CI.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR-EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	15.97	32.67	50.12	68.36	87.44	107.40	128.26	150.08
21	15.99	32.71	50.18	68.45	87.55	107.52	128.39	150.23
22	16.02	32.76	50.25	68.55	87.67	107.66	128.56	150.41
23	16.05	32.82	50.35	68.67	87.82	107.83	128.75	150.62
24	16.08	32.89	50.46	68.81	87.99	108.03	128.98	150.88
25	16.13	32.98	50.58	68.97	88.19	108.26	129.25	151.18
26	16.17	33.07	50.72	69.15	88.41	108.53	129.56	151.51
27	16.23	33.18	50.88	69.36	88.68	108.85	129.91	151.91
28	16.30	33.30	51.07	69.62	88.98	109.20	130.32	152.37
29	16.36	33.45	51.28	69.90	89.33	109.61	130.79	152.90
30	16.45	33.62	51.53	70.23	89.73	110.10	131.34	153.52
31	16.55	33.81	51.82	70.60	90.20	110.65	131.97	154.21
32	16.66	34.02	52.13	71.03	90.73	111.27	132.68	155.01
33	16.78	34.26	52.51	71.51	91.33	111.98	133.50	155.92
34	16.92	34.56	52.93	72.07	92.01	112.79	134.42	156.96
35	17.08	34.88	53.41	72.70	92.79	113.70	135.47	158.14
36	17.26	35.23	53.93	73.40	93.65	114.73	136.66	159.47
37	17.47	35.63	54.53	74.19	94.63	115.89	138.00	160.98
38	17.69	36.08	55.20	75.08	95.74	117.21	139.51	162.67
39	17.94	36.58	55.96	76.08	96.99	118.68	141.20	164.55
40	18.22	37.15	56.81	77.21	98.38	120.33	143.07	166.64
41	18.55	37.80	57.77	78.47	99.94	122.15	145.15	168.93
42	18.90	38.51	58.82	79.87	101.64	124.16	147.42	171.42
43	19.31	39.30	59.99	81.39	103.51	126.35	149.88	174.11
44	19.73	40.16	61.26	83.06	105.54	128.69	152.51	176.99
45	20.22	41.10	62.65	84.86	107.72	131.21	155.33	180.08
46	20.72	42.11	64.13	86.77	110.03	133.88	158.33	183.37
47	21.28	43.19	65.71	88.81	112.48	136.73	161.53	186.88
48	21.87	44.33	67.36	90.95	115.08	139.74	164.91	190.59
49	22.48	45.52	69.10	93.21	117.82	142.92	168.49	194.51
50	23.23	46.79	70.95	95.61	120.74	146.30	172.29	198.68

TABLE NO. CI. — *Continued.*
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	172.90	196.77	221.73	247.86	275.19	303.78	333.70
21	173.06	196.94	221.92	248.04	275.37	303.96	333.88
22	173.26	197.15	222.14	248.27	275.60	304.19	334.10
23	173.49	197.40	222.40	248.53	275.87	304.46	334.37
24	173.77	197.69	222.70	248.86	276.20	304.79	334.69
25	174.09	198.03	223.07	249.23	276.58	305.18	335.07
26	174.46	198.44	223.49	249.67	277.03	305.63	335.52
27	174.89	198.90	223.98	250.18	277.55	306.15	336.05
28	175.40	199.44	224.55	250.78	278.16	306.78	336.67
29	175.98	200.06	225.21	251.46	278.88	307.50	337.41
30	176.65	200.79	225.97	252.26	279.71	308.36	338.26
31	177.41	201.61	226.86	253.19	280.67	309.34	339.25
32	178.28	202.56	227.86	254.26	281.77	310.47	340.38
33	179.29	203.64	229.02	255.47	283.03	311.74	341.66
34	180.43	204.89	230.35	256.86	284.46	313.20	343.11
35	181.74	206.29	231.85	258.43	286.07	314.82	344.71
36	183.20	207.88	233.52	260.18	287.87	316.62	346.47
37	184.86	209.65	235.40	262.13	289.85	318.59	348.40
38	186.70	211.63	237.49	264.27	292.01	320.74	350.51
39	188.75	213.83	239.78	266.62	294.38	323.10	352.81
40	191.02	216.23	242.27	269.17	296.96	325.66	355.31
41	193.49	218.84	244.98	271.95	299.76	328.44	358.03
42	196.17	221.66	247.92	274.95	302.79	331.45	360.96
43	199.05	224.70	251.08	278.19	306.05	334.68	364.12
44	202.14	227.97	254.47	281.66	309.54	338.15	367.52
45	205.47	231.47	258.11	285.39	313.30	341.89	371.18
46	209.00	235.20	261.98	289.34	317.31	345.88	375.08
47	212.76	239.17	266.11	293.58	321.58	350.13	379.23
48	216.74	243.38	270.49	298.07	326.12	354.63	383.64
49	220.97	247.85	275.14	302.83	330.92	359.40	388.31
50	225.45	252.59	280.07	307.87	336.00	364.46	393.26

TABLE NO. CI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.
20	365.02	397.80	432.13	468.06	505.70	545.13	586.45
21	365.19	397.96	432.26	468.18	505.79	545.19	586.48
22	365.40	398.16	432.44	468.32	505.91	545.28	586.54
23	365.66	398.40	432.65	468.52	506.07	545.41	586.63
24	365.97	398.68	432.92	468.76	506.28	545.58	586.76
25	366.33	399.04	433.25	469.06	506.55	545.80	586.92
26	366.77	399.46	433.65	469.43	506.87	546.07	587.13
27	367.29	399.97	434.13	469.87	507.26	546.40	587.39
28	367.92	400.57	434.71	470.40	507.73	546.79	587.69
29	368.64	401.27	435.37	471.01	508.27	547.24	588.03
30	369.49	402.09	436.15	471.72	508.89	547.75	588.41
31	370.46	403.04	437.03	472.52	509.58	548.31	588.84
32	371.57	404.10	438.02	473.41	510.35	548.94	589.31
33	372.83	405.29	439.12	474.39	511.19	549.63	589.83
34	374.23	406.62	440.34	475.48	512.13	550.40	590.40
35	375.77	408.08	441.68	476.68	513.16	551.23	591.03
36	377.46	409.67	443.15	477.99	514.28	552.14	591.70
37	379.32	411.42	444.76	479.42	515.50	553.13	592.45
38	381.35	413.32	446.51	480.97	516.83	554.21	593.25
39	383.56	415.40	448.41	482.67	518.28	555.38	594.12
40	385.96	417.66	450.48	484.51	519.86	556.66	595.07
41	388.56	420.10	452.73	486.51	521.58	558.04	596.10
42	391.38	422.75	455.16	488.68	523.43	559.54	597.22
43	394.42	425.62	457.79	491.02	525.43	561.17	598.44
44	397.69	428.69	460.61	493.54	527.59	562.93	599.74
45	401.20	432.00	463.65	496.25	529.93	564.82	601.13
46	404.94	435.52	466.90	499.15	532.40	566.81	602.59
47	408.93	439.29	470.36	502.23	535.02	568.91	604.11
48	413.18	443.28	474.02	505.47	537.78	571.09	605.66
49	417.67	447.50	477.87	508.88	540.64	573.35	607.23
50	422.41	451.94	481.93	512.45	543.63	575.66	608.81

TABLE NO. CI.—*Concluded.*

TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
TILL MATURITY, AMERICAN EXPERIENCE,
FOUR PER CENT.

AGE.	23d Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.
20	629.76	675.19	722.85	772.89	825.44	880.68	938.79
21	629.77	675.16	722.80	772.80	825.34	880.58	938.73
22	629.79	675.15	722.75	772.73	825.25	880.49	938.66
23	629.84	675.15	722.71	772.65	825.14	880.38	938.58
24	629.92	675.18	722.68	772.58	825.04	880.26	938.49
25	630.02	675.23	722.66	772.50	824.92	880.14	938.40
26	630.16	675.29	722.65	772.42	824.79	880.00	938.30
27	630.33	675.36	722.64	772.33	824.65	879.84	938.18
28	630.53	675.46	722.63	772.24	824.50	879.67	938.05
29	630.75	675.56	722.62	772.14	824.33	879.48	937.91
30	631.00	675.68	722.62	772.03	824.15	879.27	937.75
31	631.29	675.82	722.62	771.90	823.94	879.04	937.58
32	631.59	675.96	722.61	771.76	823.71	878.78	937.38
33	631.93	676.12	722.59	771.60	823.45	878.49	937.17
34	632.31	676.29	722.58	771.43	823.17	878.17	936.92
35	632.71	676.48	722.56	771.23	822.84	877.81	936.65
36	633.15	676.67	722.53	771.01	822.48	877.41	936.35
37	633.63	676.89	722.49	770.75	822.08	876.97	936.02
38	634.14	677.11	722.43	770.47	821.64	876.47	935.65
39	634.70	677.35	722.37	770.15	821.14	875.92	935.23
40	635.30	677.61	722.31	769.80	820.59	875.31	934.77
41	635.96	677.89	722.23	769.41	819.98	874.63	934.26
42	636.67	678.19	722.14	768.98	819.30	873.88	933.69
43	637.44	678.51	722.03	768.49	818.55	873.04	933.06
44	638.27	678.85	721.89	767.94	817.70	872.11	932.36
45	639.14	679.18	721.70	767.30	816.75	871.07	931.58
46	640.03	679.48	721.44	766.55	815.67	869.91	930.72
47	640.92	679.74	721.08	765.68	814.46	868.63	929.78
48	641.80	679.92	720.62	764.69	813.13	867.23	928.74
49	642.63	680.04	720.10	763.62	811.69	865.72	927.60
50	643.47	680.16	719.55	762.51	810.19	864.09	926.35

OF LIFE INSURANCE.

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TABLE NO. CII.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	12.11	24.76	37.97	51.77	66.18	81.24	96.98	113.41	130.59
21	12.15	24.84	38.09	51.93	66.39	81.49	97.26	113.74	130.95
22	12.20	24.93	38.24	52.13	66.63	81.78	97.60	114.12	131.38
23	12.25	25.05	38.41	52.35	66.91	82.12	97.99	114.56	131.87
24	12.32	25.18	38.60	52.61	67.24	82.50	98.44	115.07	132.44
25	12.39	25.33	38.82	52.91	67.60	82.94	98.95	115.65	133.08
26	12.47	25.49	39.07	53.23	68.01	83.43	99.52	116.30	133.81
27	12.57	25.68	39.35	53.61	68.49	84.00	100.18	117.05	134.65
28	12.68	25.89	39.67	54.04	69.03	84.65	100.93	117.91	135.61
29	12.79	26.13	40.03	54.53	69.63	85.37	101.78	118.87	136.69
30	12.93	26.41	40.45	55.08	70.32	86.20	102.74	119.97	137.90
31	13.09	26.72	40.91	55.69	71.10	87.13	103.82	121.20	139.28
32	13.26	27.06	41.43	56.39	71.96	88.17	105.03	122.57	140.81
33	13.44	27.44	42.01	57.17	72.94	89.34	106.39	124.11	142.54
34	13.66	27.85	42.67	58.05	74.03	90.65	107.91	125.85	144.48
35	13.91	28.37	43.40	59.02	75.25	92.10	109.61	127.78	146.65
36	14.17	28.91	44.21	60.10	76.59	93.72	111.49	129.94	149.06
37	14.48	29.50	45.11	61.29	78.10	95.53	113.60	132.33	151.73
38	14.80	30.16	46.09	62.62	79.76	97.53	115.94	134.97	154.66
39	15.17	30.89	47.20	64.10	81.61	99.74	118.50	137.87	157.89
40	15.56	31.70	48.42	65.73	83.64	102.17	121.30	141.05	161.40
41	16.01	32.60	49.77	67.52	85.87	104.82	124.36	144.50	165.20
42	16.50	33.58	51.23	69.47	88.29	107.69	127.67	148.19	169.25
43	17.03	34.64	52.82	71.57	90.90	110.78	131.20	152.14	173.58
44	17.60	35.78	54.52	73.83	93.69	114.07	134.95	156.32	178.17
45	18.23	37.02	56.36	76.25	96.65	117.55	138.92	160.75	183.02

TABLE No. CII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.
20	148.53	167.28	186.88	207.35	228.75	251.11	274.49	298.92	324.46
21	148.93	167.72	187.34	207.84	229.26	251.65	275.04	299.49	325.03
22	149.40	168.23	187.88	208.42	229.87	252.28	275.60	300.14	325.69
23	149.94	168.81	188.51	209.09	230.57	253.01	276.44	300.91	326.46
24	150.56	169.48	189.24	209.86	231.38	253.85	277.31	301.79	327.36
25	151.27	170.26	190.06	210.74	232.31	254.81	278.30	302.81	328.40
26	152.08	171.13	191.01	211.74	233.36	255.91	279.44	303.98	329.59
27	153.00	172.14	192.08	212.88	234.56	257.17	280.75	305.33	330.96
28	154.06	173.28	193.31	214.18	235.94	258.61	282.24	306.86	332.52
29	155.24	174.56	194.69	215.66	237.50	260.25	283.94	308.61	334.29
30	156.58	176.02	196.26	217.34	239.28	262.10	285.86	310.57	336.27
31	158.09	177.67	198.04	219.23	241.27	264.19	288.02	312.78	338.50
32	159.79	179.52	200.04	221.36	243.52	266.53	290.43	315.23	340.95
33	161.69	181.60	202.27	223.74	246.02	269.14	293.11	317.94	343.65
34	163.84	183.93	204.78	226.40	248.81	272.03	296.06	320.91	346.62
35	166.23	186.53	207.56	229.35	251.90	275.21	299.29	324.17	349.86
36	168.87	189.39	210.63	232.59	255.27	278.67	302.81	327.71	353.40
37	171.80	192.56	214.01	236.13	258.94	282.45	306.65	331.58	357.24
38	175.02	196.03	217.68	239.99	262.93	286.54	310.81	335.76	361.40
39	178.54	199.80	221.68	244.16	267.26	290.98	315.31	340.28	365.89
40	182.35	203.88	225.98	248.66	271.92	295.75	320.16	345.16	370.73
41	186.45	208.26	230.61	253.50	276.92	300.88	325.36	350.37	375.93
42	190.84	212.94	235.56	258.66	282.26	306.34	330.90	355.95	381.48
43	195.52	217.94	240.82	264.16	287.94	312.16	336.80	361.88	387.37
44	200.47	223.22	246.40	269.98	293.95	318.32	343.05	368.15	393.60
45	205.72	228.82	252.29	276.13	300.31	324.83	349.65	374.77	400.18

OF LIFE INSURANCE.

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TABLE NO. CII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.	25th Year.	26th Year.
20	351.16	379.08	408.27	438.81	470.76	504.20	539.20	575.86
21	351.73	379.63	408.81	439.33	471.25	504.65	539.61	576.21
22	352.39	380.29	409.45	439.95	471.84	505.20	540.09	576.63
23	353.16	381.06	410.21	440.68	472.53	505.83	540.67	577.12
24	354.07	381.96	411.09	441.53	473.33	506.58	541.33	577.68
25	355.11	383.00	412.11	442.51	474.26	507.43	542.09	578.32
26	356.31	384.19	413.28	443.64	475.32	508.39	542.93	579.03
27	357.69	385.55	414.61	444.92	476.51	509.47	543.88	579.83
28	359.25	387.10	416.12	446.35	477.84	510.67	544.94	580.72
29	361.02	388.85	417.80	447.94	479.31	512.01	546.10	581.70
30	363.00	390.79	419.67	449.70	480.94	513.48	547.39	582.79
31	365.20	392.93	421.72	451.64	482.74	515.10	548.81	583.98
32	367.63	395.29	423.99	453.78	484.72	516.88	550.37	585.29
33	370.29	397.88	426.47	456.12	486.88	518.83	552.07	586.72
34	373.21	400.72	429.20	458.68	489.25	520.97	553.95	588.30
35	376.41	403.83	432.17	461.48	491.83	523.30	555.99	590.02
36	379.88	407.20	435.39	464.52	494.64	525.84	558.22	591.90
37	383.66	410.87	438.91	467.84	497.71	528.61	560.65	593.94
38	387.75	414.84	442.72	471.43	501.03	531.62	563.28	596.17
39	392.17	419.14	446.84	475.32	504.63	534.87	566.15	598.60
40	396.94	423.77	451.28	479.51	508.51	538.39	569.24	601.22
41	402.05	428.74	456.04	484.00	512.68	542.16	572.56	604.01
42	407.50	434.04	461.12	488.79	517.12	546.18	576.08	606.97
43	413.29	439.66	466.52	493.89	521.83	550.43	579.79	610.08
44	419.42	445.62	472.23	499.26	526.79	554.89	583.68	613.32
45	425.89	451.91	478.23	504.91	532.00	559.57	587.74	616.68

TABLE NO. CII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR PER CENT.

AGE.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.	33d Year.	34th Year.
20	614.26	654.51	696.72	741.02	787.56	836.51	888.07	942.48
21	614.54	654.72	696.84	741.06	787.53	836.42	887.96	942.39
22	614.88	654.96	697.00	741.12	787.50	836.34	887.85	942.30
23	615.28	655.25	697.17	741.19	787.48	836.24	887.72	942.20
24	615.73	655.58	697.37	741.27	787.46	836.14	887.59	942.09
25	616.23	655.95	697.61	741.37	787.44	836.04	887.44	941.96
26	616.80	656.36	697.86	741.48	787.42	835.91	887.27	941.82
27	617.44	656.83	698.15	741.60	787.39	835.78	887.08	941.67
28	618.14	657.34	698.48	741.74	787.37	835.64	886.88	941.50
29	618.92	657.91	698.83	741.90	787.35	835.48	886.66	941.32
30	619.78	658.54	699.23	742.07	787.32	835.30	886.41	941.11
31	620.73	659.23	699.66	742.25	787.29	835.10	886.13	940.88
32	621.77	659.99	700.14	742.46	787.25	834.89	885.82	940.62
33	622.92	660.83	700.66	742.68	787.21	834.65	885.48	940.34
34	624.17	661.74	701.23	742.93	787.17	834.38	885.11	940.03
35	625.54	662.74	701.87	743.20	787.12	834.09	884.69	939.68
36	627.04	663.84	702.56	743.51	787.07	833.77	884.24	939.29
37	628.67	665.05	703.32	743.84	787.02	833.42	883.73	938.87
38	630.46	666.35	704.15	744.20	786.96	833.02	883.17	938.40
39	632.40	667.79	705.06	744.58	786.88	832.58	882.55	937.88
40	634.49	669.32	706.01	744.98	786.76	832.08	881.85	937.30
41	636.72	670.94	707.01	745.36	786.60	831.49	881.08	936.67
42	639.07	672.63	708.01	745.71	786.37	830.84	880.23	935.98
43	641.51	674.36	709.01	746.02	786.08	830.11	879.30	935.22
44	644.03	676.11	710.02	746.32	785.77	829.34	878.30	934.38
45	646.62	677.93	711.07	746.66	785.47	828.53	877.23	933.47

TABLE NO. CIII.
 TERMINAL NET VALUES OF FIFTEEN-YEAR ENDOWMENT
 POLICIES BY TEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	66.23	135.62	208.30	284.46	364.27	447.91	535.57	627.47	723.80
21	66.22	135.60	208.28	284.44	364.25	447.89	535.56	627.46	723.81
22	66.22	135.58	208.26	284.42	364.23	447.87	535.54	627.45	723.82
23	66.21	135.57	208.25	284.40	364.20	447.85	535.53	627.45	723.84
24	66.20	135.56	208.23	284.38	364.19	447.83	535.51	627.45	723.85
25	66.20	135.55	208.22	284.36	364.16	447.81	535.50	627.45	723.87
26	66.19	135.54	208.20	284.34	364.14	447.79	535.49	627.44	723.89
27	66.19	135.53	208.18	284.32	364.12	447.77	535.47	627.44	723.91
28	66.18	135.52	208.17	284.30	364.10	447.75	535.46	627.45	723.94
29	66.17	135.50	208.15	284.28	364.08	447.73	535.45	627.45	723.97
30	66.17	135.50	208.14	284.26	364.06	447.72	535.44	627.46	724.00
31	66.17	135.49	208.12	284.24	364.04	447.70	535.44	627.46	724.03
32	66.17	135.48	208.11	284.23	364.02	447.69	535.42	627.47	724.07
33	66.15	135.47	208.10	284.21	364.01	447.67	535.42	627.48	724.12
34	66.15	135.47	208.09	284.20	363.99	447.66	535.41	627.50	724.18
35	66.16	135.46	208.09	284.19	363.98	447.64	535.41	627.53	724.24
36	66.16	135.46	208.07	284.18	363.96	447.63	535.42	627.56	724.32
37	66.16	135.46	208.07	284.16	363.95	447.63	535.43	627.60	724.41
38	66.16	135.46	208.06	284.16	363.95	447.64	535.46	627.66	724.52
39	66.16	135.46	208.07	284.17	363.97	447.66	535.50	627.73	724.65
40	66.17	135.48	208.09	284.20	363.99	447.70	535.55	627.82	724.80
41	66.19	135.51	208.13	284.24	364.04	447.75	535.62	627.93	724.97
42	66.21	135.55	208.18	284.30	364.10	447.82	535.71	628.04	725.16
43	66.24	135.60	208.24	284.36	364.17	447.90	535.79	628.16	725.36
44	66.27	135.66	208.31	284.44	364.25	447.97	535.87	628.29	725.58
45	66.32	135.72	208.40	284.53	364.32	448.03	535.95	628.41	725.81
46	66.36	135.79	208.48	284.59	364.37	448.07	536.01	628.53	726.07
47	66.41	135.87	208.55	284.65	364.40	448.10	536.06	628.66	726.33
48	66.45	135.92	208.59	284.66	364.40	448.10	536.09	628.77	726.62
49	66.48	135.95	208.60	284.65	364.38	448.07	536.09	628.88	726.92
50	66.50	135.97	208.60	284.63	364.32	448.02	536.08	628.98	727.25
51	66.52	135.98	208.59	284.58	364.25	447.93	536.05	629.08	727.60
52	66.54	135.98	208.55	284.51	364.14	447.83	536.00	629.17	727.97
53	66.55	135.97	208.50	284.41	364.01	447.69	535.92	629.25	728.37
54	66.55	135.94	208.42	284.28	363.84	447.52	535.81	629.32	728.80
55	66.54	135.90	208.33	284.12	363.64	447.31	535.67	629.38	729.25
56	66.53	135.85	208.22	283.94	363.39	447.05	535.55	629.43	729.73
57	66.52	135.79	208.08	283.71	363.10	446.74	535.27	629.45	730.24
58	66.50	135.71	207.90	283.44	362.75	446.37	535.00	629.44	730.76
59	66.47	135.60	207.68	283.10	362.33	445.94	534.64	629.37	731.29
60	66.43	135.46	207.42	282.71	361.84	445.40	534.20	629.25	731.82
61	66.36	135.28	207.11	282.25	361.24	444.75	533.64	629.02	732.31
62	66.28	135.08	206.74	281.69	360.52	443.95	532.92	628.67	732.75
63	66.20	134.85	206.28	281.01	359.64	442.96	532.01	628.14	733.10
64	66.09	134.53	205.72	280.18	358.56	441.74	530.85	627.40	733.36
65	65.93	134.12	205.02	279.14	357.23	440.22	529.40	626.43	733.54

TABLE NO. CIV.
 TERMINAL NET VALUES OF TWENTY-YEAR ENDOWMENT
 POLICIES BY TEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	55.21	113.04	173.61	237.07	303.56	373.23	446.25	522.77	602.98
21	55.22	113.05	173.63	237.10	303.60	373.29	446.32	522.86	603.10
22	55.22	113.06	173.67	237.13	303.65	373.35	446.40	522.96	603.22
23	55.23	113.10	173.68	237.18	303.70	373.42	446.48	523.07	603.37
24	55.24	113.10	173.72	237.23	303.77	373.50	446.58	523.20	603.52
25	55.25	113.13	173.76	237.28	303.84	373.59	446.70	523.34	603.69
26	55.27	113.16	173.80	237.34	303.91	373.69	446.82	523.49	603.87
27	55.28	113.19	173.85	237.40	304.01	373.80	446.96	523.65	604.08
28	55.30	113.23	173.91	237.48	304.11	373.92	447.11	523.85	604.32
29	55.32	113.27	173.97	237.58	304.22	374.06	447.29	524.06	604.57
30	55.35	113.32	174.05	237.68	304.35	374.23	447.48	524.30	604.86
31	55.38	113.38	174.14	237.79	304.50	374.41	447.71	524.57	605.19
32	55.41	113.45	174.23	237.93	304.67	374.63	447.96	524.87	605.54
33	55.45	113.52	174.35	238.08	304.87	374.86	448.25	525.21	605.95
34	55.49	113.61	174.49	238.27	305.09	375.14	448.57	525.60	606.42
35	55.55	113.72	174.65	238.47	305.35	375.45	448.95	526.05	606.96
36	55.60	113.84	174.81	238.70	305.63	375.80	449.38	526.56	607.56
37	55.68	113.97	175.01	238.96	305.97	376.21	449.87	527.14	608.26
38	55.75	114.12	175.24	239.26	306.35	376.68	450.43	527.81	609.03
39	55.84	114.29	175.50	239.62	306.81	377.23	451.08	528.56	609.92
40	55.94	114.49	175.81	240.03	307.31	377.84	451.80	529.41	610.90
41	56.06	114.74	176.17	240.50	307.90	378.54	452.62	530.36	612.00
42	56.20	115.01	176.57	241.03	308.55	379.32	453.53	531.41	613.21
43	56.36	115.32	177.03	241.62	309.28	380.19	454.53	532.55	614.53
44	56.53	115.66	177.52	242.28	310.08	381.12	455.61	533.80	615.99
45	56.73	116.04	178.05	243.00	310.95	382.13	456.78	535.16	617.58
46	56.94	116.45	178.68	243.75	311.86	383.21	458.04	536.63	619.31
47	57.17	116.90	179.31	244.56	312.83	384.36	459.39	538.22	621.20
48	57.42	117.36	179.96	245.39	313.86	385.58	460.84	539.93	623.35
49	57.66	117.82	180.63	246.27	314.94	386.88	462.38	541.78	625.47
50	57.91	118.31	181.34	247.20	316.09	388.27	464.04	543.76	627.88
51	58.18	118.82	182.09	248.18	317.30	389.74	465.80	545.90	630.48
52	58.46	119.37	182.89	249.21	318.59	391.30	467.69	548.19	633.28
53	58.76	119.94	183.72	250.30	319.94	392.95	469.70	550.62	636.28
54	59.07	120.53	184.58	251.43	321.36	394.68	471.81	553.21	639.50
55	59.39	121.15	185.47	252.61	322.83	396.49	474.02	555.94	642.92
56	59.71	121.78	186.40	253.82	324.35	398.36	476.32	558.81	646.54
57	60.05	122.43	187.34	255.06	325.90	400.27	478.69	561.79	650.33
58	60.40	123.09	188.29	256.30	327.46	402.21	481.12	564.85	654.28
59	60.74	123.74	189.23	257.52	329.00	404.15	483.55	567.97	658.37
60	61.08	124.37	190.14	258.73	330.53	406.06	485.97	571.11	662.55

TABLE NO. CV.
 TERMINAL NET VALUES OF TWENTY-FIVE-YEAR ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	46.58	95.36	146.44	199.95	256.01	314.74	376.28	440.77	508.36
21	46.60	95.40	146.52	200.06	256.15	314.92	376.49	441.02	508.65
22	46.63	95.46	146.60	200.18	256.31	315.11	376.73	441.30	508.98
23	46.66	95.52	146.71	200.32	256.48	315.32	376.98	441.60	509.33
24	46.69	95.60	146.82	200.47	256.68	315.56	377.27	441.94	509.73
25	46.74	95.68	146.94	200.64	256.89	315.83	377.59	442.32	510.17
26	46.78	95.77	147.08	200.82	257.13	316.12	377.94	442.73	510.65
27	46.83	95.88	147.24	201.03	257.40	316.45	378.34	443.19	511.19
28	46.89	95.99	147.41	201.28	257.70	316.82	378.78	443.72	511.80
29	46.95	96.12	147.61	201.54	258.04	317.24	379.28	444.30	512.48
30	47.02	96.27	147.84	201.85	258.43	317.71	379.84	444.96	513.23
31	47.11	96.44	148.09	202.19	258.86	318.24	380.47	445.70	514.09
32	47.20	96.62	148.37	202.58	259.35	318.84	381.18	446.53	515.04
33	47.30	96.83	148.70	203.01	259.91	319.51	381.98	447.46	516.12
34	47.42	97.08	149.07	203.51	260.53	320.27	382.88	448.51	517.34
35	47.57	97.36	149.48	204.06	261.23	321.12	383.89	449.69	518.71
36	47.71	97.66	149.94	204.68	262.01	322.08	385.03	451.02	520.24
37	47.89	98.00	150.46	205.38	262.89	323.15	386.31	452.51	521.96
38	48.07	98.38	151.03	206.16	263.88	324.36	387.74	454.18	523.87
39	48.29	98.81	151.68	207.04	265.00	325.71	389.34	456.04	526.00
40	48.52	99.29	152.41	208.02	266.24	327.22	391.11	458.10	528.36
41	48.80	99.84	153.24	209.12	267.63	328.89	393.08	460.37	530.95
42	49.10	100.44	154.15	210.34	269.15	330.73	395.24	462.86	533.79
43	49.43	101.11	155.16	211.68	270.83	332.75	397.60	465.57	536.89
44	49.80	101.85	156.25	213.14	272.65	334.93	400.14	468.51	540.26
45	50.20	102.65	157.45	214.73	274.62	337.28	402.90	471.69	543.91
46	50.63	103.51	158.73	216.42	276.72	339.80	405.85	475.12	547.87
47	51.10	104.44	160.10	218.22	278.96	342.48	409.02	478.81	552.14
48	51.60	105.40	161.53	220.11	281.32	345.35	412.41	482.76	557.72
49	52.11	106.41	163.03	222.11	283.83	348.38	416.00	486.97	561.63
50	52.64	107.47	164.61	224.22	286.47	351.59	419.81	491.45	566.87
51	53.20	108.57	166.27	226.43	289.25	354.96	423.84	496.20	572.45
52	53.78	109.74	167.99	228.73	292.15	358.50	428.06	501.20	578.33
53	54.39	110.93	169.79	231.12	295.16	362.18	432.47	506.43	584.52
54	55.01	112.16	172.62	233.58	298.28	365.98	437.04	511.87	590.99
55	55.64	113.42	175.51	236.11	301.47	369.89	441.75	517.50	597.73

TABLE NO. CVI.
 TERMINAL NET VALUES OF THIRTY-YEAR ENDOWMENT
 POLICIES BY TEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	39.86	81.59	125.30	171.07	219.01	269.23	321.84	376.96	434.72
21	39.91	81.70	125.45	171.28	219.29	269.57	322.25	377.45	435.29
22	39.96	81.81	125.63	171.53	219.60	269.96	322.72	377.99	435.91
23	40.03	81.94	125.84	171.81	219.96	270.39	323.23	378.59	436.61
24	40.10	82.10	126.07	172.11	220.35	270.87	323.80	379.26	437.38
25	40.19	82.26	126.32	172.46	220.78	271.40	324.44	380.01	438.24
26	40.27	82.44	126.60	172.84	221.27	272.00	325.15	380.84	439.20
27	40.33	82.65	126.91	173.26	221.82	272.67	325.94	381.76	440.27
28	40.49	82.88	127.27	173.75	222.43	273.41	326.83	382.80	441.46
29	40.62	83.14	127.66	174.29	223.11	274.25	327.83	383.96	442.80
30	40.76	83.43	128.11	174.89	223.87	275.19	328.94	385.26	444.29
31	40.92	83.76	128.61	175.56	224.72	276.23	330.18	386.71	445.96
32	41.11	84.12	129.16	176.31	225.69	277.40	331.57	388.33	447.81
33	41.30	84.53	129.78	177.15	226.76	278.70	333.11	390.12	449.88
34	41.52	84.99	130.47	178.09	227.94	280.15	334.83	392.13	452.19
35	41.78	85.50	131.25	179.13	229.26	281.75	336.74	394.36	454.75
36	42.05	86.05	132.09	180.28	230.72	283.54	338.86	396.83	457.60
37	42.36	86.67	133.04	181.55	232.34	285.52	341.22	399.57	460.74
38	42.69	87.35	134.07	182.96	234.13	287.70	343.81	402.59	464.21
39	43.07	88.11	135.23	184.52	236.11	290.12	346.67	405.92	468.02
40	43.48	88.94	136.49	186.24	238.29	292.77	349.81	409.56	472.18
41	43.93	89.86	137.89	188.12	240.68	295.66	353.23	413.53	476.71
42	44.43	90.86	139.42	190.18	243.28	298.81	356.95	417.82	481.62
43	44.98	91.97	141.08	192.41	246.08	302.22	360.95	422.45	486.91
44	45.56	93.15	142.86	194.81	249.10	305.86	365.24	427.42	492.60
45	46.20	94.42	144.78	197.38	252.32	309.74	369.82	432.73	498.70
46	46.86	95.77	146.82	200.09	255.72	313.86	374.67	438.37	505.18
47	47.57	97.19	148.94	202.93	259.29	318.18	379.79	444.33	512.06
48	48.33	98.69	151.17	205.91	263.04	322.73	384.58	450.62	519.32
49	49.09	100.21	153.47	208.99	266.93	327.47	390.81	457.20	526.95
50	49.88	101.79	155.85	212.19	270.97	332.39	396.66	464.07	534.94

TABLE NO. CVII.
 TERMINAL NET VALUES OF THIRTY-FIVE-YEAR ENDOW-
 MENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year
20	34.69	71.01	109.03	148.85	190.55	234.22	279.97	327.88	378.09
21	34.78	71.19	109.31	149.23	191.04	234.82	280.68	328.72	379.05
22	34.88	71.39	109.62	149.66	191.58	235.49	281.48	329.65	380.12
23	34.99	71.62	109.98	150.14	192.19	236.23	282.36	330.60	381.32
24	35.11	71.88	110.37	150.66	192.87	237.06	283.35	331.84	382.65
25	35.26	72.16	110.80	151.26	193.62	237.98	284.44	333.12	384.12
26	35.41	72.47	111.28	151.91	194.45	238.90	285.66	334.54	385.76
27	35.58	72.83	111.82	152.64	195.38	240.14	287.02	336.13	387.57
28	35.78	73.22	112.41	153.45	196.42	241.40	288.52	337.88	389.60
29	35.98	73.65	113.08	154.35	197.56	242.81	290.20	339.83	391.84
30	36.22	74.13	113.82	155.35	198.83	244.37	292.05	342.00	394.33
31	36.49	74.67	114.63	156.45	200.25	246.09	294.11	344.39	397.08
32	36.78	75.26	115.53	157.68	201.81	248.00	296.37	347.04	400.11
33	37.00	75.91	116.53	159.03	203.53	250.10	298.87	349.95	403.47
34	37.45	76.63	117.63	160.53	205.42	252.42	301.63	353.17	407.16
35	37.84	77.43	118.84	162.16	207.50	254.96	304.65	356.70	411.22
36	38.27	78.29	120.15	163.95	209.77	257.74	307.97	360.57	415.67
37	38.74	79.23	121.59	165.90	212.27	260.79	311.59	364.79	420.53
38	39.23	80.26	123.16	168.03	214.98	264.11	315.54	369.39	425.80
39	39.79	81.38	124.87	170.35	217.93	267.72	319.83	374.38	431.53
40	40.38	82.59	126.72	172.87	221.13	271.62	324.45	379.76	437.70
41	41.03	83.90	128.73	175.58	224.57	275.81	329.42	385.54	444.30
42	41.72	85.32	130.87	178.48	228.25	280.29	334.73	391.69	451.35
43	42.47	86.83	133.17	181.58	232.17	285.06	340.36	398.22	458.82
44	43.26	88.43	135.59	184.85	236.31	290.07	346.28	405.10	466.72
45	44.10	90.12	138.15	188.30	240.65	295.33	352.50	412.33	475.03

The American
Experience Table of Mortality

WITH

NET PREMIUMS AND NET VALUES

COMPUTED THEREFROM

ON THE BASIS OF

FOUR AND ONE-HALF PER CENT INTEREST.

TABLE NO. CVIII.
COMMUTATION COLUMNS, AMERICAN EXPERIENCE,
FOUR AND ONE-HALF PER CENT.

AGE.	D_x	N_x	C_x	M_x	R_x
10	64,392.77	1,214,144.11	461,5320	12,109.051	322,708.03
11	61,158.34	1,149,751.32	439.8892	11,647.519	310,598.98
12	58,084.84	1,088,592.98	419.2538	11,207.629	298,951.46
13	55,164.32	1,030,508.14	399.5799	10,788.375	287,743.83
14	52,389.25	975,343.82	380.8230	10,388.796	276,955.46
15	49,752.43	922,954.57	363.4350	10,007.973	266,566.66
16	47,246.54	873,202.15	346.3651	9,644.538	256,558.69
17	44,865.64	825,955.60	330.0915	9,298.173	246,914.15
18	42,603.53	781,089.96	315.0104	8,968.081	237,615.98
19	40,453.92	738,486.43	300.6161	8,653.071	228,647.90
20	38,411.27	698,032.51	286.8773	8,352.455	219,994.83
21	36,470.32	659,621.24	274.1440	8,065.577	211,642.37
22	34,625.68	623,150.92	261.9754	7,791.433	203,576.79
23	32,872.65	588,525.23	250.3465	7,529.458	195,785.36
24	31,206.73	555,652.58	239.2333	7,279.111	188,255.90
25	29,623.67	524,445.85	228.6139	7,039.878	180,976.79
26	28,119.40	494,822.18	218.7684	6,811.265	173,936.91
27	26,689.75	466,702.78	209.3478	6,592.497	167,125.65
28	25,331.08	440,013.04	200.3328	6,383.149	160,533.15
29	24,039.93	414,681.96	191.9730	6,182.816	154,150.00
30	22,812.75	390,642.02	183.9617	5,990.843	147,967.19
31	21,646.42	367,829.28	176.2844	5,806.881	141,976.34
32	20,537.99	346,182.86	169.1612	5,630.597	136,169.46
33	19,484.42	325,644.86	162.5484	5,461.436	130,538.87
34	18,482.83	306,160.44	156.1915	5,298.887	125,077.43
35	17,530.73	287,677.61	150.0806	5,142.696	119,778.54
36	16,625.73	270,146.89	144.5988	4,992.615	114,635.85
37	15,765.20	253,521.15	139.3108	4,848.016	109,643.23
38	14,947.00	237,755.96	134.5695	4,708.706	104,795.22
39	14,168.78	222,808.96	129.9781	4,574.136	100,086.51
40	13,428.66	208,640.18	125.8617	4,444.158	95,512.375
41	12,724.53	195,211.51	121.8588	4,318.296	91,068.217
42	12,054.73	182,486.98	118.2685	4,196.438	86,749.920
43	11,417.36	170,432.25	114.9057	4,078.169	82,553.483
44	10,810.79	159,014.90	112.0271	3,963.263	78,475.314
45	10,233.23	148,204.10	109.3153	3,851.236	74,512.050
46	9,683.250	137,970.87	107.1347	3,741.921	70,660.814
47	9,159.133	128,287.62	105.1810	3,634.786	66,918.893
48	8,659.542	119,128.49	103.6597	3,529.605	63,284.107
49	8,182.981	110,468.95	102.6278	3,425.946	59,754.502
50	7,727.976	102,285.96	101.9164	3,323.318	56,328.556
51	7,293.276	94,557.992	101.4815	3,221.401	53,005.239
52	6,877.730	87,264.715	101.2831	3,119.920	49,783.837
53	6,480.277	80,386.985	101.2850	3,018.637	46,663.918
54	6,099.937	73,906.705	101.5431	2,917.352	43,645.281

OF LIFE INSURANCE.

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TABLE No. CVIII.—*Concluded.*
 COMMUTATION COLUMNS, AMERICAN EXPERIENCE,
 FOUR AND ONE-HALF PER CENT.

AGE.	D_x	N_x	C_x	M_x	R_x
55	5,735.717	67,806.768	101.9312	2,815.809	40,727.929
56	5,386.794	62,071.052	102.5043	2,713.877	37,912.121
57	5,052.322	56,684.258	103.1504	2,611.373	35,198.243
58	4,731.609	51,631.936	103.8488	2,508.223	32,586.870
59	4,424.005	46,900.329	104.6523	2,404.374	30,078.647
60	4,128.846	42,476.324	105.4668	2,299.722	27,674.274
61	3,845.582	38,347.478	106.2782	2,194.255	25,374.552
62	3,573.704	34,501.897	107.0117	2,087.977	23,180.297
63	3,312.801	30,928.193	107.6044	1,980.965	21,092.320
64	3,062.540	27,615.392	108.0620	1,873.361	19,111.356
65	2,822.598	24,552.851	108.3902	1,765.299	17,237.995
66	2,592.661	21,730.253	108.4373	1,656.908	15,472.697
67	2,372.578	19,137.592	108.1792	1,548.471	13,815.788
68	2,162.230	16,765.014	107.5983	1,440.292	12,267.317
69	1,961.522	14,602.784	106.5454	1,332.694	10,827.025
70	1,770.509	12,641.263	105.0323	1,226.148	9,494.3319
71	1,589.234	10,870.754	102.9055	1,121.116	8,268.1839
72	1,417.893	9,281.520	100.0430	1,018.210	7,147.0681
73	1,256.792	7,863.627	96.42778	918.1673	6,128.8578
74	1,106.244	6,606.834	92.12806	821.7395	5,210.6905
75	966.4790	5,500.590	87.27957	729.6114	4,388.9510
76	837.5807	4,534.111	82.00317	642.3319	3,659.3395
77	719.5095	3,696.530	76.47059	560.3287	3,017.0077
78	612.0552	2,977.021	70.76821	483.8581	2,456.6789
79	514.9306	2,364.966	64.91260	413.0899	1,972.8208
80	427.8440	1,850.035	59.14724	348.1773	1,559.7309
81	350.2727	1,422.191	53.16253	289.0301	1,211.5536
82	282.0267	1,071.9185	47.03961	235.8675	922.52352
83	222.8424	789.89177	40.84970	188.8279	686.65598
84	172.3966	567.04938	34.86844	147.9782	497.82805
85	130.1044	394.65274	29.32659	113.1098	349.84982
86	95.17523	264.54837	24.19736	83.78319	236.74004
87	66.87940	169.37314	19.39314	59.58583	152.95684
88	44.60629	102.49372	14.79868	40.19269	93.37998
89	27.88676	57.88742	10.56396	25.39401	53.178320
90	16.12194	30.00064	7.012586	14.83005	27.784310
91	8.415106	13.87871	4.287819	7.8174567	12.954265
92	3.764915	5.463611	2.285102	3.5296396	5.1368062
93	1.317687	1.698697	.9257562	1.2445372	1.6071665
94	0.335188	0.381009	.2749318	.3187806	.36262938
95	0.045822	0.045822	.0438488	.0438488	.04384878

TABLE NO. CIX.
 LOGARITHMS OF COMMUTATION COLUMNS, AMERICAN
 EXPERIENCE, FOUR AND ONE-HALF PER CENT; ALSO
 LOGARITHMS OF PROBABILITY OF DYING AND
 OF THE ANNUITY OF \$1, FIRST
 PAYMENT IMMEDIATE.

AGE.	λD_x	λN_x	λM_x	$\lambda \frac{d_x}{i_x}$	$\lambda \frac{N_x}{D_x} = \lambda A_x$
10	4.808 8371	6.084 2702	4.083 1101	7.874 4818	1.275 4331
11	4.786 4557	6.060 6039	4.066 2334	7.876 0039	1.274 1481
12	4.764 0628	6.036 8655	4.049 5137	7.877 5305	1.272 8027
13	4.741 6583	6.013 0514	4.032 9560	7.879 0616	1.271 3931
14	4.719 2422	5.989 1577	4.016 5652	7.880 5973	1.269 9156
15	4.696 8143	5.965 1804	4.000 3461	7.882 7287	1.268 3660
16	4.674 3700	5.941 1148	3.984 2814	7.884 2804	1.266 7448
17	4.651 9139	5.916 9567	3.968 3976	7.885 8367	1.265 0428
18	4.629 4457	5.892 7011	3.952 6995	7.887 9955	1.263 2554
19	4.606 9607	5.868 3425	3.937 1702	7.890 1679	1.261 3818
20	4.584 4587	5.843 8757	3.921 8141	7.892 3538	1.259 4169
21	4.561 9396	5.819 2946	3.906 6355	7.895 1555	1.257 3550
22	4.539 3983	5.794 5932	3.891 6174	7.897 9786	1.255 1948
23	4.516 8347	5.769 7651	3.876 7637	7.900 8231	1.252 9304
24	4.494 2483	5.744 8033	3.862 0784	7.903 6896	1.250 5550
25	4.471 6389	5.719 7007	3.847 5651	7.906 5783	1.248 0618
26	4.449 0060	5.694 4491	3.833 2278	7.910 0948	1.245 4431
27	4.426 3445	5.669 0404	3.819 0499	7.913 6401	1.242 6960
28	4.403 6537	5.643 4655	3.805 0350	7.917 2146	1.239 8118
29	4.380 9333	5.617 7150	3.791 1863	7.921 4232	1.236 7817
30	4.358 1776	5.591 7790	3.777 4879	7.925 6662	1.233 6013
31	4.335 3861	5.565 6463	3.763 9429	7.929 9442	1.230 2602
32	4.312 5579	5.539 3056	3.750 5545	7.934 8590	1.226 7476
33	4.289 6875	5.512 7442	3.737 3068	7.940 4115	1.223 0567
34	4.266 7685	5.485 9490	3.724 1847	7.946 0052	1.219 1806
35	4.243 7999	5.458 9061	3.711 1908	7.951 6410	1.215 1062
36	4.220 7809	5.431 6000	3.698 3281	7.958 5002	1.210 8191
37	4.197 6994	5.404 0142	3.685 5641	7.965 4018	1.206 3149
38	4.174 5540	5.376 1314	3.672 9015	7.973 5087	1.201 5774
39	4.151 3324	5.347 9327	3.660 3091	7.981 6540	1.196 6002
40	4.128 0328	5.319 3980	3.647 7895	7.990 9770	1.191 3652
41	4.104 6419	5.290 5055	3.635 3124	8.000 3312	1.185 8636
42	4.081 1574	5.261 2319	3.622 8803	8.010 8281	1.180 0745
43	4.057 5656	5.231 5517	3.610 4652	8.021 8922	1.173 9862
44	4.033 8576	5.201 4378	3.598 0529	8.034 5816	1.167 5802
45	4.010 0128	5.170 8602	3.585 6002	8.047 7845	1.160 8474
46	3.986 0212	5.139 7874	3.573 0946	8.063 0254	1.153 7662
47	3.961 8544	5.108 1848	3.560 4789	8.079 1993	1.146 3303
48	3.937 4948	5.076 0157	3.547 7261	8.097 2312	1.138 5208
49	3.912 9116	5.043 2402	3.534 7805	8.117 4699	1.130 3287
50	3.888 0658	5.009 8161	3.521 5718	8.139 2948	1.121 7593
51	3.862 9227	4.975 6933	3.508 0449	8.162 5806	1.112 7755
52	3.837 4451	4.940 8387	3.494 1434	8.187 2083	1.103 3936

TABLE NO. CIX.—*Concluded.*

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

AGE.	AD_x	λN_x	λM_x	$\lambda \frac{d}{I_x}$	$\lambda \frac{N_x}{D_x} = \lambda A_x$
53	3.811 5936	4.905 1857	3.479 8109	8.213 0678	1.093 5922
54	3.785 3253	4.868 6839	3.464 9588	8.240 4412	1.083 3585
55	3.758 5877	4.831 2730	3.449 6031	8.268 8355	1.072 6853
56	3.731 3304	4.792 8891	3.433 5902	8.298 5279	1.061 5588
57	3.703 4910	4.753 4625	3.416 8689	8.329 0963	1.049 9714
58	3.675 0087	4.712 9184	3.399 3661	8.360 5092	1.037 9097
59	3.645 8156	4.671 1759	3.381 0020	8.393 0493	1.025 3603
60	3.615 8286	4.628 1469	3.361 6753	8.426 4034	1.012 3183
61	3.584 9620	4.583 7368	3.341 2871	8.460 5987	0.998 7748
62	3.553 1186	4.537 8430	3.319 7256	8.495 4288	0.984 7244
63	3.520 1953	4.490 3545	3.296 8768	8.530 7509	0.970 1592
64	3.486 0818	4.441 1512	3.272 6213	8.566 7076	0.955 6094
65	3.450 6490	4.390 1020	3.246 8181	8.603 4573	0.939 4529
66	3.413 7457	4.337 0648	3.219 2955	8.640 5494	0.923 3190
67	3.375 2204	4.281 8873	3.189 9031	8.678 0395	0.906 6669
68	3.334 9019	4.224 4040	3.158 4505	8.716 0196	0.889 5020
69	3.292 5931	4.164 4357	3.124 7303	8.754 0580	0.871 8426
70	3.248 0981	4.101 7904	3.088 5429	8.792 3412	0.853 6923
71	3.201 1880	4.036 2597	3.049 6505	8.830 3668	0.835 0717
72	3.151 6434	3.967 6191	3.007 8375	8.867 6595	0.815 9757
73	3.099 2636	3.895 6229	2.962 9218	8.904 9550	0.796 3593
74	3.043 8511	3.819 9934	2.914 7341	8.939 6572	0.776 1424
75	2.985 1924	3.740 4093	2.863 0917	8.974 8364	0.755 2169
76	2.923 0267	3.656 4922	2.807 7595	9.009 9203	0.733 4655
77	2.857 0365	3.567 7943	2.748 4429	9.045 5742	0.710 7577
78	2.786 7906	3.473 7818	2.684 7180	9.082 1639	0.689 9913
79	2.711 7487	3.373 8248	2.616 0446	9.119 6967	0.662 0761
80	2.631 2854	3.267 1799	2.541 8004	9.159 7654	0.635 8945
81	2.544 4063	3.152 9580	2.460 9430	9.200 3156	0.608 5516
82	2.450 2902	3.030 1616	2.372 6682	9.241 2898	0.579 8715
83	2.347 9978	2.897 5676	2.276 0662	9.282 3073	0.549 5698
84	2.236 5287	2.753 6209	2.170 1978	9.325 0202	0.517 0921
85	2.114 2919	2.596 2151	2.053 5002	9.372 0859	0.481 9233
86	1.978 5239	2.422 5051	1.923 1569	9.424 3603	0.443 9812
87	1.825 2925	2.228 8444	1.775 1430	9.481 4719	0.403 5521
88	1.649 3961	2.010 6972	1.604 1471	9.539 9432	0.361 3010
89	1.445 3981	1.762 5841	1.404 7313	9.597 5450	0.317 1861
90	1.207 4173	1.477 1308	1.171 1425	9.657 5773	0.269 7134
91	0.925 0595	1.142 3493	0.893 0656	9.726 2931	0.217 2898
92	0.575 7551	0.737 4798	0.547 7304	9.802 2668	0.161 7247
93	0.119 8122	0.230 1158	0.095 0079	9.865 8009	0.110 3038
94	0.525 2881	0.580 9361	0.503 4919	9.933 0532	0.055 6484
95	8.661 0737	8.661 0737	8.641 9573	0.000 0000	0.000 0000

TABLE NO. CX.
 ANNUITIES FOR WHOLE LIFE, FIRST PAYMENT IMMEDIATE, AMERICAN EXPERIENCE TABLE OF MORTALITY.

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

TABLE NO. CXI.
NET ANNUAL PREMIUMS PER \$1000 TEMPORARY INSURANCE, IN TERMS AS STATED, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT.

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

TABLE NO. CXII.
NET PREMIUMS PER \$1000, AMERICAN EXPERIENCE,
FOUR AND ONE-HALF PER CENT.

Age.	Single Life.	Whole Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment 10 Years.	Endowment 15 Years.	Endowment 20 Years.	Endowment 25 Years.
20	217.45	11.97	27.17	20.35	17.07	81.90	50.54	35.43	26.80
21	221.16	12.23	27.64	20.71	17.37	81.92	50.58	35.47	26.85
22	225.02	12.50	28.13	21.08	17.65	81.95	50.61	35.51	26.91
23	229.05	12.79	28.64	21.47	18.01	81.99	50.65	35.56	26.97
24	233.26	13.10	29.18	21.87	18.35	82.02	50.70	35.62	27.04
25	237.64	13.42	29.73	22.29	18.71	82.05	50.74	35.67	27.11
26	242.23	13.77	30.32	22.73	19.09	82.09	50.79	35.74	27.19
27	247.01	14.13	30.92	23.20	19.48	82.13	50.84	35.80	27.28
28	251.99	14.51	31.56	23.68	19.89	82.18	50.90	35.88	27.37
29	257.19	14.91	32.22	24.18	20.32	82.23	50.97	35.96	27.48
30	262.61	15.34	32.92	24.71	20.78	82.28	51.03	36.05	27.60
31	268.26	15.79	33.64	25.26	21.25	82.34	51.11	36.15	27.73
32	274.16	16.27	34.40	25.84	21.75	82.40	51.19	36.26	27.88
33	280.30	16.77	35.19	26.45	22.27	82.47	51.29	36.38	28.05
34	286.69	17.31	36.01	27.08	22.81	82.55	51.39	36.52	28.23
35	293.35	17.88	36.87	27.74	23.39	82.63	51.50	36.67	28.43
36	300.29	18.48	37.77	28.43	23.99	82.72	51.62	36.84	28.66
37	307.51	19.12	38.71	29.16	24.63	82.83	51.76	37.03	28.92
38	315.03	19.81	39.69	29.92	25.30	82.94	51.92	37.24	29.21
39	322.83	20.53	40.72	30.72	26.00	83.06	52.09	37.48	29.53
40	330.95	21.30	41.79	31.56	26.75	83.20	52.29	37.75	29.88
41	339.37	22.12	42.90	32.43	27.53	83.36	52.51	38.06	30.29
42	348.12	23.00	44.07	33.36	28.36	83.53	52.76	38.40	30.73
43	357.19	23.93	45.29	34.33	29.23	83.73	53.04	38.78	31.24
44	366.60	24.92	46.57	35.35	30.16	83.96	53.36	39.21	31.80
45	376.35	25.99	47.90	36.43	31.15	84.22	53.73	39.70	32.42
46	386.43	27.12	49.30	37.56	32.19	84.52	54.14	40.24	33.12
47	396.85	28.33	50.76	38.76	33.30	84.85	54.60	40.85	33.90
48	407.60	29.63	52.29	40.02	34.48	85.23	55.12	41.53	34.77
49	418.67	31.01	53.89	41.35	35.74	85.66	55.70	42.30	35.72
50	430.04	32.49	55.57	42.75	37.07	86.15	56.35	43.14	36.78
51	441.70	34.07	57.31	44.23	38.49	86.69	57.08	44.09	37.95
52	453.63	35.75	59.13	45.80	40.01	87.29	57.89	45.13	39.24
53	465.82	37.55	61.03	47.45	41.62	87.96	58.79	46.29	40.65
54	478.26	39.47	63.02	49.19	43.35	88.71	59.80	47.58	42.20
55	490.93	41.53	65.10	51.04	45.19	89.54	60.91	48.99	43.90
56	503.80	43.72	67.27	53.01	47.17	90.47	62.15	50.56	
57	516.87	46.07	69.55	55.09	49.28	91.50	63.52	52.29	
58	530.10	48.58	71.94	57.31	51.55	92.64	65.04	54.19	
59	543.48	51.27	74.44	59.67	53.99	93.91	66.73	56.27	
60	556.99	54.14	77.08	62.20	56.61	95.33	68.60	58.57	
61	570.59	57.22	79.86	64.89	59.42	96.90	70.67		
62	584.26	60.52	82.79	67.78	62.46	98.64	72.95		
63	597.97	64.05	85.89	70.87	65.73	100.57	75.46		
64	611.70	67.84	89.17	74.19	69.26	102.71	78.22		
65	625.42	71.90	92.66	77.76	73.07	105.09	81.27		
66	639.08	76.25	96.35	81.59	77.19				
67	652.65	80.91	100.28	85.71	81.63				
68	666.11	85.91	104.46	90.16	86.44				
69	679.42	91.26	108.90	94.95	91.63				
70	692.54	97.00	113.63	100.12	97.23				

TABLE NO. CXIII.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAYABLE AS STATED.

AGE.	In 1 Year.	In 2 Years.	In 3 Years.	In 4 Years.	In 5 Years.	In 6 Years.	In 7 Years.	In 8 Years.
20	956.94	916.05	877.23	840.38	805.40	772.18	740.66	710.74
21	956.94	916.05	877.24	840.39	805.41	772.21	740.70	710.79
22	956.94	916.06	877.25	840.40	805.43	772.24	740.74	710.84
23	956.94	916.06	877.25	840.42	805.45	772.27	740.78	710.89
24	956.94	916.06	877.26	840.43	805.47	772.30	740.82	710.95
25	956.94	916.06	877.26	840.44	805.50	772.33	740.87	711.01
26	956.94	916.07	877.27	840.46	805.52	772.37	740.92	711.08
27	956.94	916.07	877.28	840.47	805.55	772.41	740.98	711.15
28	956.94	916.07	877.29	840.49	805.58	772.45	741.03	711.23
29	956.94	916.07	877.30	840.51	805.61	772.50	741.10	711.31
30	956.94	916.08	877.31	840.53	805.64	772.55	741.16	711.41
31	956.94	916.08	877.32	840.55	805.68	772.60	741.24	711.51
32	956.94	916.08	877.33	840.57	805.72	772.66	741.32	711.61
33	956.94	916.09	877.34	840.60	805.76	772.72	741.41	711.73
34	956.94	916.09	877.36	840.63	805.80	772.79	741.50	711.86
35	956.94	916.10	877.38	840.66	805.86	772.87	741.61	712.00
36	956.94	916.10	877.39	840.69	805.91	772.95	741.73	712.16
37	956.94	916.11	877.41	840.73	805.97	773.04	741.86	712.33
38	956.94	916.12	877.43	840.77	806.04	773.15	742.00	712.52
39	956.94	916.12	877.45	840.81	806.11	773.26	742.16	712.73
40	956.94	916.13	877.48	840.87	806.20	773.38	742.33	712.96
41	956.94	916.14	877.50	840.92	806.29	773.52	742.52	713.22
42	956.94	916.15	877.53	840.98	806.39	773.67	742.74	713.50
43	956.94	916.16	877.57	841.05	806.50	773.84	742.98	713.83
44	956.94	916.18	877.61	841.12	806.63	774.03	743.25	714.20
45	956.94	916.19	877.65	841.21	806.77	774.25	743.56	714.62
46	956.94	916.21	877.70	841.31	806.94	774.51	743.92	715.10
47	956.94	916.22	877.75	841.42	807.13	774.79	744.32	715.65
48	956.94	916.24	877.81	841.55	807.34	775.12	744.78	716.26
49	956.94	916.27	877.89	841.70	807.60	775.49	745.31	716.96
50	956.94	916.30	877.97	841.86	807.87	775.91	745.89	717.74
51	956.94	916.33	878.07	842.05	808.19	776.38	746.55	718.61
52	956.94	916.36	878.17	842.26	808.53	776.90	747.27	719.58
53	956.94	916.40	878.30	842.49	808.92	777.48	748.08	720.64
54	956.94	916.45	878.42	842.75	809.35	778.12	748.97	721.82
55	956.94	916.49	878.56	843.04	809.83	778.83	749.96	723.13
56	956.94	916.55	878.72	843.36	810.35	779.61	751.04	724.56
57	956.94	916.61	878.90	843.71	810.93	780.47	752.24	726.14
58	956.94	916.67	879.10	844.10	811.58	781.43	753.55	727.87
59	956.94	916.75	879.32	844.53	812.28	782.47	755.00	729.76
60	956.94	916.83	879.56	845.01	813.07	783.63	756.59	731.84
61	956.94	916.92	879.82	845.53	813.92	784.89	758.32	734.11
62	956.94	917.02	880.12	846.10	814.86	786.27	760.22	736.58
63	956.94	917.13	880.44	846.74	815.89	787.79	762.29	739.28
64	956.94	917.25	880.79	847.43	817.03	789.45	764.55	742.21
65	956.94	917.38	881.19	848.20	818.27	791.26	767.02	745.38
66	956.94	917.53	881.62	849.04	819.63	793.24	769.68	748.51
67	956.94	917.69	882.09	849.96	821.11	795.38	772.57	752.49
68	956.94	917.87	882.61	850.96	822.72	797.69	775.66	756.44
69	956.94	918.07	883.18	852.05	824.46	800.18	778.96	760.57
70	956.94	918.29	883.80	853.23	826.32	802.82	782.45	764.95

TABLE NO. CXIII.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAYABLE AS STATED.

AGE.	In 9 Years.	In 10 Years.	In 11 Years.	In 12 Years.	In 13 Years.	In 14 Years.	In 15 Years.	In 16 Years.
20	682.34	655.39	629.82	605.55	582.52	560.68	539.96	520.34
21	682.40	655.47	629.91	605.66	582.65	560.83	540.13	520.50
22	682.47	655.55	630.01	605.78	582.79	560.99	540.31	520.70
23	682.54	655.63	630.11	605.90	582.93	561.15	540.50	520.92
24	682.61	655.73	630.22	606.03	583.09	561.33	540.71	521.16
25	682.69	655.82	630.34	606.17	583.25	561.53	540.93	521.41
26	682.78	655.93	630.47	606.33	583.44	561.74	541.17	521.69
27	682.87	656.04	630.61	606.49	583.63	561.97	541.44	521.99
28	682.97	656.17	630.76	606.67	583.84	562.21	541.72	522.31
29	683.07	656.30	630.92	606.87	584.07	562.48	542.03	522.66
30	683.19	656.45	631.10	607.08	584.32	562.77	542.36	523.05
31	683.32	656.60	631.29	607.31	584.60	563.09	542.73	523.47
32	683.46	656.78	631.50	607.56	584.90	563.44	543.14	523.93
33	683.61	656.97	631.73	607.84	585.22	563.82	543.58	524.44
34	683.77	657.17	631.98	608.14	585.58	564.24	544.07	525.00
35	683.96	657.40	632.27	608.48	585.98	564.71	544.61	525.62
36	684.16	657.65	632.57	608.85	586.42	565.22	545.21	526.32
37	684.38	657.93	632.91	609.26	586.90	565.80	545.87	527.09
38	684.62	658.24	633.29	609.71	587.45	566.44	546.62	527.95
39	684.89	658.57	633.70	610.21	588.05	567.15	547.45	528.91
40	685.19	658.95	634.17	610.78	588.72	567.94	548.38	529.99
41	685.52	659.37	634.69	611.41	589.48	568.84	549.43	531.20
42	685.90	659.85	635.28	612.13	590.34	569.85	550.60	532.56
43	686.32	660.38	635.94	612.93	591.30	570.98	551.93	534.08
44	686.80	660.99	636.69	613.85	592.39	572.27	553.42	535.80
45	687.35	661.68	637.55	614.88	593.62	573.71	555.09	537.71
46	687.97	662.47	638.51	616.00	595.00	575.33	556.97	539.86
47	688.68	663.35	639.60	617.35	596.55	577.14	559.06	542.26
48	689.48	664.35	640.82	618.82	598.29	579.17	561.40	544.92
49	690.38	665.48	642.19	620.47	600.23	581.42	563.99	547.87
50	691.38	666.72	643.72	622.29	602.37	583.91	566.85	551.12
51	692.49	668.11	645.41	624.31	604.75	586.67	570.00	554.69
52	693.72	669.65	647.27	626.53	607.35	589.68	573.45	558.59
53	695.09	671.34	649.33	628.98	610.22	592.99	577.22	562.86
54	696.60	673.21	651.59	631.66	613.36	596.61	581.35	567.50
55	698.25	675.26	654.07	634.60	616.79	600.56	585.83	572.54
56	7 0 08	677.51	656.79	637.82	620.54	604.86	590.70	578.00
57	702.08	679.98	659.76	641.33	624.61	609.52	595.98	584.89
58	7 4 27	682.68	663.00	645.15	629.03	614.57	601.67	590.23
59	706.67	685.62	666.53	649.30	633.83	620.03	607.79	597.02
60	709.29	688.83	670.37	653.79	639.00	625.90	614.36	604.28
61	712.15	692.32	674.52	658.65	644.57	632.19	621.36	611.98
62	715.25	696.10	679.02	663.87	650.54	638.90	628.80	620.13
63	718.62	700.19	683.85	669.47	656.91	646.02	636.67	628.71
64	722.27	704.60	689.04	675.45	663.68	653.56	644.95	637.71
65	726.21	709.34	694.59	681.81	670.84	661.50	653.64	
66	730.44	714.38	700.47	688.52	678.36	669.80		
67	734.95	719.74	706.69	695.58	686.23			
68	739.73	725.40	713.21	702.96				
69	744.77	731.34	720.03					
70	750.06	737.54						

TABLE No. CXIII.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAVABLE AS STATED.

AGE.	In 17 Years.	In 18 Years.	In 19 Years.	In 20 Years.	In 21 Years.	In 22 Years.	In 23 Years.	In 24 Years.
20	501.67	483.99	467.24	451.35	436.30	422.03	408.52	395.72
21	501.88	484.24	467.51	451.65	436.63	422.39	408.91	396.15
22	502.12	484.49	467.79	451.97	436.98	422.78	409.33	396.61
23	502.36	484.77	468.10	452.31	437.35	423.19	409.79	397.10
24	502.63	485.07	468.43	452.68	437.76	423.64	410.28	397.64
25	502.91	485.39	468.79	453.08	438.20	424.13	410.81	398.23
26	503.23	485.74	469.19	453.52	438.69	424.66	411.40	398.87
27	503.57	486.12	469.61	453.99	439.21	425.24	412.04	399.57
28	503.93	486.54	470.07	454.50	439.78	425.87	412.73	400.34
29	504.33	486.99	470.58	455.07	440.41	426.57	413.50	401.18
30	504.77	487.48	471.13	455.69	441.10	427.33	414.35	402.12
31	505.25	488.02	471.74	456.37	441.86	428.18	415.28	403.15
32	505.78	488.62	472.42	457.12	442.70	429.12	416.33	404.30
33	506.36	489.28	473.16	457.96	443.64	430.15	417.48	405.57
34	507.00	490.01	473.98	458.88	444.67	431.31	418.76	406.99
35	507.71	490.81	474.90	459.91	445.82	432.59	420.18	408.56
36	508.50	491.72	475.92	461.06	447.11	434.03	421.76	410.31
37	509.39	492.73	477.06	462.34	448.54	435.62	423.54	412.26
38	510.38	493.85	478.33	463.78	450.15	437.40	425.50	414.43
39	511.48	495.11	479.75	465.37	451.93	439.38	427.69	416.83
40	512.72	496.52	481.34	467.16	453.91	441.58	430.12	419.50
41	514.10	498.09	483.12	469.14	456.13	444.03	432.82	422.46
42	515.65	499.85	485.10	471.36	458.60	446.76	435.82	425.74
43	517.40	501.82	487.32	473.84	461.35	449.80	439.15	429.37
44	519.35	504.03	489.80	476.60	464.40	453.16	442.83	433.33
45	521.53	506.49	492.55	479.67	467.79	456.88	446.90	437.80
46	523.97	509.24	495.62	483.07	471.54	460.99	451.37	442.65
47	526.68	512.29	499.01	486.82	475.67	465.50	456.28	447.96
48	529.69	515.66	502.76	490.97	480.21	470.46	461.65	453.75
49	533.02	519.38	506.89	495.51	485.19	475.87	467.51	460.05
50	536.68	523.46	511.41	500.48	490.61	481.76	473.85	466.85
51	540.68	527.92	516.33	505.88	496.50	488.12	480.70	474.17
52	545.05	532.77	521.69	511.74	502.86	494.99	488.07	482.01
53	549.82	538.06	527.50	518.07	509.72	502.37	495.95	490.38
54	555.00	543.78	533.77	524.90	517.09	510.27	504.35	499.27
55	560.61	549.96	540.53	532.22	524.97	518.68	513.28	508.68
56	566.66	556.62	547.77	540.05	533.35	527.60	522.70	518.59
57	573.18	563.75	555.51	548.37	542.24	537.02	532.63	
58	580.16	571.36	563.74	557.19	551.62	546.94		
59	587.62	579.46	572.46	566.50	561.49			
60	595.54	588.04	581.65	576.23				
61	603.93	597.07	591.31					
62	612.76	606.55						
63	622.02							

TABLE NO. CXIII.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSUR-
ANCE, AMERICAN EXPERIENCE, FOUR AND ONE-
HALF PER CENT, PAYABLE AS STATED.

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

OF LIFE INSURANCE.

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TABLE NO. CXIII.—*Concluded.*
 SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE, AMERICAN EXPERIENCE, FOUR AND ONE-HALF PER CENT, PAYABLE AS STATED.

AGE.	In 33 Years.	In 34 Years.	In 35 Years.	In 36 Years.	In 37 Years.	In 38 Years.	In 39 Years.	In 40 Years.
20	307.57	300.30	293.46	287.03	281.00	275.33	270.03	265.07
21	308.42	301.22	294.44	288.08	282.12	276.53	271.31	266.43
22	309.35	302.21	295.51	289.23	283.35	277.84	272.71	267.93
23	310.36	303.30	296.68	290.49	284.69	279.28	274.24	269.56
24	311.47	304.50	297.97	291.87	286.17	280.86	275.93	271.36
25	312.70	305.82	299.39	293.39	287.80	282.60	277.79	273.33
26	314.05	307.27	300.95	295.06	289.59	284.52	279.83	275.50
27	315.54	308.88	302.67	296.90	291.56	286.62	282.06	277.88
28	317.18	310.64	304.56	298.93	293.73	288.93	284.52	280.49
29	318.99	312.59	306.66	301.17	296.11	291.47	287.22	283.35
30	320.99	314.74	308.96	303.63	298.74	294.26	290.17	286.47
31	323.20	317.10	311.49	306.33	301.61	297.31	293.41	289.89
32	325.64	319.72	314.28	309.31	304.77	300.66	296.95	293.62
33	328.32	322.59	317.35	312.57	308.24	304.32	300.81	297.68
34	331.28	325.75	320.71	316.14	312.02	308.32	305.01	302.08
35	334.53	329.22	324.40	320.06	316.15	312.67	309.58	306.86
36	338.12	333.04	328.45	324.33	320.66	317.41	314.54	312.04
37	342.04	337.21	332.87	328.99	325.56	322.54	319.90	317.61
38	346.35	341.77	337.68	334.06	330.87	328.09	325.68	323.60
39	351.04	346.73	342.91	339.55	336.61	334.07	331.88	330.02
40	356.16	352.13	348.58	345.48	342.80	340.49	338.53	336.88
41	361.73	357.98	354.71	351.88	349.44	347.37	345.63	
42	367.76	364.31	361.32	358.75	356.56	354.72		
43	374.29	371.13	368.42	366.11	364.17			
44	381.33	378.46	376.62	373.97				
45	388.87	386.30	384.13					
46	396.95	394.66						
47	405.55							

TABLE NO. CXIV.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

Age.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	4.74	9.68	14.83	20.20	25.81	31.66	37.77	44.14
21	4.96	10.14	15.54	21.17	27.06	33.19	39.59	46.27
22	5.20	10.63	16.29	22.20	28.37	34.80	41.51	48.51
23	5.46	11.15	17.09	23.29	29.76	36.50	43.53	50.86
24	5.72	11.70	17.93	24.43	31.22	38.29	45.66	53.34
25	6.01	12.28	18.82	25.64	32.75	40.16	47.89	55.95
26	6.31	12.88	19.75	26.90	34.36	42.13	50.24	58.68
27	6.62	13.53	20.72	28.23	36.06	44.21	52.71	61.55
28	6.95	14.20	21.75	29.63	37.85	46.39	55.30	64.58
29	7.30	14.91	22.84	31.11	39.72	48.69	58.03	67.75
30	7.66	15.66	23.99	32.66	41.69	51.11	60.90	71.09
31	8.06	16.45	25.19	34.29	43.78	53.64	63.91	74.58
32	8.46	17.27	26.45	36.01	45.96	56.31	67.06	78.24
33	8.89	18.14	27.79	37.82	48.26	59.10	70.37	82.08
34	9.34	19.07	29.19	39.72	50.67	62.04	73.85	86.11
35	9.82	20.04	30.67	41.72	53.20	65.12	77.50	90.34
36	10.32	21.06	32.21	43.81	55.84	68.34	81.31	94.77
37	10.85	22.12	33.84	46.00	58.63	71.74	85.33	99.40
38	11.40	23.24	35.54	48.31	61.56	75.30	89.52	104.25
39	11.98	24.42	37.34	50.74	64.64	79.03	93.92	109.30
40	12.59	25.66	39.23	53.29	67.86	82.93	98.50	114.57
41	13.24	26.98	41.23	55.97	71.24	87.01	103.28	120.04
42	13.92	28.36	43.31	58.78	74.76	91.25	108.23	125.67
43	14.64	29.80	45.49	61.70	78.42	95.64	113.33	131.46
44	15.38	31.31	47.75	64.72	82.20	100.15	118.56	137.39
45	16.17	32.87	50.11	67.86	86.09	104.78	123.92	143.47
46	16.98	34.50	52.54	71.07	90.07	109.51	129.39	149.66
47	17.82	36.18	55.03	74.35	94.14	114.35	134.98	155.98
48	18.69	37.88	57.56	77.70	98.28	119.28	140.66	162.40
49	19.56	39.61	60.14	81.11	102.51	124.31	146.45	168.92
50	20.45	41.39	62.78	84.61	106.83	129.42	152.34	175.56
51	21.37	43.21	65.49	88.18	111.24	134.64	158.35	182.32
52	22.32	45.08	68.27	91.83	115.74	139.97	164.46	189.18
53	23.29	47.00	71.11	95.56	120.34	145.39	170.67	196.14
54	24.28	48.96	74.00	99.36	125.01	150.90	176.97	203.17
55	25.30	50.96	76.95	103.24	129.77	156.49	183.34	210.28
56	26.33	53.00	79.97	107.19	134.60	162.15	189.79	217.45
57	27.39	55.09	83.05	111.20	139.50	167.88	196.29	224.68
58	28.48	57.22	86.17	115.26	144.44	173.66	202.84	231.92
59	29.58	59.38	89.32	119.36	149.43	179.47	209.40	239.14
60	30.70	61.56	92.51	123.50	154.46	185.29	215.94	246.33
61	31.83	63.77	95.74	127.67	159.49	191.10	222.45	253.43
62	32.98	66.00	98.99	131.85	164.51	196.88	228.89	260.45
63	34.15	68.26	102.24	136.01	169.49	202.59	235.23	267.32
64	35.32	70.50	105.46	140.13	174.39	208.19	241.42	274.05
65	36.47	72.71	108.65	144.17	179.20	213.64	247.47	280.71

TABLE No. CXIV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	50.78	57.71	64.93	72.46	80.31	88.49	97.00	105.87
21	53.23	60.48	68.05	75.94	84.15	92.70	101.61	110.88
22	55.80	63.40	71.33	79.58	88.18	97.13	106.45	116.14
23	58.51	66.47	74.77	83.41	92.41	101.78	111.52	121.65
24	61.35	69.69	78.38	87.43	96.85	106.65	116.83	127.41
25	64.34	73.08	82.18	91.65	101.51	111.74	122.39	133.43
26	67.47	76.63	86.16	96.07	106.37	117.08	128.19	139.74
27	70.77	80.36	90.34	100.70	111.48	122.66	134.28	146.33
28	74.23	84.27	94.71	105.56	116.82	128.51	140.64	153.22
29	77.86	88.37	99.29	110.63	122.41	134.63	147.30	160.41
30	81.67	92.67	104.09	115.96	128.26	141.03	154.24	167.92
31	85.67	97.18	109.13	121.53	134.40	147.71	161.49	175.73
32	89.84	101.90	114.40	127.37	140.79	154.69	169.04	183.84
33	94.23	106.84	119.92	133.46	147.47	161.94	176.88	192.26
34	98.83	112.03	125.69	139.83	154.43	169.50	185.02	200.96
35	103.66	117.45	131.72	146.46	161.67	177.34	193.43	209.92
36	108.69	123.11	137.99	153.36	169.18	185.43	202.09	219.14
37	113.96	129.01	144.53	160.51	176.93	193.77	211.00	228.60
38	119.45	135.15	151.31	167.91	184.92	202.34	220.14	238.30
39	125.18	141.52	158.31	175.53	193.15	211.16	229.53	248.23
40	131.11	148.11	165.53	183.36	201.59	220.18	239.11	258.36
41	137.25	154.89	172.95	191.41	210.24	229.41	248.91	268.68
42	143.55	161.86	180.56	199.64	219.07	238.83	258.87	279.17
43	150.02	168.99	188.34	208.05	228.08	248.40	268.99	289.81
44	156.64	176.28	196.28	216.61	237.23	258.13	279.26	300.58
45	163.41	183.72	204.37	225.32	246.54	268.00	289.65	311.46
46	170.30	191.29	212.58	234.15	255.96	277.98	300.14	322.42
47	177.33	198.98	220.93	243.12	265.51	288.06	310.72	333.46
48	184.45	206.79	229.38	252.18	275.14	298.22	321.36	344.54
49	191.69	214.71	237.94	261.34	284.85	308.44	332.06	355.65
50	199.04	222.74	246.60	270.59	294.64	318.73	342.79	366.76
51	206.51	230.87	255.36	279.92	304.51	329.07	353.54	377.86
52	214.08	239.09	264.19	289.32	314.42	339.42	364.27	388.91
53	221.73	247.40	273.10	298.77	324.34	349.76	374.96	399.86
54	229.45	255.76	282.05	308.23	334.26	360.05	385.55	410.70
55	237.25	264.19	291.02	317.69	344.13	370.27	396.04	421.39
56	245.09	272.62	299.95	327.11	353.92	380.37	406.37	431.91
57	252.95	281.06	308.92	336.45	363.61	390.32	416.55	442.32
58	260.81	289.45	317.77	345.69	373.15	400.12	426.61	452.69
59	268.62	297.77	326.51	354.77	382.53	409.80	436.65	463.14
60	276.36	305.98	335.10	363.71	391.81	419.47	446.78	473.80
61	283.99	314.04	343.55	372.54	401.08	429.25	457.14	484.79
62	291.49	321.97	351.91	381.39	410.49	439.29	467.85	496.19
63	298.84	329.81	360.29	390.38	420.16	449.70	479.01	508.05
64	306.11	337.67	368.83	399.66	430.24	460.59	490.66	520.46
65	313.42	345.72	377.68	409.38	440.84	472.01	502.90	533.23

TABLE No. CXIV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	115.09	124.69	134.67	145.03	155.80	166.98	178.57	190.60
21	120.53	130.55	140.97	151.78	163.01	174.66	186.75	199.26
22	126.21	136.68	147.55	158.84	170.55	182.69	195.27	208.28
23	132.17	143.09	154.44	166.21	178.42	191.06	204.14	217.65
24	138.39	149.80	161.64	173.91	186.62	199.72	213.36	227.38
25	144.91	156.81	169.16	181.94	195.17	208.83	222.93	237.45
26	151.71	164.13	176.99	190.30	204.05	218.23	232.84	247.84
27	158.83	171.77	185.16	199.00	213.27	227.97	243.07	258.55
28	166.25	179.73	193.66	208.03	222.83	238.03	253.61	269.56
29	173.99	188.01	202.48	217.39	232.60	248.39	264.45	280.86
30	182.05	196.62	211.63	227.05	242.86	259.04	275.58	292.45
31	190.42	205.55	221.08	237.02	253.32	269.98	286.98	304.29
32	199.00	214.76	230.82	247.26	264.06	281.19	298.64	316.39
33	208.06	224.25	240.83	257.77	275.06	292.66	310.55	328.70
34	217.30	234.03	251.12	268.56	286.32	304.37	322.68	341.24
35	226.81	244.06	261.67	279.59	297.81	316.30	335.03	353.97
36	236.56	254.34	272.44	290.85	309.52	328.43	347.56	366.86
37	246.57	264.86	283.45	302.32	321.43	340.76	360.26	379.90
38	256.80	275.59	294.67	313.99	333.53	353.24	373.10	393.06
39	267.25	286.54	306.08	325.84	345.79	365.87	386.06	406.31
40	277.88	297.66	317.67	337.85	358.18	378.62	399.11	419.63
41	288.71	308.97	329.41	350.00	370.70	391.45	412.23	432.99
42	299.70	320.41	341.28	362.25	383.28	404.34	425.38	446.34
43	310.82	331.98	353.25	374.58	395.94	417.27	438.52	459.64
44	322.05	343.64	365.29	386.96	408.61	430.18	451.61	472.86
45	333.38	355.37	377.38	399.37	421.28	443.05	464.63	485.96
46	344.77	367.15	389.50	411.76	433.89	455.83	477.51	498.90
47	356.22	378.96	401.60	424.11	446.43	468.49	490.24	511.64
48	367.69	390.75	413.66	436.39	458.84	480.99	502.78	524.17
49	379.14	402.50	425.65	448.54	471.11	493.31	515.11	536.52
50	390.58	414.20	437.54	460.56	483.20	505.43	527.27	548.78
51	401.96	425.79	449.30	472.41	495.11	517.40	539.35	561.02
52	413.26	437.27	460.89	484.08	506.86	529.29	551.44	573.35
53	424.43	448.58	472.30	495.61	518.55	541.20	563.61	585.84
54	435.44	459.72	483.58	507.07	530.26	553.21	575.97	598.55
55	446.28	470.73	494.81	518.57	542.09	565.42	588.56	611.50
56	457.00	481.70	506.08	530.21	554.14	577.88	601.42	624.74
57	467.68	492.72	517.50	542.08	566.47	590.64	614.59	638.11
58	478.44	503.91	529.19	554.26	579.11	603.74	627.92	651.69
59	489.37	515.38	541.19	566.77	592.12	617.01	641.48	665.64
60	500.61	527.20	553.56	579.68	605.33	630.55	655.45	680.28
61	512.23	539.42	566.37	592.83	618.85	644.54	670.15	695.81
62	524.28	552.11	579.44	606.32	632.85	659.30	685.80	712.09
63	536.83	565.10	592.89	620.33	647.68	675.09	702.27	728.74
64	549.72	578.50	606.90	635.23	663.60	691.74	719.14	745.18
65	563.06	592.51	621.87	651.28	680.46	708.86	735.85	761.37

TABLE NO. CXIV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

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

TABLE No. CXIV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL DEATH,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

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

TABLE No. CXV.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY TEN EQUAL ANNUAL PREMIUMS, AMERICAN
 EXPERIENCE, FOUR AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	20.75	42.56	65.48	89.58	114.91	141.56	169.57	199.03	230.02
21	21.20	43.47	66.80	91.51	117.39	144.61	173.22	203.32	234.97
22	21.66	44.43	68.36	93.52	119.98	147.79	177.03	207.79	240.13
23	22.15	45.43	69.90	95.63	122.67	151.11	181.00	212.44	245.51
24	22.66	46.48	71.51	97.82	125.48	154.56	185.14	217.30	251.12
25	23.19	47.57	73.18	100.11	128.41	158.17	189.46	222.36	256.96
26	23.74	48.69	74.92	102.48	131.46	161.92	193.95	227.62	263.04
27	24.32	49.88	76.73	104.96	134.63	165.83	198.62	233.10	269.37
28	24.92	51.10	78.62	107.54	137.94	169.89	203.48	238.81	275.95
29	25.54	52.38	80.59	110.23	141.38	174.12	208.55	244.74	282.80
30	26.19	53.72	82.63	113.02	144.95	178.52	213.81	250.91	289.92
31	26.87	55.10	84.76	115.92	148.67	183.09	219.28	257.31	297.31
32	27.58	56.54	86.96	118.94	152.53	187.84	224.95	263.96	304.97
33	28.30	58.02	89.26	122.07	156.54	192.76	230.83	270.85	312.93
34	29.06	59.58	91.64	125.32	160.69	197.87	236.93	278.00	321.18
35	29.85	61.19	94.11	128.68	164.99	203.15	243.25	285.40	329.73
36	30.66	62.86	96.66	132.17	169.45	208.63	249.80	293.08	338.57
37	31.51	64.58	99.31	135.77	174.06	214.29	256.57	301.00	347.72
38	32.38	66.36	102.03	139.49	178.83	220.15	263.57	309.19	357.15
39	33.28	68.20	104.86	143.35	183.76	226.20	270.79	317.64	366.88
40	34.21	70.11	107.78	147.33	188.84	232.44	278.22	326.32	376.88
41	35.18	72.08	110.80	151.44	194.09	238.85	285.87	335.25	387.13
42	36.17	74.11	113.91	155.66	199.46	245.44	293.70	344.38	397.63
43	37.20	76.20	117.10	159.99	204.98	252.17	301.70	353.70	408.34
44	38.25	78.34	120.36	164.41	210.60	259.03	309.84	363.18	419.25
45	39.33	80.53	123.70	168.93	216.32	265.99	318.10	372.83	430.36
46	40.43	82.76	127.08	173.49	222.09	273.03	326.48	382.60	441.62
47	41.55	85.02	130.49	178.09	227.92	280.15	334.94	392.49	453.04
48	42.67	87.28	133.91	182.70	233.78	287.30	343.46	402.46	464.57
49	43.79	89.55	137.33	187.33	239.65	294.49	352.02	412.50	476.21
50	44.90	91.78	140.76	191.96	245.54	301.68	360.61	422.58	487.92
51	46.02	94.03	144.18	196.58	251.36	308.87	369.20	432.69	499.68
52	47.13	96.28	147.58	201.17	257.25	316.03	377.77	442.78	511.46
53	48.23	98.50	150.95	205.73	263.04	323.13	386.28	452.84	523.23
54	49.32	100.70	154.27	210.22	268.76	330.16	394.71	462.82	534.95
55	50.39	102.85	157.53	214.64	274.39	337.07	403.03	472.69	546.60
56	51.44	104.96	160.73	218.96	279.89	343.84	411.19	482.42	558.14
57	52.46	107.02	163.85	223.17	285.25	350.44	419.17	491.98	569.53
58	53.46	109.02	166.86	227.23	290.42	356.83	426.93	501.31	580.72
59	54.42	110.93	169.74	231.11	295.39	362.99	434.42	510.36	591.67
60	55.33	112.75	172.48	234.82	300.13	368.86	441.60	519.11	602.34

TABLE NO. CXVI.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY FIFTEEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

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

TABLE No. CXVI.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY FIFTEEN EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	129.58	149.66	170.74	192.89	216.17	240.64	266.34
21	132.68	153.23	174.81	197.49	221.31	246.34	272.54
22	135.91	156.95	179.05	202.27	226.66	252.28	279.22
23	139.27	160.83	183.47	207.25	232.23	258.47	286.05
24	142.78	164.87	188.07	212.43	238.03	264.91	293.16
25	146.44	169.08	192.85	217.83	244.05	271.60	300.54
26	150.23	173.44	197.83	223.43	250.32	278.55	308.21
27	154.17	178.00	203.00	229.26	256.82	285.77	316.17
28	158.28	182.72	208.38	235.30	263.58	293.26	324.44
29	162.55	187.63	213.95	241.58	270.58	301.03	333.01
30	166.98	192.72	219.73	248.08	277.84	309.08	341.89
31	171.57	198.00	225.72	254.82	285.36	317.43	351.08
32	176.32	203.46	231.93	261.80	293.16	326.05	360.59
33	181.24	209.12	238.36	269.03	301.21	334.97	370.40
34	186.35	214.98	245.01	276.50	309.53	344.17	380.52
35	191.62	221.04	251.87	284.21	318.10	353.64	390.93
36	197.07	227.29	258.96	292.14	326.92	363.38	401.60
37	202.70	233.74	266.24	300.30	335.98	373.36	412.54
38	208.50	240.36	273.73	308.67	345.25	383.56	423.71
39	214.46	247.18	281.41	317.23	354.71	393.96	435.10
40	220.58	254.15	289.25	325.95	364.35	404.56	446.70
41	226.84	261.26	297.22	334.82	374.15	415.33	458.49
42	233.20	268.47	305.31	343.81	384.08	426.24	470.45
43	239.65	275.78	313.50	352.91	394.12	437.28	482.54
44	246.16	283.15	321.75	362.08	404.25	448.41	494.75
45	252.72	290.57	330.06	371.30	414.43	459.62	507.06
46	259.30	298.01	338.38	380.54	424.64	470.87	519.43
47	265.88	305.45	346.71	389.79	434.87	482.14	531.84
48	272.44	312.86	355.06	399.00	445.06	493.38	544.24
49	278.96	320.22	363.23	408.16	455.20	504.58	556.62
50	285.43	327.52	371.40	417.23	465.24	515.70	568.95
51	291.82	334.73	379.45	426.18	475.16	526.70	581.18
52	298.13	341.83	387.37	434.98	484.93	537.56	593.28
53	304.31	348.78	395.13	443.60	494.51	548.21	605.21
54	310.34	355.55	402.68	452.00	503.84	558.63	616.92
55	316.21	362.13	410.01	460.14	512.89	568.77	628.38
56	321.89	368.48	417.06	467.97	521.62	578.57	639.54
57	327.36	374.56	423.80	475.45	529.97	588.00	650.36
58	332.58	380.34	430.20	482.53	537.90	597.01	660.81
59	337.50	385.78	436.17	489.16	545.35	605.55	670.89
60	342.10	390.81	441.70	495.28	552.27	613.62	680.62
61	346.32	395.40	446.70	500.84	558.65	621.23	690.02
62	350.11	399.47	451.14	505.83	564.51	628.40	699.11
63	353.42	402.99	455.00	510.27	569.86	635.14	707.89
64	356.21	405.97	458.33	514.21	574.75	641.46	716.36
65	358.51	408.47	461.22	517.71	579.22	647.37	724.47
66	360.44	410.63	463.76	520.87	583.28	652.85	732.21
67	362.15	412.59	466.10	523.75	586.99	657.91	739.44
68	363.86	414.55	468.37	526.45	590.39	662.41	746.17
69	365.78	416.68	470.70	529.07	593.35	666.36	752.41
70	368.12	419.12	473.22	531.45	595.90	669.78	758.24

TABLE NO. CXVII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

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

OF LIFE INSURANCE.

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TABLE NO. CXVII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	96.10	110.91	126.45	142.75	159.86	177.81
21	98.64	113.83	129.77	146.49	164.04	182.44
22	101.28	116.87	133.23	150.39	168.38	187.26
23	104.03	120.05	136.84	154.44	172.91	192.28
24	106.91	123.35	140.59	158.66	177.62	197.50
25	109.90	126.79	144.49	163.06	182.52	202.92
26	113.00	130.35	148.55	167.62	187.60	208.54
27	116.24	134.08	152.77	172.36	192.88	214.38
28	119.60	137.94	157.15	177.27	198.35	220.43
29	123.10	141.95	161.69	182.37	204.01	226.69
30	126.73	146.11	166.40	187.64	209.89	233.19
31	130.49	150.42	171.28	193.12	215.98	239.91
32	134.39	154.88	176.34	198.78	222.27	246.84
33	138.42	159.51	181.57	204.64	228.77	254.01
34	142.61	164.30	186.99	210.70	235.49	261.39
35	146.95	169.26	192.59	216.95	242.40	268.98
36	151.44	174.39	198.36	223.38	249.50	276.75
37	156.07	179.68	204.30	229.99	256.78	284.70
38	160.86	185.11	210.41	236.76	264.21	292.79
39	165.79	190.71	216.67	243.68	271.78	301.02
40	170.85	196.44	223.04	250.70	279.46	309.35
41	176.04	202.27	229.52	257.83	287.23	317.78
42	181.31	208.19	236.08	265.03	295.07	326.27
43	186.65	214.17	242.70	272.29	302.97	334.79
44	192.04	220.20	249.36	279.57	310.88	343.33
45	197.46	226.26	256.05	286.87	318.79	351.85
46	202.91	232.32	262.73	294.15	326.67	360.33
47	208.36	238.39	269.39	301.41	334.50	368.75
48	213.80	244.42	276.01	308.61	342.27	377.07
49	219.21	250.43	282.59	315.73	349.93	385.27
50	224.61	256.40	289.11	322.78	357.49	393.33
51	229.99	262.33	295.56	329.72	364.91	401.24
52	235.34	268.20	301.92	336.55	372.20	408.96
53	240.65	274.00	308.18	343.25	379.31	416.46
54	245.90	279.72	314.34	349.81	386.22	423.71
55	251.09	285.36	320.37	356.17	392.89	430.67
56	256.22	290.89	326.23	362.33	399.30	437.30
57	261.26	296.28	331.92	368.25	405.40	443.56
58	266.20	301.52	337.38	373.88	411.15	449.39
59	270.99	306.56	342.59	379.19	416.49	454.76
60	275.64	311.39	347.52	384.14	421.43	459.71

TABLE NO. CXVII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE POLI-
 CIES BY TWENTY EQUAL ANNUAL PREMIUMS,
 AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	196.64	216.41	237.15	258.93	281.78	305.76
21	201.75	222.02	243.28	265.59	289.00	313.58
22	207.07	227.85	249.65	272.51	296.51	321.69
23	212.60	233.91	256.26	279.71	304.30	330.11
24	218.35	240.20	263.13	287.16	312.38	338.84
25	224.31	246.74	270.24	294.90	320.76	347.89
26	230.50	253.51	277.63	302.92	329.45	357.26
27	236.91	260.53	285.28	311.23	338.43	366.95
28	243.56	267.80	293.21	319.83	347.72	376.96
29	250.45	275.34	301.40	328.71	357.31	387.27
30	257.58	283.12	309.87	337.87	367.19	397.89
31	264.95	291.16	318.59	347.30	377.35	408.79
32	272.56	299.45	327.58	357.00	387.77	419.95
33	280.39	307.97	336.81	366.93	398.43	431.36
34	288.45	316.73	346.25	377.09	409.31	443.00
35	296.72	325.68	355.90	387.45	420.41	454.87
36	305.18	334.82	365.73	398.00	431.70	466.93
37	313.79	344.12	375.73	408.72	443.16	479.17
38	322.56	353.56	385.88	419.58	454.77	491.57
39	331.45	363.14	396.15	430.57	466.51	504.10
40	340.45	372.81	406.51	441.65	478.35	516.74
41	349.53	382.56	416.95	452.81	490.26	529.46
42	358.67	392.36	427.44	464.01	502.22	542.23
43	367.84	402.19	437.94	475.22	514.19	555.03
44	377.00	412.00	448.43	486.42	526.14	567.81
45	386.15	421.78	458.87	497.55	538.03	580.56
46	395.24	431.49	469.22	508.59	549.84	593.22
47	404.24	441.09	479.45	519.52	561.53	605.78
48	413.13	450.56	489.54	530.28	573.04	618.17
49	421.86	459.86	499.44	540.83	584.35	630.38
50	430.44	468.97	509.11	551.15	595.41	642.35
51	438.83	477.84	518.53	561.18	606.18	654.05
52	446.98	486.46	527.65	570.88	616.62	665.44
53	454.87	494.76	536.41	580.22	626.68	676.49
54	462.46	502.71	544.79	589.14	636.34	687.22
55	469.71	510.27	552.73	597.60	645.59	697.63
56	476.56	517.38	560.19	605.61	654.44	707.75
57	482.97	523.99	567.16	613.17	662.92	717.61
58	488.90	530.12	573.67	620.31	671.05	727.21
59	494.36	535.80	579.76	627.07	678.85	736.56
60	499.41	541.10	585.49	633.49	686.32	745.62

TABLE NO. CXVIII.
 TERMINAL VALUES PER \$1000 OF TEN-YEAR ENDOWMENT
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL MA-
 TURITY, AMERICAN EXPERIENCE, FOUR AND
 ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	78.39	160.01	247.78	339.26	435.59	537.04	643.89	756.45	875.04
21	78.37	160.88	247.74	339.21	435.53	536.98	643.83	756.41	875.01
22	78.36	160.85	247.70	339.16	435.48	536.92	643.78	756.36	874.98
23	78.34	160.82	247.66	339.11	435.42	536.86	643.72	756.31	874.95
24	78.33	160.79	247.62	339.06	435.36	536.79	643.65	756.25	874.92
25	78.31	160.76	247.58	339.00	435.29	536.72	643.59	756.20	874.88
26	78.29	160.73	247.53	338.94	435.22	536.65	643.52	756.14	874.84
27	78.28	160.69	247.48	338.87	435.14	536.57	643.44	756.07	874.80
28	78.26	160.65	247.42	338.81	435.07	536.48	643.35	756.00	874.76
29	78.24	160.61	247.36	338.73	434.98	536.39	643.26	755.92	874.71
30	78.22	160.58	247.31	338.66	434.89	536.29	643.17	755.84	874.66
31	78.20	160.54	247.24	338.57	434.79	536.19	643.06	755.75	874.60
32	78.18	160.49	247.17	338.48	434.69	536.08	642.95	755.65	874.54
33	78.15	160.43	247.10	338.39	434.58	535.95	642.82	755.54	874.47
34	78.12	160.39	247.02	338.29	434.45	535.81	642.69	755.42	874.39
35	78.10	160.33	246.94	338.18	434.32	535.66	642.54	755.29	874.31
36	78.07	160.27	246.84	338.05	434.16	535.50	642.37	755.15	874.22
37	78.04	160.20	246.74	337.91	434.00	535.32	642.20	754.99	874.11
38	77.99	160.12	246.62	337.76	433.82	535.13	642.00	754.82	874.00
39	77.96	160.04	246.50	337.60	433.64	534.92	641.79	754.63	873.88
40	77.91	159.96	246.38	337.44	433.44	534.69	641.55	754.42	873.74
41	77.88	159.88	246.25	337.27	433.23	534.45	641.30	754.19	873.58
42	77.84	159.80	246.12	337.08	432.99	534.18	641.02	753.93	873.40
43	77.80	159.71	245.98	336.88	432.73	533.88	640.69	753.63	873.20
44	77.75	159.61	245.81	336.66	432.45	533.53	640.33	753.29	872.98
45	77.72	159.51	245.64	336.41	432.11	533.13	639.90	752.90	872.72
46	77.66	159.38	245.44	336.10	431.71	532.67	639.41	752.46	872.43
47	77.60	159.25	245.19	335.74	431.25	532.13	638.85	751.95	872.09
48	77.53	159.07	244.89	335.31	430.71	531.51	638.20	751.37	871.70
49	77.43	158.84	244.52	334.81	430.08	530.80	637.47	750.72	871.27
50	77.31	158.58	244.10	334.24	429.38	529.99	636.64	749.98	870.79
51	77.17	158.28	243.63	333.59	428.58	529.09	635.72	749.16	870.25
52	77.01	157.94	243.10	332.87	427.69	528.08	634.68	748.24	869.65
53	76.84	157.56	242.51	332.06	426.69	526.96	633.53	747.22	868.98
54	76.64	157.14	241.84	331.15	425.58	525.71	632.25	746.07	868.23
55	76.42	156.66	241.10	330.15	424.35	524.33	630.83	744.81	867.39
56	76.17	156.13	240.28	329.04	422.99	522.79	629.25	743.40	866.47
57	75.90	155.56	239.38	327.83	421.49	521.08	627.50	741.84	865.44
58	75.61	154.93	238.39	326.47	419.82	519.21	625.58	740.11	864.29
59	75.28	154.23	237.29	324.98	417.99	517.14	623.44	738.19	863.02
60	74.92	153.46	236.08	323.35	415.99	514.86	621.08	736.07	861.61

TABLE NO. CXIX.
 TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

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

TABLE NO. CXIX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF FIFTEEN-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	437.08	505.48	577.52	653.40	733.35	817.60	906.40
21	437.01	505.40	577.44	653.33	733.28	817.54	906.36
22	436.94	505.32	577.36	653.25	733.21	817.48	906.32
23	436.86	505.24	577.27	653.16	733.13	817.42	906.28
24	436.79	505.16	577.18	653.07	733.05	817.35	906.24
25	436.71	505.07	577.09	652.97	732.96	817.28	906.20
26	436.62	504.97	576.99	652.87	732.86	817.20	906.15
27	436.53	504.87	576.88	652.76	732.76	817.11	906.09
28	436.44	504.77	576.77	652.65	732.65	817.02	906.04
29	436.34	504.66	576.64	652.52	732.52	816.92	905.97
30	436.24	504.54	576.51	652.38	732.39	816.80	905.90
31	436.12	504.41	576.37	652.24	732.25	816.69	905.83
32	436.00	504.26	576.21	652.07	732.10	816.55	905.74
33	435.87	504.12	576.05	651.90	731.93	816.41	905.65
34	435.74	503.96	575.88	651.71	731.75	816.25	905.55
35	435.60	503.80	575.69	651.52	731.55	816.08	905.44
36	435.46	503.63	575.50	651.31	731.34	815.89	905.31
37	435.31	503.45	575.29	651.08	731.11	815.68	905.18
38	435.17	503.27	575.07	650.84	730.85	815.45	905.02
39	435.03	503.08	574.84	650.56	730.56	815.19	904.84
40	434.89	502.88	574.58	650.26	730.24	814.89	904.65
41	434.74	502.66	574.29	649.91	729.87	814.56	904.43
42	434.56	502.40	573.94	649.51	729.46	814.18	904.18
43	434.35	502.09	573.55	649.06	728.98	813.76	903.89
44	434.09	501.72	573.09	648.53	728.44	813.27	903.57
45	433.77	501.29	572.56	647.93	727.82	812.72	903.21
46	433.39	500.78	571.93	647.23	727.11	812.09	902.80
47	432.93	500.18	571.22	646.44	726.30	811.38	902.35
48	432.39	499.49	570.40	645.54	725.39	810.58	901.82
49	431.75	498.70	569.47	644.52	724.37	809.68	901.24
50	431.04	497.80	568.43	643.38	723.23	808.68	900.58
51	430.24	496.81	567.27	642.11	721.95	807.56	899.86
52	429.34	495.70	565.97	640.69	720.54	806.32	899.05
53	428.36	494.47	564.54	639.13	718.97	804.93	898.14
54	427.26	493.11	562.96	637.41	717.23	803.40	897.14
55	426.06	491.63	561.23	635.51	715.31	801.70	896.03
56	424.76	490.01	559.32	633.41	713.20	799.83	894.79
57	423.35	488.24	557.24	631.12	710.86	797.75	893.42
58	421.81	486.31	554.95	628.58	708.28	795.44	891.89
59	420.12	484.18	552.43	625.79	705.42	792.89	890.21
60	418.27	481.83	549.65	622.68	702.24	790.05	888.34

TABLE No. CXX.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

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

TABLE NO. CXX.—Continued.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	283.10	327.30	373.82	422.80	474.37	522.68
21	283.06	327.25	373.77	422.74	474.30	522.60
22	283.03	327.21	373.72	422.68	474.23	522.52
23	283.01	327.18	373.67	422.62	474.16	522.44
24	282.99	327.15	373.63	422.56	474.09	522.35
25	282.97	327.12	373.58	422.51	474.02	522.27
26	282.95	327.08	373.54	422.45	473.95	522.18
27	282.94	327.07	373.51	422.40	473.87	522.09
28	282.94	327.05	373.48	422.34	473.80	522.00
29	282.95	327.05	373.45	422.29	473.72	522.89
30	282.97	327.05	373.43	422.25	473.65	522.80
31	283.00	327.06	373.42	422.21	473.59	522.72
32	283.04	327.08	373.42	422.19	473.54	522.63
33	283.10	327.13	373.44	422.19	473.51	522.56
34	283.20	327.20	373.50	422.21	473.50	522.50
35	283.33	327.32	373.59	422.27	473.50	522.46
36	283.49	327.46	373.71	422.34	473.53	522.42
37	283.70	327.66	373.86	422.45	473.57	522.38
38	283.96	327.89	374.05	422.58	473.62	522.34
39	284.27	328.17	374.29	422.73	473.67	522.29
40	284.64	328.50	374.54	422.89	473.72	522.21
41	285.06	328.86	374.81	423.05	473.76	522.13
42	285.50	329.23	375.08	423.21	473.79	522.00
43	285.97	329.62	375.36	423.36	473.78	522.84
44	286.45	330.01	375.64	423.49	473.75	522.63
45	286.95	330.41	375.90	423.60	473.68	522.37
46	287.45	330.80	376.15	423.67	473.56	522.05
47	287.97	331.20	376.39	423.73	473.40	522.67
48	288.50	331.59	376.62	423.75	473.20	522.22
49	289.04	331.99	376.84	423.75	472.95	524.71
50	289.62	332.42	377.07	423.74	472.67	524.13
51	290.25	332.89	377.32	423.73	472.35	523.51
52	290.94	333.40	377.59	423.71	472.02	522.83
53	291.69	333.96	377.89	423.71	471.67	522.10
54	292.51	334.57	378.24	423.72	471.29	521.29
55	293.41	335.25	378.63	423.74	470.88	520.42
56	294.39	335.99	379.03	423.74	470.41	519.42
57	295.46	336.78	379.46	423.72	469.85	518.29
58	296.58	337.60	379.87	423.62	469.17	516.97
59	297.75	338.43	380.24	423.43	468.34	515.43
60	298.96	339.26	380.57	423.13	467.34	513.71

TABLE NO. CXX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF TWENTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	585.88	646.14	709.64	776.56	847.11	921.51
21	585.79	646.05	709.54	776.47	847.04	921.47
22	585.70	645.96	709.45	776.39	846.97	921.42
23	585.61	645.86	709.35	776.29	846.89	921.37
24	585.52	645.76	709.25	776.19	846.80	921.32
25	585.42	645.65	709.13	776.08	846.71	921.26
26	585.32	645.53	709.01	775.96	846.61	921.20
27	585.20	645.41	708.88	775.84	846.50	921.13
28	585.09	645.28	708.75	775.70	846.39	921.06
29	584.97	645.14	708.60	775.56	846.26	920.98
30	584.86	645.01	708.45	775.41	846.13	920.89
31	584.74	644.87	708.29	775.24	845.98	920.79
32	584.63	644.72	708.12	775.07	845.82	920.68
33	584.52	644.58	707.95	774.88	845.64	920.56
34	584.42	644.43	707.76	774.66	845.44	920.42
35	584.32	644.27	707.55	774.43	845.22	920.27
36	584.20	644.09	707.31	774.16	844.97	920.10
37	584.08	643.88	707.05	773.87	844.69	919.91
38	583.94	643.65	706.75	773.53	844.37	919.69
39	583.78	643.40	706.41	773.16	844.02	919.45
40	583.59	643.10	706.03	772.73	843.62	919.18
41	583.37	642.75	705.59	772.25	843.18	918.88
42	583.10	642.35	705.09	771.71	842.67	918.54
43	582.78	641.89	704.52	771.09	842.10	918.16
44	582.40	641.35	703.87	770.39	841.46	917.73
45	581.95	640.74	703.13	769.60	840.73	917.24
46	581.43	640.04	702.29	768.71	839.92	916.70
47	580.83	639.23	701.31	767.71	839.01	916.09
48	580.14	638.33	700.28	766.59	837.99	915.40
49	579.36	637.32	699.10	765.34	836.85	914.64
50	578.50	636.20	697.79	763.96	835.59	913.79
51	577.56	634.97	696.34	762.43	834.19	912.85
52	576.53	633.62	694.76	760.74	832.64	911.80
53	575.41	632.15	693.01	758.88	830.92	910.65
54	574.13	630.52	691.08	756.82	829.02	909.36
55	572.82	628.72	688.93	754.52	826.91	907.94
56	571.30	626.70	686.53	751.97	824.58	906.38
57	569.57	624.43	683.85	749.16	822.02	904.65
58	567.60	621.88	680.91	746.07	819.21	902.75
59	565.39	619.09	677.71	742.74	816.16	900.66
60	563.00	616.13	674.18	739.18	812.87	898.37

TABLE NO. CXXI.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-FIVE-
 YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL
 PREMIUMS TILL MATURITY, AMERICAN EXPERI-
 ENCE, FOUR AND ONE-HALF PER CENT.

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

TABLE No. CXXI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF TWENTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	225.61	257.57	291.19	326.57	363.79	402.96	444.19	487.60
21	225.65	257.61	291.23	326.59	363.80	402.96	444.18	487.57
22	225.70	257.66	291.27	326.63	363.83	402.98	444.18	487.55
23	225.78	257.73	291.33	326.68	363.87	403.01	444.19	487.54
24	225.87	257.81	291.41	326.75	363.93	403.05	444.21	487.54
25	225.97	257.92	291.51	326.84	364.01	403.10	444.24	487.55
26	226.10	258.05	291.64	326.96	364.10	403.18	444.29	487.57
27	226.26	258.21	291.79	327.10	364.23	403.28	444.37	487.62
28	226.45	258.40	291.98	327.27	364.38	403.42	444.48	487.70
29	226.69	258.63	292.20	327.49	364.58	403.59	444.63	487.82
30	226.96	258.91	292.48	327.75	364.84	403.83	444.83	487.98
31	227.29	259.24	292.81	328.08	365.15	404.11	445.08	488.18
32	227.67	259.64	293.21	328.48	365.53	404.46	445.39	488.42
33	228.12	260.11	293.69	328.95	365.98	404.88	445.75	488.72
34	228.66	260.67	294.26	329.51	366.52	405.37	446.19	489.07
35	229.29	261.32	294.93	330.17	367.14	405.94	446.67	489.45
36	230.01	262.08	295.68	330.91	367.85	406.58	447.21	489.87
37	230.86	262.95	296.56	331.76	368.64	407.28	447.80	490.32
38	231.81	263.93	297.54	332.70	369.50	408.04	448.44	490.82
39	232.89	265.04	298.62	333.74	370.45	408.88	449.14	491.36
40	234.10	266.25	299.81	334.86	371.49	409.79	449.89	491.93
41	235.43	267.57	301.10	336.08	372.61	410.77	450.71	492.55
42	236.86	269.00	302.49	337.40	373.81	411.83	451.57	493.20
43	238.40	270.55	304.00	338.82	375.10	412.95	452.49	493.89
44	240.05	272.20	305.60	340.33	376.48	414.15	453.48	494.62
45	241.84	273.98	307.32	341.95	377.95	415.44	454.53	495.40
46	243.73	275.87	309.16	343.68	379.53	416.81	455.65	496.22
47	245.77	277.90	311.14	345.55	381.23	418.29	456.85	497.10
48	247.95	280.07	313.26	347.56	383.06	419.87	458.14	498.05
49	250.28	282.41	315.53	349.71	385.02	421.57	459.53	499.07
50	252.80	284.94	317.99	352.03	387.13	423.42	461.04	500.17
51	255.51	287.64	320.64	354.53	389.42	425.42	462.66	501.34
52	258.42	290.57	323.48	357.22	391.88	427.54	464.38	502.57
53	261.53	293.68	326.42	359.94	394.48	429.79	466.18	503.84
54	264.85	297.00	329.76	363.14	397.24	432.16	468.04	505.11
55	268.38	300.55	333.19	366.36	400.14	434.62	469.97	506.39
56	272.14	304.29	336.81	369.75	403.17	437.18	471.94	507.68
57	276.12	308.24	340.63	373.31	406.35	439.85	473.98	509.05
58	280.31	312.41	344.64	377.05	409.67	442.64	476.19	510.63
59	284.71	316.77	348.85	380.95	413.16	445.66	478.69	512.60
60	289.31	321.34	353.24	384.97	416.91	449.03	481.66	515.10

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TABLE No. CXXI.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF TWENTY-FIVE-
 YEAR ENDOWMENT POLICIES BY EQUAL ANNUAL
 PREMIUMS TILL MATURITY, AMERICAN EXPERI-
 ENCE, FOUR AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	533.31	581.45	632.15	685.59	741.92	801.32	863.99	930.14
21	533.26	581.38	632.08	685.50	741.82	801.22	863.91	930.09
22	533.22	581.32	632.00	685.41	741.72	801.12	863.82	930.03
23	533.19	581.26	631.92	685.31	741.62	801.02	863.73	929.97
24	533.16	581.21	631.85	685.22	741.51	800.91	863.63	929.90
25	533.14	581.17	631.78	685.13	741.40	800.79	863.52	929.83
26	533.14	581.14	631.71	685.04	741.29	800.67	863.40	929.75
27	533.16	581.12	631.66	684.95	741.17	800.54	863.28	929.66
28	533.20	581.13	631.63	684.87	741.06	800.40	863.14	929.56
29	533.28	581.15	631.60	684.80	740.94	800.25	862.99	929.45
30	533.38	581.20	631.59	684.73	740.81	800.08	862.82	929.34
31	533.53	581.28	631.59	684.65	740.67	799.90	862.64	929.20
32	533.71	581.37	631.59	684.56	740.51	799.70	862.43	929.06
33	533.92	581.48	631.60	684.47	740.34	799.47	862.20	928.89
34	534.15	581.61	631.61	684.37	740.15	799.22	861.94	928.71
35	534.42	581.74	631.62	684.26	739.93	798.94	861.66	928.50
36	534.70	581.89	631.61	684.12	739.68	798.63	861.34	928.28
37	535.01	582.04	631.61	683.97	739.40	798.27	860.98	928.02
38	535.34	582.19	631.59	683.78	739.09	797.87	860.57	927.73
39	535.70	582.36	631.56	683.58	738.73	797.42	860.12	927.41
40	536.08	582.52	631.51	683.33	738.33	796.92	859.62	927.05
41	536.47	582.69	631.45	683.05	737.87	796.35	859.05	926.65
42	536.89	582.85	631.36	682.73	737.35	795.71	858.42	926.20
43	537.32	583.01	631.24	682.35	736.76	795.00	857.71	925.70
44	537.77	583.16	631.09	681.92	736.10	794.20	856.92	925.14
45	538.24	583.31	630.91	681.44	735.37	793.31	856.03	924.51
46	538.73	583.45	630.70	680.89	734.54	792.32	855.05	923.81
47	539.26	583.60	630.46	680.28	733.63	791.21	853.95	923.04
48	539.82	583.74	630.18	679.60	732.61	789.98	852.73	922.17
49	540.42	583.89	629.86	678.83	731.47	788.61	851.38	921.21
50	541.06	584.03	629.48	677.97	730.19	787.08	849.87	920.15
51	541.73	584.14	629.03	676.97	728.74	785.37	848.21	918.98
52	542.40	584.21	628.47	675.82	727.12	783.48	846.37	917.70
53	543.05	584.19	627.78	674.51	725.32	781.41	844.37	916.29
54	543.65	584.08	626.95	673.05	723.37	779.18	842.20	914.74
55	544.21	583.91	626.07	671.53	721.33	776.83	839.88	913.04
56	544.77	583.73	625.19	670.00	719.25	774.37	837.38	911.18
57	545.45	583.70	624.47	668.60	717.22	771.87	834.77	909.15
58	546.39	583.97	624.04	667.44	715.33	769.40	832.00	906.93
59	547.76	584.70	624.04	666.62	713.68	766.89	829.07	904.52
60	549.74	586.03	624.58	666.24	712.18	764.38	825.98	901.88

TABLE No. CXXII.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	14.69	30.11	46.30	63.30	81.17	99.94	119.66	140.38
21	14.71	30.15	46.36	63.39	81.28	100.07	119.80	140.54
22	14.73	30.20	46.44	63.50	81.41	100.22	119.98	140.73
23	14.76	30.26	46.54	63.62	81.56	100.40	120.18	140.95
24	14.80	30.34	46.65	63.77	81.74	100.61	120.42	141.22
25	14.85	30.43	46.77	63.94	81.94	100.85	120.70	141.53
26	14.89	30.52	46.92	64.12	82.18	101.13	121.01	141.88
27	14.95	30.63	47.08	64.34	82.45	101.45	121.38	142.29
28	15.02	30.76	47.27	64.60	82.77	101.82	121.80	142.77
29	15.09	30.91	47.50	64.89	83.12	102.24	122.30	143.32
30	15.17	31.08	47.75	65.22	83.54	102.74	122.86	143.96
31	15.27	31.28	48.04	65.61	84.02	103.31	123.52	144.68
32	15.39	31.49	48.37	66.05	84.56	103.95	124.25	145.51
33	15.50	31.74	48.74	66.54	85.18	104.67	125.08	146.44
34	15.65	32.03	49.18	67.11	85.87	105.51	126.03	147.51
35	15.82	32.36	49.66	67.75	86.67	106.44	127.12	148.73
36	16.00	32.72	50.20	68.46	87.55	107.49	128.33	150.11
37	16.21	33.13	50.81	69.27	88.55	108.69	129.71	151.65
38	16.43	33.58	51.48	70.17	89.68	110.03	131.26	153.39
39	16.69	34.09	52.26	71.20	90.96	111.54	133.00	155.33
40	16.97	34.67	53.12	72.35	92.37	113.23	134.92	157.48
41	17.30	35.32	54.10	73.63	93.97	115.10	137.05	159.84
42	17.66	36.05	55.17	75.03	95.70	117.15	139.38	162.41
43	18.06	36.84	56.35	76.61	97.61	119.38	141.90	165.17
44	18.50	37.71	57.64	78.30	99.68	121.79	144.60	168.14
45	18.99	38.66	59.05	80.13	101.91	124.36	147.50	171.32
46	19.50	39.69	60.55	82.09	104.26	127.10	150.58	174.71
47	20.06	40.69	62.15	84.15	106.77	130.01	153.86	178.31
48	20.66	41.94	63.83	86.33	109.42	133.09	157.33	182.13
49	21.27	43.13	65.60	88.63	112.22	136.35	161.01	186.17
50	21.93	44.43	67.48	91.08	115.19	139.81	164.90	190.46
51	22.62	45.79	69.49	93.67	118.35	143.47	169.03	195.01
52	23.36	47.23	71.59	96.42	121.68	147.35	173.40	199.81
53	24.15	48.75	73.83	99.31	125.21	151.45	178.03	204.89
54	24.95	50.35	76.17	102.36	128.90	155.75	182.86	210.20
55	25.82	52.05	78.64	105.58	132.81	160.28	187.96	215.79

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TABLE NO. CXXII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	162.14	185.02	209.05	234.32	260.88	288.80	318.15	349.02
21	162.32	185.20	209.25	234.53	261.08	289.00	318.36	349.21
22	162.52	185.43	209.49	234.77	261.33	289.25	318.60	349.45
23	162.77	185.69	209.76	235.05	261.63	289.55	318.89	349.72
24	163.06	186.00	210.09	235.39	261.97	289.90	319.23	350.06
25	163.40	186.36	210.47	235.79	262.38	290.31	319.64	350.45
26	163.78	186.78	210.91	236.26	262.85	290.79	320.11	350.93
27	164.24	187.27	211.44	236.79	263.41	291.35	320.68	351.49
28	164.76	187.83	212.03	237.42	264.05	292.01	321.35	352.15
29	165.37	188.48	212.72	238.14	264.80	292.78	322.13	352.92
30	166.06	189.23	213.52	238.98	265.68	293.68	323.03	353.83
31	166.86	190.09	214.44	239.95	266.69	294.71	324.08	354.86
32	167.76	191.07	215.49	241.07	267.84	295.90	325.27	356.04
33	168.80	192.20	216.70	242.33	269.17	297.24	326.62	357.37
34	169.99	193.49	218.07	243.78	270.66	298.77	328.15	358.85
35	171.33	194.95	219.63	245.42	272.35	300.48	329.84	360.49
36	172.84	196.59	221.37	247.24	274.23	302.36	331.70	362.29
37	174.55	198.43	223.33	249.28	276.30	304.43	333.73	364.26
38	176.45	200.48	225.49	251.51	278.56	306.70	335.96	366.41
39	178.58	202.75	227.87	253.96	281.05	309.18	338.40	368.76
40	180.91	205.24	230.46	256.62	283.75	311.87	341.04	371.31
41	183.47	207.94	233.28	259.52	286.68	314.80	343.91	374.07
42	186.23	210.87	236.33	262.65	289.85	317.95	347.01	377.06
43	189.21	214.02	239.62	266.03	293.26	321.36	350.35	380.29
44	192.40	217.40	243.14	269.65	296.93	325.01	353.95	383.76
45	195.83	221.03	246.93	273.53	300.86	328.94	357.81	387.49
46	199.48	224.89	250.95	277.67	305.00	333.13	361.92	391.47
47	203.36	229.00	255.24	282.09	309.53	337.60	366.31	395.71
48	207.48	233.37	259.80	286.77	314.28	342.33	370.96	400.20
49	211.84	237.99	264.63	291.73	319.30	347.35	375.90	404.97
50	216.47	242.90	269.74	296.98	324.62	352.66	381.12	410.00
51	221.36	248.09	274.95	302.54	330.25	358.28	386.62	415.29
52	226.54	253.57	280.86	308.42	336.20	364.20	392.41	420.86
53	232.01	259.35	286.89	314.60	342.45	370.42	398.50	426.69
54	237.72	265.40	293.20	321.07	348.98	376.92	404.84	432.78
55	243.75	271.78	299.82	327.85	355.82	383.70	411.47	439.13

TABLE NO. CXXII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE,
 FOUR AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	381.48	415.63	451.55	489.35	529.14	571.04	615.17
21	381.66	415.79	451.69	489.46	529.22	571.08	615.18
22	381.88	415.98	451.86	489.60	529.33	571.16	615.22
23	382.14	416.22	452.07	489.79	529.49	571.27	615.29
24	382.46	416.52	452.34	490.03	529.68	571.43	615.39
25	382.84	416.88	452.68	490.32	529.93	571.62	615.52
26	383.30	417.32	453.08	490.68	530.24	571.86	615.69
27	383.85	417.84	453.56	491.11	530.60	572.15	615.89
28	384.49	418.46	454.13	491.63	531.04	572.49	616.12
29	385.25	419.17	454.80	492.22	531.54	572.88	616.38
30	386.12	420.01	455.57	492.90	532.10	573.31	616.68
31	387.13	420.96	456.43	493.65	532.73	573.79	617.08
32	388.27	422.02	457.40	494.49	533.42	574.33	617.38
33	389.54	423.21	458.46	495.42	534.19	574.92	617.78
34	390.95	424.52	459.64	496.44	535.04	575.57	618.22
35	392.50	425.96	460.94	497.57	535.97	576.28	618.70
36	394.21	427.53	462.36	498.80	536.97	577.05	619.22
37	396.08	429.26	463.91	500.13	538.07	577.90	619.79
38	398.11	431.14	465.59	501.59	539.28	578.81	620.41
39	400.33	433.19	467.43	503.19	540.59	579.81	621.07
40	402.74	435.41	469.43	504.92	542.01	580.89	621.80
41	405.35	437.83	471.61	506.80	543.56	582.07	622.59
42	408.19	440.45	473.96	508.83	545.23	583.35	623.45
43	411.24	443.28	476.50	511.03	547.05	584.74	624.38
44	414.53	446.32	479.23	513.41	549.01	586.23	625.37
45	418.06	449.59	482.18	515.97	551.11	587.83	626.42
46	421.83	453.08	485.32	518.68	553.33	589.51	627.50
47	425.85	456.80	488.66	521.56	555.68	591.26	628.60
48	429.95	460.73	492.18	524.58	558.12	593.05	629.69
49	434.61	464.88	495.88	527.74	560.65	594.87	630.75
50	439.35	469.24	499.75	531.02	563.25	596.72	631.84
51	444.34	473.80	503.79	534.43	565.94	598.65	632.99
52	449.56	478.58	508.00	537.99	568.79	600.76	634.36
53	455.04	483.58	512.42	541.77	571.90	603.18	636.06
54	460.74	488.81	517.11	545.89	575.42	606.06	638.24
55	466.72	494.35	522.20	550.49	579.50	609.54	641.01

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TABLE NO. CXXII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF THIRTY-YEAR EN-
 DOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.
20	661.67	710.69	762.39	816.96	874.60	935.52
21	661.65	710.64	762.32	816.87	874.50	935.46
22	661.65	710.60	762.25	816.78	874.41	935.39
23	661.67	710.58	762.18	816.68	874.30	935.31
24	661.71	710.56	762.12	816.58	874.19	935.22
25	661.78	710.56	762.05	816.47	874.06	935.13
26	661.87	710.56	761.98	816.34	873.92	935.02
27	661.97	710.57	761.91	816.21	873.77	934.91
28	662.09	710.59	761.83	816.07	873.60	934.78
29	662.23	710.61	761.75	815.91	873.42	934.64
30	662.39	710.63	761.66	815.74	873.21	934.48
31	662.57	710.66	761.56	815.54	872.99	934.30
32	662.76	710.69	761.44	815.33	872.73	934.11
33	662.97	710.72	761.31	815.09	872.45	933.89
34	663.20	710.75	761.17	814.82	872.13	933.64
35	663.45	710.78	761.01	814.52	871.78	933.37
36	663.71	710.80	760.82	814.18	871.39	933.07
37	664.00	710.82	760.61	813.80	870.95	932.74
38	664.31	710.84	760.37	813.38	870.47	932.36
39	664.64	710.85	760.11	812.92	869.93	931.95
40	665.00	710.87	759.81	812.40	869.33	931.49
41	665.40	710.88	759.49	811.83	868.67	930.97
42	665.82	710.88	759.12	811.19	867.93	930.40
43	666.28	710.88	758.71	810.48	867.11	929.77
44	666.75	710.85	758.24	809.69	866.19	929.07
45	667.24	710.79	757.69	808.78	865.17	928.29
46	667.71	710.65	757.03	807.75	864.03	927.43
47	668.14	710.43	756.25	806.60	862.78	926.49
48	668.50	710.12	755.37	805.33	861.40	925.44
49	668.82	709.74	754.41	803.97	859.91	924.30
50	669.14	709.37	753.43	802.54	858.32	923.06
51	669.55	709.06	752.47	801.07	856.63	921.69
52	670.16	708.93	751.63	799.63	854.88	920.20
53	671.11	709.08	750.97	798.27	853.04	918.59
54	672.50	709.59	750.58	796.94	851.11	916.83
55	674.43	710.57	750.40	795.67	849.09	914.91

TABLE NO. CXXIII.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	10.97	22.48	34.55	47.21	60.50	74.45	89.09	104.44
21	11.01	22.56	34.67	47.38	60.72	74.70	89.38	104.78
22	11.06	22.65	34.82	47.58	60.96	75.00	89.73	105.18
23	11.11	22.77	34.99	47.81	61.25	75.34	90.12	105.63
24	11.18	22.90	35.19	48.07	61.58	75.73	90.58	106.15
25	11.26	23.05	35.41	48.37	61.95	76.18	91.10	106.74
26	11.34	23.21	35.66	48.70	62.36	76.69	91.69	107.41
27	11.43	23.40	35.94	49.08	62.85	77.26	92.36	108.17
28	11.54	23.62	36.27	49.52	63.39	77.91	93.12	109.05
29	11.66	23.86	36.63	50.01	64.00	78.65	93.99	110.03
30	11.79	24.14	37.05	50.56	64.70	79.49	94.96	111.15
31	11.95	24.45	37.52	51.19	65.49	80.43	96.07	112.40
32	12.12	24.79	38.04	51.89	66.36	81.49	97.29	113.80
33	12.31	25.17	38.63	52.67	67.35	82.67	98.67	115.37
34	12.53	25.62	39.29	53.56	68.45	84.00	100.21	117.13
35	12.78	26.11	40.03	54.54	69.68	85.47	101.94	119.10
36	13.04	26.65	40.83	55.62	71.04	87.11	103.85	121.29
37	13.34	27.24	41.74	56.83	72.56	88.93	105.99	123.72
38	13.66	27.90	42.73	58.17	74.23	90.96	108.34	126.41
39	14.03	28.63	43.84	59.65	76.10	93.19	110.95	129.36
40	14.43	29.44	45.06	61.29	78.15	95.65	113.79	132.58
41	14.88	30.34	46.42	63.09	80.41	98.33	116.90	136.09
42	15.36	31.32	47.88	65.06	82.84	101.24	120.25	139.84
43	15.90	32.39	49.48	67.17	85.47	104.36	123.83	143.85
44	16.47	33.54	51.20	69.45	88.29	107.68	127.63	148.10
45	17.10	34.78	53.04	71.88	91.28	111.20	131.65	152.60
46	17.75	36.09	54.99	74.44	94.42	114.90	135.88	157.34
47	18.46	37.49	57.05	77.14	97.72	118.80	140.34	162.32
48	19.20	38.94	59.19	79.95	101.17	122.88	145.00	167.54
49	19.96	40.44	61.42	82.88	104.81	127.14	149.88	172.98
50	20.76	42.03	63.77	85.97	108.59	131.61	154.98	178.69

TABLE NO. CXXIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	120.57	137.49	155.25	173.89	193.47	214.01	235.58	258.24
21	120.94	137.90	155.70	174.38	193.98	214.55	236.15	258.82
22	121.38	138.39	156.23	174.94	194.58	215.19	236.81	259.51
23	121.89	138.95	156.83	175.59	195.28	215.92	237.58	260.29
24	122.47	139.58	157.52	176.34	196.07	216.76	238.45	261.20
25	123.13	140.31	158.32	177.20	196.99	217.72	239.46	262.24
26	123.88	141.14	159.23	178.18	198.02	218.82	240.60	263.43
27	124.74	142.09	160.26	179.28	199.21	220.06	241.91	264.79
28	125.72	143.17	161.43	180.55	200.55	221.49	243.42	266.35
29	126.82	144.38	162.75	181.97	202.08	223.11	245.11	268.12
30	128.06	145.76	164.25	183.59	203.81	224.94	247.03	270.12
31	129.47	147.30	165.94	185.41	205.76	227.01	249.20	272.36
32	131.03	149.04	167.84	187.47	207.95	229.33	251.63	274.87
33	132.80	150.99	169.97	189.77	210.41	231.92	254.33	277.66
34	134.78	153.18	172.36	192.35	213.15	234.81	257.33	280.73
35	136.99	155.62	175.02	195.20	216.19	237.99	260.62	284.09
36	139.44	158.33	177.96	198.35	219.53	241.47	264.21	287.75
37	142.16	161.32	181.20	201.83	223.18	245.27	268.12	291.74
38	145.15	164.60	184.76	205.60	227.15	249.40	272.36	296.07
39	148.44	168.20	188.62	209.70	231.45	253.86	276.96	300.74
40	152.02	172.09	192.79	214.12	236.08	258.68	281.90	305.78
41	155.89	176.28	197.28	218.87	241.06	263.84	287.21	311.18
42	160.02	180.76	202.08	223.95	246.38	269.35	292.87	316.94
43	164.42	185.54	207.19	229.36	252.04	275.22	298.89	323.07
44	169.10	190.60	212.60	235.08	258.02	281.42	305.27	329.55
45	174.05	195.96	218.33	241.13	264.35	287.99	312.00	336.40
46	179.25	201.59	224.34	247.49	271.01	294.88	319.08	343.59
47	184.72	207.51	230.67	254.18	278.01	302.13	326.51	351.14
48	190.45	213.71	237.30	261.19	285.33	309.71	334.25	359.03
49	196.43	220.20	244.23	268.50	292.97	317.61	342.39	367.28
50	202.71	226.98	251.47	276.14	300.95	325.87	350.85	385.85

TABLE No. CXXIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.
20	282.03	307.01	333.24	360.80	389.75	420.18
21	282.63	307.61	333.85	361.39	390.33	420.74
22	283.32	308.31	334.55	362.09	391.02	421.41
23	284.13	309.13	335.37	362.91	391.83	422.19
24	285.05	310.08	336.32	363.87	392.77	423.10
25	286.12	311.17	337.43	364.97	393.85	424.15
26	287.35	312.42	338.69	366.23	395.09	425.35
27	288.76	313.86	340.15	367.67	396.51	426.71
28	290.36	315.50	341.79	369.31	398.11	428.24
29	292.18	317.24	343.65	371.15	399.89	429.93
30	294.23	319.43	345.73	373.20	401.87	431.81
31	296.54	321.75	348.05	375.46	404.05	433.88
32	299.10	324.32	350.59	377.95	406.45	436.15
33	301.92	327.15	353.39	380.68	409.08	438.65
34	305.03	330.26	356.46	383.69	411.97	441.38
35	308.42	333.66	359.82	386.96	415.12	444.36
36	312.12	337.35	363.47	390.52	418.54	447.60
37	316.15	341.37	367.44	394.39	422.26	451.13
38	320.51	345.73	371.74	398.58	426.30	454.95
39	325.23	350.43	376.38	403.11	430.66	459.09
40	330.30	355.50	381.38	407.99	435.36	463.54
41	335.74	360.93	386.75	413.23	440.40	468.32
42	341.55	366.73	392.47	418.81	445.77	473.41
43	347.73	372.89	398.55	424.73	451.47	478.82
44	354.26	379.40	404.97	431.00	457.51	484.53
45	361.15	386.27	411.75	437.61	463.85	490.53
46	368.39	393.49	418.87	444.53	470.50	496.80
47	375.99	401.06	426.33	451.79	477.46	503.35
48	383.94	408.97	434.11	459.36	484.70	510.18
49	392.23	417.21	442.22	467.22	492.23	517.26
50	400.84	425.77	450.62	475.38	500.03	524.63

TABLE No. CXXIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	23d Year.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.
20	452.16	485.79	521.16	558.37	597.54	638.78
21	452.70	486.28	521.61	558.76	597.85	639.02
22	453.33	486.88	522.14	559.22	598.24	639.31
23	454.08	487.57	522.76	559.76	598.68	639.63
24	454.94	488.37	523.49	560.38	599.18	640.01
25	455.94	489.30	524.31	561.08	599.74	640.43
26	457.07	490.33	525.23	561.87	600.37	640.90
27	458.35	491.50	526.26	562.74	601.08	641.43
28	459.77	492.79	527.40	563.72	601.87	642.01
29	461.35	494.23	528.67	564.80	602.74	642.66
30	463.10	495.82	530.08	565.99	603.69	643.37
31	465.02	497.57	531.62	567.29	604.75	644.16
32	467.14	499.49	533.31	568.73	605.91	645.02
33	469.45	501.59	535.16	570.31	607.18	645.97
34	471.99	503.89	537.19	572.04	608.57	647.01
35	474.75	506.41	539.42	573.92	610.10	648.15
36	477.77	509.14	541.84	575.98	611.76	649.40
37	481.05	512.13	544.47	578.23	613.58	650.77
38	484.61	515.36	547.33	580.67	615.57	652.26
39	488.46	518.87	550.44	583.33	617.72	653.88
40	492.60	522.65	553.79	586.19	620.04	655.61
41	497.05	526.71	557.38	589.25	622.51	657.45
42	501.80	531.02	561.20	592.49	625.12	659.37
43	506.83	535.59	565.22	595.89	627.83	661.34
44	512.13	540.39	569.43	599.44	630.64	663.35
45	517.69	545.41	573.83	603.12	633.53	665.44
46	523.49	550.64	578.39	606.92	636.54	667.65
47	529.54	556.08	583.20	610.93	639.77	670.09
48	535.83	561.76	588.14	615.25	643.33	672.88
49	542.38	567.72	593.48	619.92	647.35	676.12
50	549.26	574.09	599.31	625.16	651.94	680.00

TABLE NO. CXXIII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF THIRTY-FIVE-YEAR
 ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS
 TILL MATURITY, AMERICAN EXPERIENCE, FOUR
 AND ONE-HALF PER CENT.

AGE.	29th Year.	30th Year.	31st Year.	32d Year.	33d Year.	34th Year.
20	682.24	728.07	776.45	827.57	881.68	939.05
21	682.40	728.14	776.43	827.50	881.58	938.97
22	682.58	728.22	776.42	827.42	881.47	938.87
23	682.79	728.31	776.42	827.34	881.35	938.77
24	683.03	728.43	776.42	827.25	881.21	938.66
25	683.30	728.56	776.42	827.15	881.07	938.54
26	683.61	728.71	776.43	827.05	880.91	938.40
27	683.95	728.87	776.43	826.93	880.73	938.25
28	684.33	729.05	776.44	826.81	880.53	938.08
29	684.75	729.26	776.45	826.67	880.32	937.89
30	685.22	729.49	776.47	826.52	880.08	937.68
31	685.74	729.74	776.48	826.35	879.81	937.46
32	686.30	730.01	776.49	826.16	879.52	937.20
33	686.92	730.31	776.51	825.95	879.19	936.92
34	687.60	730.64	776.53	825.73	878.83	936.61
35	688.35	731.01	776.55	825.47	878.44	936.26
36	689.17	731.41	776.57	825.20	878.00	935.88
37	690.07	731.86	776.60	824.89	877.51	935.45
38	691.05	732.34	776.62	824.55	876.97	934.98
39	692.12	732.85	776.64	824.17	876.38	934.46
40	693.24	733.39	776.62	823.72	875.71	933.89
41	694.43	733.92	776.56	823.21	874.96	933.27
42	695.63	734.42	776.45	822.62	874.14	932.58
43	696.84	734.90	776.28	821.97	873.25	931.82
44	698.06	735.37	776.10	821.27	872.28	930.99
45	699.34	735.90	775.93	820.56	871.25	930.08
46	700.75	736.53	775.84	819.85	870.16	929.09
47	702.40	737.37	775.90	819.21	869.06	928.00
48	704.39	738.51	776.17	818.68	867.90	926.82
49	706.82	739.97	776.72	818.22	866.71	925.54
50	709.79	742.00	777.50	817.86	865.48	924.15

ACTUARIES'

OR

Combined Experience Table
of Mortality

WITH

NET PREMIUMS, NET VALUES AND
COST OF INSURANCE

COMPUTED THEREFROM
ON THE BASIS OF

FOUR PER CENT INTEREST.

TABLE NO. CXXIV.
ACTUARIES, OR COMBINED EXPERIENCE TABLE OF
MORTALITY.

AGE.	Number Living.	Number Dying.	Logarithm, Number Living.	Logarithm, Number Dying.	Logarithm, Probability of Dying.	Yearly Probability of Dying.	Expectation of Life.
10	100,000	676	5.0000000	2.8299467	7.8299467	.006760	48.36
11	99,324	674	4.9970542	2.8286599	7.8316057	.006786	47.68
12	98,650	672	4.9940971	2.8273693	7.8332722	.006812	47.01
13	97,978	671	4.9911286	2.8267225	7.8355939	.006848	46.33
14	97,307	671	4.9881441	2.8267225	7.8385784	.006896	45.64
15	96,636	671	4.9851389	2.8267225	7.8415836	.006943	44.96
16	95,965	672	4.9821129	2.8273693	7.8452564	.007003	44.27
17	95,293	673	4.9790610	2.8280151	7.8489541	.007062	43.58
18	94,620	675	4.9759829	2.8293038	7.8533209	.007134	42.88
19	93,945	677	4.9728737	2.8305887	7.8577150	.007206	42.19
20	93,268	680	4.9697327	2.8325089	7.8627762	.007291	41.49
21	92,588	683	4.9665547	2.8344207	7.8678660	.007377	40.79
22	91,905	686	4.9633391	2.8363241	7.8729850	.007464	40.09
23	91,219	690	4.9600853	2.8388491	7.8787638	.007564	39.39
24	90,529	694	4.9567877	2.8413595	7.8845718	.007666	38.68
25	89,835	698	4.9534456	2.8438554	7.8904098	.007770	37.98
26	89,137	703	4.9500580	2.8469553	7.8968973	.007887	37.27
27	88,434	708	4.9466193	2.8500333	7.9034140	.008006	36.56
28	87,726	714	4.9431283	2.8536982	7.9105699	.008139	35.86
29	87,012	720	4.9395792	2.8573325	7.9177533	.008275	35.15
30	86,292	727	4.9359705	2.8615344	7.9255639	.008425	34.43
31	85,565	734	4.9322962	2.8656961	7.9333999	.008578	33.72
32	84,831	742	4.9285546	2.8704039	7.9418493	.008747	33.01
33	84,089	750	4.9247392	2.8750613	7.9503221	.008919	32.30
34	83,339	758	4.9208483	2.8796692	7.9588209	.009095	31.58
35	82,581	767	4.9168801	2.8847954	7.9679153	.009288	30.87
36	81,814	776	4.9128276	2.8898617	7.9770341	.009485	30.15
37	81,038	785	4.9086887	2.8948697	7.9861810	.009687	29.44
38	80,253	795	4.9044613	2.9003671	7.9959058	.0099 6	28.72
39	79,458	805	4.9001376	2.9057959	8.0056583	.010131	28.00
40	78,653	815	4.8957153	2.9111576	8.0154423	.010362	27.28
41	77,838	826	4.8911917	2.9169800	8.0257883	.010612	26.56
42	77,012	839	4.8865584	2.9237620	8.0372036	.010894	25.84
43	76,173	857	4.8818011	2.9329808	8.0511797	.011251	25.12
44	75,316	881	4.8768872	2.9449759	8.0680887	.011697	24.40
45	74,435	909	4.8717772	2.9585639	8.0867867	.012212	23.69
46	73,526	944	4.8664409	2.9749720	8.1085311	.012839	22.97
47	72,582	981	4.8608289	2.9916690	8.1308401	.013516	22.27
48	71,601	1,021	4.8549191	3.0090257	8.1541066	.014260	21.56
49	70,580	1,063	4.8486817	3.0265333	8.1778516	.015061	20.87
50	69,517	1 108	4.8420910	3.0445398	8.2024488	.015939	20.18
51	68,409	1,156	4.8351132	3.0629578	8.2278446	.016898	19.50
52	67,253	1 207	4.8277117	3.0817073	8.2539956	.017947	18.82
53	66,046	1,261	4.8198465	3.1007151	8.2808686	.019093	18.16
54	64,785	1,316	4.8114745	3.1192559	8.3077814	.020313	17.50

TABLE No. CXXIV.—*Concluded.*
ACTUARIES, OR COMBINED EXPERIENCE TABLE OF
MORTALITY.

AGE.	Number Living.	Number Dying.	Logarithm, Number Living.	Logarithm, Number Dying.	Logarithm, Probability of Dying.	Yearly Probability of Dying	Expectation of Life.
55	63,469	1,375	4.8025617	3.1383027	8.3357410	.021664	16.86
56	62,094	1,436	4.7930496	3.1571544	8.3641048	.023126	16.22
57	60,658	1,497	4.7828881	3.1752218	8.3923337	.024679	15.59
58	59,161	1,561	4.7720355	3.1934029	8.4213674	.026386	14.97
59	57,600	1,627	4.7604225	3.2113876	8.4509651	.028246	14.37
60	55,973	1,698	4.7479786	3.2299377	8.4819591	.030336	13.77
61	54,275	1,770	4.7345998	3.2479733	8.5133735	.032612	13.18
62	52,505	1,844	4.7202007	3.2657609	8.5455602	.035120	12.61
63	50,661	1,917	4.7046738	3.2826221	8.5779483	.037840	12.05
64	48,744	1,990	4.6879212	3.2988531	8.6109319	.040826	11.51
65	46,754	2,061	4.6698188	3.3140780	8.6442592	.044082	10.97
66	44,693	2,128	4.6502395	3.3279716	8.6777321	.047614	10.46
67	42,565	2,191	4.6290526	3.3406424	8.7115898	.051474	9.96
68	40,374	2,246	4.6061018	3.3514098	8.7453080	.055630	9.47
69	38,128	2,291	4.5812440	3.3600251	8.7787811	.060087	9.00
70	35,837	2,327	4.5543316	3.3667964	8.8124648	.064933	8.54
71	33,510	2,351	4.5251744	3.3712526	8.8460782	.070158	8.10
72	31,159	2,362	4.4935835	3.3732799	8.8796964	.075805	7.67
73	28,797	2,358	4.4593472	3.3725438	8.9131966	.081883	7.26
74	26,439	2,339	4.4222450	3.3690302	8.9467852	.088468	6.86
75	24,100	2,303	4.3820170	3.3622939	8.9802769	.095560	6.48
76	21,797	2,249	4.3383967	3.3519895	9.0135928	.103179	6.11
77	19,548	2,179	4.2911023	3.3382572	9.0471549	.111469	5.76
78	17,369	2,092	4.2397748	3.3205617	9.0807869	.120444	5.42
79	15,277	1,987	4.1840381	3.2981979	9.1141598	.130065	5.09
80	13,290	1,866	4.1235250	3.2709116	9.1473866	.140406	4.78
81	11,424	1,730	4.0578182	3.2380461	9.1802279	.151436	4.48
82	9,694	1,582	3.9865030	3.1992065	9.2127035	.163194	4.18
83	8,112	1,427	3.9091279	3.1544240	9.2452961	.175912	3.90
84	6,685	1,268	3.8251014	3.1031193	9.2780179	.189678	3.63
85	5,417	1,111	3.7337588	3.0457141	9.3119553	.205095	3.36
86	4,306	958	3.6340740	2.9813655	9.3472915	.222480	3.10
87	3,348	811	3.5247854	2.9090209	9.3842355	.242234	2.84
88	2,537	673	3.4043205	2.8280151	9.4236946	.265274	2.59
89	1,864	545	3.2704459	2.7363965	9.4659506	.292382	2.35
90	1,319	427	3.1202448	2.6304279	9.5101831	.323730	2.11
91	892	322	2.9503649	2.5078559	9.5574910	.360987	1.89
92	570	231	2.7558749	2.3636120	9.6077371	.405263	1.67
93	339	155	2.5301997	2.1903317	9.6601320	.457227	1.47
94	184	95	2.2648178	1.9777236	9.7129058	.516304	1.28
95	89	52	1.9493900	1.7160033	9.7666133	.584270	1.12
96	37	24	1.5682017	1.3802112	9.8120095	.648649	.99
97	13	9	1.1139434	0.9542425	9.8402991	.692308	.89
98	4	3	0.6020600	0.4771213	9.8750613	.750000	.75
99	1	1	0.0000000	0.0000000	0.0000000	1.000000	.50

TABLE No. CXXV.
COMMUTATION COLUMNS—COMBINED EXPERIENCE,
FOUR PER CENT.

AGE.	D _x .			N _x .					
10	67	556.41688	25798	85652	1	351	771.33882	72428	98766
11	64	518.97644	65900	43870	1	314	214.92194	46630	13114
12	61	616.49894	10734	62644	1	240	695.94549	80729	69214
13	58	843.04781	13035	17904	1	188	079.44655	69995	06600
14	56	192.36788	41414	89148	1	129	236.39874	56959	88696
15	53	658.54048	42000	55034	1	073	044.03086	15544	99548
16	51	236.49807	96917	76369	1	019	385.49037	73544	44514
17	48	920.87671	69527	79715	968	148.99229	76626	68145	
18	46	707.09281	00909	01993	919	228.11558	07098	88430	
19	44	590.28252	73156	36919	872	521.02277	06189	86437	
20	42	566.29769	83021	45118	827	930.74024	33033	49518	
21	40	630.72555	27742	94467	785	364.44254	50012	04400	
22	38	779.80981	01236	90362	744	733.71699	22269	09933	
23	37	009.95039	89244	00522	705	953.90718	21032	19571	
24	35	317.30695	08990	94222	668	943.95678	31788	19049	
25	33	698.61793	04848	77874	633	626.64983	22797	24827	
26	32	150.75615	62611	64261	599	928.03190	17948	46953	
27	30	670.37656	29873	09511	567	777.27574	55336	82692	
28	29	254.64464	55138	28590	537	106.89918	25463	73181	
29	27	900.52089	52114	14970	507	852.25453	70325	44591	
30	26	605.43449	67624	20707	479	951.73364	18211	29621	
31	25	366.62194	72555	22928	453	346.29914	50587	08914	
32	24	181.75011	35847	38385	427	979.67719	78031	85986	
33	23	048.30492	50549	17628	403	797.92708	42184	47601	
34	21	964.16759	15393	64659	380	749.62215	91635	29973	
35	20	927.30298	81304	10281	358	785.45456	76241	65314	
36	19	935.51280	96947	86689	337	858.15157	94937	55033	
37	18	986.94796	30160	87661	317	922.63876	97989	68344	
38	18	079.83167	05639	76670	298	935.69080	67828	80683	
39	17	212.24014	72611	19142	280	855.85913	62189	04013	
40	16	382.55822	98743	31333	263	643.61898	89577	84871	
41	15	589.23332	54558	01997	247	261.06075	90834	53538	
42	14	830.58053	58565	49987	231	671.82743	36276	15141	
43	14	104.81747	04766	41280	216	841.24689	77711	01554	
44	13	409.73877	03297	19024	202	736.42942	72944	60274	
45	12	743.15378	60161	06439	189	326.69065	69647	41250	
46	12	103.39849	00432	00341	176	583.53687	09486	34811	
47	11	488.46443	12675	83617	164	480.13838	09054	34470	
48	10	897.29735	04660	80997	152	991.67394	96378	50853	
49	10	328.75624	58288	61393	142	094.37659	91717	69856	
50	9	781.91888	01208	25216	131	765.62035	33429	08463	
51	9	255.77817	53188	41934	121	983.70147	32220	83247	
52	8	749.39489	55310	37816	112	727.92329	79032	41313	
53	8	261.89245	30424	56837	103	978.52840	23722	03497	
54	7	792.45209	29811	67644	95	716.63594	93297	46660	

TABLE No. CXXV.—Continued.
COMMUTATION COLUMNS—COMBINED EXPERIENCE,
FOUR PER CENT.

AGE.	M _x .			R _x .		
10	14 411.36538	92243	89546	427 355.11784	16804	70573
11	13 972.24867	94876	20289	412 943.75245	24560	81027
12	13 551.27026	80706	56135	398 971.50377	29684	60738
13	13 147.68448	21881	52266	385 420.23350	48978	04603
14	12 760.19870	16147	20352	372 272.54902	27096	52337
15	12 387.61622	02941	12743	359 512.35032	10949	31985
16	12 029.36383	44089	13119	347 124.73410	08008	19242
17	11 684.37701	31965	23248	335 095.37026	63919	06123
18	11 352.16528	77559	06285	323 410.99325	31953	82875
19	11 031.78165	15225	98978	312 058.82796	54394	76590
20	10 722.80768	89443	23983	301 027.04631	39168	77612
21	10 424.40083	95050	17375	290 304.23862	49725	53629
22	10 136.20531	04226	55365	279 879.83778	54675	36254
23	9 857.87704	57665	84385	269 743.63247	50448	80889
24	9 588.69322	84691	39643	259 885.75542	92782	96504
25	9 328.36216	77048	88458	250 297.06220	08091	56861
26	9 076.60108	31152	08610	240 968.70003	31042	68403
27	8 832.78903	43129	37101	231 892.09894	99890	59793
28	8 596.68698	46466	60391	223 059.30091	56761	22692
29	8 367.74187	45563	17102	214 462.62293	10294	62301
30	8 145.75243	36154	54184	206 094 88105	64731	45199
31	7 930.22582	62917	26431	197 949.12862	28576	91015
32	7 720.99329	82846	15847	190 018.90279	65659	64584
33	7 517.61542	18157	46567	182 297.90949	82813	48737
34	7 319.95135	46484	59661	174 780.29407	64656	02170
35	7 127.86242	78371	73155	167 460.34272	18171	42509
36	6 940.96851	81757	96112	160 332.48029	39799	69354
37	6 759.15416	41776	65802	153 391.51177	58041	73242
38	6 582.30510	10723	27414	146 632.35761	16265	07440
39	6 410.09171	89450	07450	140 050.05251	05541	80026
40	6 242.41903	79913	39609	133 639.96079	16091	72576
41	6 079 19252	70295	15325	127 397.54175	36178	32967
42	5 920.12563	45631	78776	121 318.34922	65883	17642
43	5 764.76951	28700	60453	115 398.22359	20251	38866
44	5 612.18379	23568	55169	109 633.45407	91550	78413
45	5 461.35799	15174	62548	104 021.27028	67982	23244
46	5 311.72399	50067	14389	98 559.91229	52807	60696
47	5 162.30526	27712	20755	93 248.18830	02740	46307
48	5 013.00219	85569	32889	88 085 88303	75028	25552
49	4 863.58791	50914	85631	83 072.88083	89458	92663
50	4 714.01040	49922	51815	78 209.29292	38544	07032
51	4 564.09734	94256	84889	73 495.28251	88621	55217
52	4 413.70553	79193	74691	68 931.18516	94364	70328
53	4 262.71828	37204	49012	64 517.47963	15170	95637
54	4 111.04301	80069	46621	60 254.76134	77966	46625

TABLE NO. CXXV.—Continued.
COMMUTATION COLUMNS—COMBINED EXPERIENCE,
FOUR PER CENT.

AGE.	D _x .				N _x .			
55	7	340.53974	22453	81606	87	924.18385	63485	79016
56	6	905.30135	78249	69752	80	583.64411	41031	97410
57	6	486.16133	11292	77560	73	678.34275	62782	27658
58	6	082.77604	49972	22602	67	192.18442	51489	50098
59	5	694.49826	27562	60002	61	109.40538	01517	27496
60	5	320.81582	63430	84620	55	414.90711	73954	67494
61	4	960.96467	82784	50835	50	094.09129	10523	82874
62	4	614.59537	31532	80323	45	133.12661	27739	32039
63	4	281.27753	76579	21488	40	518.53123	96206	51716
64	3	900.84137	50145	71310	36	237.25370	19627	30228
65	3	653.01720	85761	89003	32	276.41232	69481	58918
66	3	357.67853	06501	05114	28	623.39511	83719	69915
67	3	074.81438	87857	52979	25	265.71658	77218	64801
68	2	804.36608	56435	85619	22	190.90219	89361	11822
69	2	546.49960	64065	08580	19	386.53611	32925	26203
70	2	301.43066	66105	98308	16	840.03650	68860	17623
71	2	069.22319	32113	87385	14	538.60584	02754	19315
72	1	850.04836	32117	16925	12	469.38264	70640	31930
73	1	644.04415	55164	89010	10	619.33428	38523	15005
74	1	451.36924	74543	43966	8	975.29012	83358	25995
75	1	272.08635	78443	88155	7	523.92088	08814	82029
76	1	106.27459	07251	08866	6	251.83452	30370	93874
77		953.97106	95673	72897	5	145.55993	23119	85008
78		815.03141	71091	52414	4	191.58886	27446	12111
79		689.29364	42455	23713	3	376.55744	56354	59697
80		576.57769	42225	24695	2	687.26380	13899	35984
81		476.56013	62214	30378	2	110.68610	71674	11289
82		388.83844	07093	82582	1	634.12597	09459	80911
83		312.86773	64899	09649	1	245.28753	02365	98329
84		247.91391	88897	55681		932.41979	37466	88680
85		193.16346	85325	65233		684.50587	48569	32999
86		147.64095	50242	87125		491.34240	63243	67766
87		110.37861	24507	20215		343.70145	13000	80641
88		80.42417	39578	95984		233.32283	88493	60426
89		56.81705	38558	25367		152.89866	48914	64442
90		38.65843	41138	95706		96.08161	10356	39075
91		25.13801	48346	61289		57.42317	69217	43369
92		15.44570	15951	15702		32.28516	20870	82080
93		8.83281	51834	41672		16.83946	04919	66378
94		4.60981	95874	55377		8.00664	53085	24706
95		2.14399	00882	29142		3.39682	57210	69329
96		.85704	01173	77682		1.25283	56328	40187
97		.28954	05801	95163		.39579	55154	62505
98		.08566	28935	48865		.10625	49352	67342
99		.02059	20417	18477		*02059	20417	18477

TABLE No. CXXV.—*Concluded.*
 COMMUTATION COLUMNS—COMBINED EXPERIENCE,
 FOUR PER CENT.

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

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

AGE.	$\lambda D_x.$		$\lambda N_x.$		$\lambda M_x.$	
10	4.82966	66070	6.14043	61799	4.15870	51293
11	4.80968	74690	6.11866	63938	4.14526	63665
12	4.78969	70180	6.09680	43606	4.13198	00068
13	4.76969	51592	6.07484	54827	4.11884	92731
14	4.74967	73332	6.05278	48680	4.10585	74371
15	4.72963	88556	6.03061	75426	4.09298	77417
16	4.70957	94389	6.00833	84473	4.08024	26602
17	4.68949	42315	5.98594	21978	4.06760	55613
18	4.66938	28364	5.96342	32993	4.05507	87056
19	4.64924	02240	5.94077	58998	4.04264	56571
20	4.62906	58780	5.91799	40078	4.03030	85168
21	4.60885	45777	5.89507	12346	4.01805	11021
22	4.58860	56748	5.87200	10165	4.00587	53983
23	4.56831	85030	5.84877	63462	3.99378	33970
24	4.54798	75799	5.82538	97347	3.98175	94244
25	4.52761	20896	5.80183	34350	3.96980	53990
26	4.50719	11915	5.77809	91550	3.95792	32486
27	4.48671	91081	5.75417	80067	3.94609	78577
28	4.46619	48271	5.73006	07310	3.93433	11139
29	4.44561	23114	5.70573	73847	3.92260	82748
30	4.42497	03558	5.68119	75647	3.91093	12069
31	4.40426	26363	5.65643	00747	3.89928	55547
32	4.38348	77289	5.63142	31468	3.88767	31755
33	4.36263	89909	5.60616	40851	3.87608	01047
34	4.34171	47487	5.58063	94811	3.86450	81949
35	4.32071	32620	5.55483	48281	3.85295	93090
36	4.29962	74116	5.52873	44017	3.84142	00746
37	4.27845	51601	5.50232	14545	3.82989	23520
38	4.25719	43826	5.47557	77698	3.81837	80088
39	4.23583	73966	5.44848	34883	3.80686	42436
40	4.21438	17201	5.42101	72645	3.79535	29184
41	4.19282	47570	5.39315	57281	3.78384	58976
42	4.17115	81514	5.36487	32243	3.77233	09233
43	4.14936	74702	5.33614	18959	3.76078	19480
44	4.12742	03174	5.30693	17933	3.74913	18852
45	4.10527	69241	5.27721	18437	3.73730	06454
46	4.08290	73318	5.24695	02112	3.72523	55004
47	4.06026	19836	5.21611	34627	3.71284	36822
48	4.03731	88011	5.18466	77962	3.70009	78951
49	4.01404	80280	5.15257	68908	3.68695	67707
50	3.99042	40569	5.11980	21109	3.67339	05368
51	3.96641	29377	5.08630	18072	3.65935	48990
52	3.94197	80185	5.05203	15061	3.64480	33557
53	3.91707	95374	5.01694	36664	3.62968	66318
54	3.89167	41409	4.98098	74265	3.61395	20213

TABLE No. CXXVI.—*Concluded.*
 LOGARITHMS OF COMMUTATION COLUMNS, COMBINED
 EXPERIENCE, FOUR PER CENT.

AGE.	λD_x .	λN_x .	λM_x .
55	3.86572 79943	4.94410 83458	3.59756 79895
56	3.83018 26366	4.90624 69029	3.58046 08454
57	3.81198 77467	4.86733 98488	3.56257 58272
58	3.78410 18270	4.82731 87410	3.54387 70833
59	3.75545 54648	4.78610 80579	3.52428 39982
60	3.72597 82265	4.74362 66097	3.50371 89634
61	3.69556 61348	4.69978 65028	3.48205 40599
62	3.66413 36262	4.65449 54204	3.45919 72061
63	3.63157 33823	4.60765 36941	3.43502 73041
64	3.59778 74499	4.55915 52765	3.40944 29302
65	3.56265 17181	4.50888 52549	3.38230 82887
66	3.526.3 91138	4.45672 11456	3.35348 89775
67	3.48781 89047	4.40253 16202	3.32285 08491
68	3.44783 47063	4.34617 49593	3.29022 82961
69	3.40594 36133	4.28750 02183	3.25548 08203
70	3.36199 78958	4.22634 30287	3.21846 64312
71	3.31580 73375	4.16252 27622	3.17899 01903
72	3.26718 30815	4.09584 49521	3.13686 53255
73	3.21591 34775	4.02609 72915	3.09188 07894
74	3.16177 79164	3.95304 84961	3.04382 02191
75	3.10451 65950	3.87644 42200	2.99242 30710
76	3.04386 29373	3.79600 74743	2.93742 73211
77	2.97953 52043	3.71143 26409	2.87855 90871
78	2.91117 43498	3.62237 86778	2.81545 58504
79	2.83840 42740	3.52847 41428	2.74774 26858
80	2.76085 78370	3.42931 03019	2.67506 43707
81	2.67811 77112	3.32442 36514	2.59701 45887
82	2.58976 91929	3.21328 55321	2.51320 08697
83	2.49536 07802	3.09526 96391	2.42320 00858
84	2.39430 09105	2.96961 14843	2.32644 15928
85	2.28592 49950	2.83537 71799	2.22229 06003
86	2.16920 68456	2.69138 42484	2.10972 41988
87	2.04288 49303	2.53618 13659	1.98748 44028
88	1.90538 66089	2.36795 72517	1.85400 35619
89	1.75447 87105	2.18440 36931	1.70702 77015
90	1.58724 42586	1.98264 02765	1.54360 85354
91	1.40033 09781	1.75908 72160	1.36039 32797
92	1.18880 76401	1.50900 29711	1.15240 95809
93	0.94609 91434	1.22632 81731	0.91302 63.45
94	0.66368 39289	0.90345 05899	0.63365 74528
95	0.33122 27732	0.53107 32653	0.30391 77571
96	0.93300 11514	0.09789 40967	0.90787 02081
97	9.46170 94404	9.59747 08692	9.43825 79294
98	8.93279 27400	9.02634 91107	8.91156 32862
99	8.31369 94095	8.31369 94095	8.29666 60701

TABLE NO. CXXVII.

LIFE ANNUITIES—FIRST PAYMENT IMMEDIATE.

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

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

TABLE NO. CXXVII.—*Concluded.*

LIFE ANNUITIES.—FIRST PAYMENT IMMEDIATE.

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

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

TABLE NO. CXXVIII.
NET SINGLE PREMIUMS FOR WHOLE LIFE INSURANCE,
COMBINED EXPERIENCE TABLE OF MORTALITY,
WITH RATES OF INTEREST AS NAMED.

AGE.	3 Per Cent.	4 Per Cent.	5 Per Cent.	6 Per Cent.	7 Per Cent.	8 Per Cent.
20	336.00	251.91	195.68	156.95	129.52	109.50
21	341.28	256.56	199.63	160.22	132.26	111.79
22	346.69	261.38	203.73	163.68	135.14	114.22
23	352.26	266.36	208.01	167.24	138.15	116.75
24	357.97	271.50	212.44	171.04	141.35	119.45
25	363.83	276.82	217.07	174.94	144.69	122.24
26	369.85	282.31	221.87	179.07	148.22	125.23
27	376.03	287.99	226.87	183.38	151.89	128.37
28	382.36	293.86	232.06	187.91	155.74	131.68
29	388.86	299.91	237.43	192.60	159.80	135.19
30	395.52	306.17	243.06	197.52	164.06	138.90
31	402.35	312.62	248.86	202.62	168.50	142.80
32	409.36	319.29	254.91	208.01	173.60	146.90
33	416.54	326.17	261.18	213.61	177.90	151.22
34	423.89	333.27	267.72	219.50	183.29	155.80
35	431.44	340.60	274.52	225.60	188.72	160.63
36	439.17	348.17	281.56	232.00	194.47	165.73
37	447.10	355.99	288.91	238.68	200.49	171.13
38	455.24	364.07	296.53	245.70	206.84	176.85
39	463.58	372.41	304.47	253.06	213.51	182.86
40	472.14	381.04	312.71	260.75	220.58	189.32
41	480.93	389.96	321.34	268.79	228.04	196.13
42	489.95	399.18	330.28	277.28	235.89	203.38
43	499.19	408.71	339.62	286.11	244.19	211.04
44	508.63	418.52	349.23	295.40	252.90	219.13
45	518.26	428.57	359.25	304.97	261.99	227.65
46	528.04	438.86	369.48	314.87	271.41	236.51
47	537.95	449.35	380.00	325.12	281.16	245.75
48	547.98	460.02	390.77	335.65	291.30	255.37
49	558.12	470.88	401.76	346.46	301.70	265.29
50	568.36	481.91	413.06	357.62	312.36	275.65
51	578.70	493.11	424.52	368.99	323.33	286.31
52	589.12	504.46	436.20	380.65	335.97	297.31
53	599.60	515.95	448.10	392.58	346.87	308.73
54	610.15	527.57	460.20	404.81	358.81	320.43
55	620.75	539.31	472.53	417.27	371.18	332.50
56	631.39	551.16	484.96	429.94	383.81	334.90
57	642.05	563.10	497.62	442.85	396.75	357.65
58	652.74	575.14	510.39	455.97	409.98	370.73
59	663.44	587.26	523.33	469.34	423.44	384.13
60	674.14	599.43	536.43	482.86	437.18	397.86
61	684.80	611.63	549.59	496.63	451.12	411.85
62	695.41	623.83	562.77	510.45	465.25	426.08
63	705.95	636.00	576.06	524.36	479.58	440.52
64	716.40	648.12	589.29	538.34	493.97	455.13
65	726.73	660.17	602.54	552.38	508.49	469.92
66	736.94	672.12	615.72	566.41	523.01	484.79
67	747.00	683.97	628.82	580.39	537.68	499.77
68	756.89	695.65	641.86	594.32	552.26	514.75
69	766.62	707.19	654.72	608.20	566.79	529.80
70	776.17	718.57	667.49	622.01	581.31	544.91

TABLE No. CXXIX.
NET ANNUAL PREMIUMS PER \$1000 TEMPORARY INSURANCE, IN TERMS AS STATED, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1 Year.	3 Years.	5 Years.	7 Years.	10 Years.	15 Years.	20 Years.	25 Years.
20	7.01	7.00	7.18	7.27	7.41	7.66	7.94	8.24
21	7.09	7.18	7.27	7.36	7.51	7.78	8.08	8.40
22	7.18	7.28	7.37	7.46	7.63	7.91	8.22	8.57
23	7.27	7.37	7.47	7.58	7.74	8.05	8.37	8.76
24	7.37	7.46	7.58	7.69	7.87	8.19	8.53	8.97
25	7.47	7.58	7.70	7.81	8.01	8.34	8.70	9.19
26	7.58	7.70	7.82	7.95	8.15	8.50	8.89	9.44
27	7.70	7.83	7.95	8.09	8.30	8.67	9.10	9.71
28	7.83	7.95	8.09	8.24	8.46	8.84	9.33	10.01
29	7.96	8.10	8.24	8.39	8.62	9.03	9.58	10.33
30	8.10	8.24	8.40	8.56	8.80	9.24	9.86	10.68
31	8.25	8.41	8.57	8.73	8.98	9.46	10.16	11.06
32	8.41	8.57	8.74	8.91	9.17	9.71	10.49	11.48
33	8.58	8.75	8.92	9.10	9.38	9.99	10.86	11.94
34	8.75	8.93	9.11	9.30	9.59	10.30	11.26	12.44
35	8.93	9.12	9.31	9.50	9.83	10.63	11.70	12.98
36	9.12	9.31	9.51	9.71	10.10	11.01	12.18	13.58
37	9.31	9.52	9.73	9.96	10.41	11.43	12.72	14.22
38	9.53	9.73	9.96	10.23	10.75	11.90	13.30	14.94
39	9.74	9.96	10.21	10.53	11.15	12.42	13.96	15.71
40	9.96	10.20	10.51	10.89	11.59	13.00	14.66	16.56
41	10.20	10.49	10.86	11.31	12.09	13.64	15.44	17.48
42	10.48	10.83	11.28	11.79	12.67	14.35	16.31	18.49
43	10.82	11.25	11.77	12.35	13.31	15.14	17.25	19.59
44	11.25	11.76	12.34	12.97	14.03	16.03	18.29	20.79
45	11.74	12.34	12.98	13.68	14.82	16.96	19.42	22.08
46	12.35	12.99	13.69	14.45	15.69	18.00	20.65	23.46
47	13.00	13.70	14.47	15.29	16.63	19.14	21.98	24.94
48	13.71	14.46	15.31	16.20	17.65	20.36	23.41	26.53
49	14.48	15.29	16.23	17.19	18.76	21.69	24.96	28.23
50	15.33	16.24	17.23	18.28	19.97	23.14	26.62	30.03
51	16.25	17.25	18.31	19.43	21.28	24.72	28.43	31.96
52	17.26	18.34	19.50	20.72	22.71	26.41	30.35	34.00
53	18.36	19.53	20.78	22.10	24.26	28.27	32.42	36.17
54	19.53	20.81	22.16	23.60	25.96	30.27	34.64	38.46
55	20.83	22.21	23.67	25.24	27.80	32.43	37.02	40.89
56	22.24	23.71	25.31	27.03	29.81	34.76	39.55	43.46
57	23.73	25.35	27.10	28.99	32.00	37.28	42.26	46.17
58	25.37	27.15	29.08	31.13	34.39	40.03	45.15	49.03
59	27.16	29.13	31.24	33.47	36.99	42.99	48.21	52.04
60	29.17	31.32	33.62	36.03	39.81	46.08	51.52	55.23
61	31.36	33.71	36.21	38.83	42.87	49.46	55.00	58.58
62	33.77	36.33	39.04	41.86	46.18	53.08	58.68	62.10
63	36.38	39.18	42.12	45.15	49.74	56.96	62.58	65.81
64	39.26	42.29	45.47	48.71	53.59	61.09	66.71	69.73
65	42.39	45.68	49.10	52.56	57.73	65.51	71.06	73.85
66	45.78	49.36	53.02	56.72	62.18	70.21	75.64	78.20
67	49.49	53.33	57.25	61.20	66.94	75.19	80.49	82.78
68	53.49	57.61	61.81	66.00	72.06	80.49	85.59	87.61
69	57.78	62.22	66.73	71.19	77.53	86.10	90.98	92.71
70	62.44	67.22	72.03	76.75	83.41	92.04	96.68	98.10

TABLE NO. CXXX.
NET ANNUAL PREMIUMS PER \$1000, COMBINED
EXPERIENCE, FOUR PER CENT.

Age.	Single Life.	Whole Life.	5 Payment Life.	10 Payment Life.	15 Payment Life.	20 Payment Life.	Endowment 10 Years.
20	251.91	12.95	55.18	30.81	22.86	19.00	83.86
21	256.56	13.27	56.21	31.40	23.29	19.37	83.91
22	261.38	13.61	57.28	32.00	23.75	19.76	83.97
23	266.36	13.96	58.38	32.63	24.22	20.15	84.03
24	271.50	14.33	59.52	33.27	24.71	20.57	84.09
25	276.82	14.72	60.70	33.94	25.21	21.00	84.15
26	282.31	15.13	61.92	34.64	25.74	21.44	84.22
27	287.99	15.56	63.18	35.35	26.28	21.90	84.29
28	293.86	16.01	64.49	36.09	26.84	22.38	84.37
29	299.91	16.48	65.83	36.86	27.43	22.88	84.45
30	306.17	16.97	67.23	37.66	28.03	23.39	84.54
31	312.62	17.49	68.67	38.48	28.65	23.92	84.63
32	319.29	18.04	70.15	39.33	29.30	24.49	84.72
33	326.17	18.62	71.60	40.21	29.97	25.07	84.82
34	333.27	19.23	73.28	41.12	30.67	25.68	84.92
35	340.60	19.87	74.92	42.06	31.40	26.32	85.03
36	348.17	20.54	76.61	43.04	32.15	26.98	85.15
37	355.99	21.26	78.37	44.05	32.94	27.67	85.28
38	364.07	22.02	80.18	45.10	33.76	28.40	85.42
39	372.41	22.82	82.05	46.20	34.62	29.17	85.58
40	381.04	23.68	84.00	47.33	35.53	29.98	85.76
41	389.96	24.59	86.01	48.53	36.47	30.83	85.98
42	399.18	25.55	88.11	49.77	37.47	31.74	86.22
43	408.71	26.58	90.29	51.08	38.52	32.69	86.51
44	418.52	27.68	92.55	52.44	39.63	33.71	86.84
45	428.57	28.85	94.88	53.86	40.78	34.77	87.21
46	438.86	30.68	97.29	55.33	41.99	35.90	87.62
47	449.35	31.39	99.75	56.85	43.25	37.08	88.06
48	460.02	32.77	102.28	58.43	44.57	38.32	88.55
49	470.88	34.23	104.87	60.05	45.95	39.63	89.08
50	481.91	35.78	107.52	61.74	47.38	41.02	89.66
51	493.11	37.42	110.25	63.49	48.89	42.48	90.29
52	504.46	39.15	113.03	65.30	50.46	44.02	90.98
53	515.95	41.00	115.88	67.17	52.12	45.66	91.73
54	527.57	42.95	118.78	69.12	53.86	47.39	92.55
55	539.31	45.03	121.77	71.14	55.69	49.24	93.45
56	551.16	47.23	124.83	73.25	57.63	51.20	94.43
57	563.10	49.57	127.95	75.44	59.67	53.29	95.52
58	575.14	52.07	131.17	77.75	61.84	55.53	96.71
59	587.26	54.72	134.45	80.15	64.15	57.92	98.02
60	599.43	57.56	137.84	82.68	66.60	60.49	99.47
61	611.63	60.57	141.32	85.34	69.21	63.24	101.07
62	623.83	63.78	144.90	88.13	71.99	66.18	102.81
63	636.00	67.20	148.57	91.07	74.96	69.33	104.73
64	648.12	70.84	152.34	94.16	78.12	72.71	106.83
65	660.17	74.72	156.23	97.43	81.50	76.34	109.12
66	672.12	78.85	160.23	100.88	85.12	80.22	
67	683.97	83.24	164.35	104.53	88.99	84.38	
68	695.65	87.91	168.59	108.30	93.14	88.85	
69	707.19	92.89	172.97	112.48	97.59	93.63	
70	718.57	98.20	177.51	116.85	102.36	98.77	

TABLE No. CXXX.—Continued.
NET ANNUAL PREMIUMS PER \$1000, COMBINED
EXPERIENCE, FOUR PER CENT.

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

TABLE No. CXXX.—Continued.
NET ANNUAL PREMIUMS PER \$1000, COMBINED
EXPERIENCE, FOUR PER CENT.

AGE.	Endowment in 15 Years by 10 Payments.	Endowment in 20 Years by 10 Payments.	Endowment in 25 Years by 10 Payments.	Endowment in 30 Years by 10 Payments.	Endowment in 35 Years by 10 Payments.	Endow- ment, Death or 35.
20	70.47	59.95	51.74	45.38	40.53	52.27
21	70.54	60.04	51.85	45.53	40.73	56.79
22	70.60	60.13	51.97	45.60	40.95	62.02
23	70.68	60.23	52.10	45.86	41.18	68.14
24	70.75	60.33	52.24	46.05	41.43	75.41
25	70.84	60.44	52.38	46.25	41.70	84.15
26	70.92	60.55	52.54	46.46	41.99	94.87
27	71.01	60.67	52.70	46.69	42.30	108.29
28	71.11	60.80	52.89	46.95	42.64	125.59
29	71.21	60.94	53.08	47.22	43.00	148.71
30	71.32	61.09	53.29	47.51	43.40	181.11
31	71.44	61.25	53.52	47.83	43.82	229.80
32	71.56	61.42	53.77	48.17	44.28	311.02
33	71.68	61.60	54.03	48.55	44.78	473.58
34	71.82	61.80	54.32	48.95	45.31	661.54
35	71.97	62.02	54.64	49.39	45.88	
36	72.13	62.26	54.98	49.86	46.51	
37	72.31	62.52	55.36	50.38	47.18	
38	72.50	62.81	55.78	50.95	47.90	
39	72.73	63.13	56.24	51.57	48.68	
40	72.98	63.50	56.75	52.25	49.53	
41	73.27	63.91	57.31	52.99	50.45	
42	73.60	64.37	57.94	53.80	51.44	
43	73.98	64.89	58.64	54.70	52.51	
44	74.40	65.46	59.41	55.67	53.65	
45	74.88	66.10	60.25	56.71	54.88	
46	75.40	66.80	61.16	57.84	56.18	
47	75.97	67.55	62.13	59.03	57.54	
48	76.59	68.37	63.19	60.31	58.99	
49	77.27	69.26	64.32	61.66	60.50	
50	78.00	70.22	65.53	63.10	62.09	
51	78.80	71.27	66.83	64.62		
52	79.67	72.39	68.22	66.23		
53	80.62	73.61	69.71	67.93		
54	81.65	74.92	71.30	69.72		
55	82.78	76.34	73.00	71.61		
56	84.01	77.87	74.81			
57	85.35	79.53	76.74			
58	86.82	81.32	78.81			
59	88.42	83.26	81.01			
60	90.18	85.36	83.37			
61	92.10	87.62				
62	94.19	90.06				
63	96.46	92.67				
64	98.93	95.48				
65	101.60	98.49				

OF LIFE INSURANCE.

TABLE No. CXXXL
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
COMBINED EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

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

TABLE No. CXXXI.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
COMBINED EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

AGE.	In 9 Years.	In 10 Years.	In 11 Years.	In 12 Years.	In 13 Years.	In 14 Years.	In 15 Years.	In 16 Years.
20	710.79	685.58	661.54	638.62	616.77	595.94	576.09	557.19
21	710.89	685.71	661.69	638.80	616.99	596.19	576.38	557.51
22	711.00	685.85	661.86	639.00	617.22	596.46	576.69	557.86
23	711.12	685.99	662.04	639.21	617.47	596.75	577.02	558.23
24	711.25	686.15	662.23	639.44	617.73	597.05	577.36	558.62
25	711.38	686.31	662.43	639.67	618.00	597.37	577.72	559.03
26	711.52	686.49	662.64	639.93	618.30	597.71	578.11	559.46
27	711.67	686.67	662.86	640.19	618.61	598.06	578.51	559.92
28	711.83	686.87	663.10	640.47	618.93	598.44	578.94	560.40
29	712.00	687.08	663.35	640.77	619.28	598.83	579.39	560.90
30	712.18	687.30	663.62	641.08	619.64	599.25	579.86	561.44
31	712.37	687.53	663.89	641.40	620.02	599.69	580.36	562.01
32	712.56	687.77	664.18	641.75	620.42	600.15	580.90	562.63
33	712.77	688.02	664.48	642.10	620.84	600.64	581.47	563.29
34	712.98	688.28	664.80	642.48	621.29	601.17	582.09	564.00
35	713.20	688.56	665.14	642.89	621.78	601.75	582.77	564.79
36	713.44	688.85	665.50	643.34	622.31	602.39	583.51	565.66
37	713.69	689.17	665.90	643.83	622.90	603.09	584.34	566.62
38	713.97	689.53	666.35	644.38	623.57	603.88	585.26	567.69
39	714.28	689.93	666.85	644.99	624.31	604.76	586.30	568.89
40	714.64	690.39	667.42	645.69	625.15	605.76	587.46	570.23
41	715.05	690.92	668.08	646.49	626.11	606.89	588.78	571.74
42	715.54	691.53	668.84	647.41	627.21	608.17	590.26	573.44
43	716.10	692.24	669.71	648.46	628.45	609.62	591.93	575.34
44	716.74	693.05	670.70	649.64	629.84	611.23	593.79	577.46
45	717.46	693.95	671.79	650.95	631.37	613.01	595.83	579.77
46	718.26	694.94	672.99	652.38	633.05	614.96	598.05	582.28
47	719.13	696.01	674.30	653.93	634.87	617.05	600.45	585.00
48	720.07	697.17	675.71	655.61	636.83	619.32	603.03	587.92
49	721.08	698.43	677.23	657.41	638.94	621.76	605.82	591.07
50	722.19	699.80	678.88	659.37	641.23	624.39	608.82	594.45
51	723.38	701.27	680.65	661.48	643.69	627.23	612.05	598.10
52	724.67	702.86	682.57	663.75	646.34	630.28	615.52	602.01
53	726.06	704.58	684.64	666.21	649.20	633.57	619.26	606.20
54	727.56	706.42	686.88	668.85	652.27	637.10	623.25	610.69
55	729.18	708.43	689.29	671.69	655.58	640.89	627.55	615.49
56	730.94	710.59	691.89	674.76	659.14	644.96	632.14	620.61
57	732.83	712.92	694.69	678.06	662.96	649.31	637.04	626.07
58	734.90	715.46	697.72	681.62	667.07	653.99	642.29	631.89
59	737.14	718.20	701.00	685.45	671.48	658.98	647.88	638.07
60	739.57	721.16	704.52	689.57	676.19	664.31	653.82	644.62
61	742.19	724.34	708.30	693.96	681.21	669.96	660.10	651.52
62	745.00	727.76	712.33	698.63	686.54	675.93	666.71	658.76
63	748.02	731.39	716.63	703.59	692.16	682.22	673.65	666.33
64	751.24	735.27	721.18	708.83	698.09	688.82	680.91	674.21
65	754.67	739.39	725.99	714.35	704.30	695.72	688.46	682.39
66	758.31	743.74	731.07	720.14	710.80	702.91	696.30	690.84
67	762.16	748.33	736.39	726.20	717.58	710.36	704.40	699.54
68	766.22	753.14	741.96	732.51	724.60	718.07	712.73	708.44
69	770.50	758.19	747.78	739.07	731.87	726.00	721.27	717.53
70	775.00	763.48	753.84	745.88	739.38	734.15	730.01	

TABLE NO. CXXXI.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
COMBINED EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

AGE.	In 17 Years.	In 18 Years.	In 19 Years.	In 20 Years.	In 21 Years.	In 22 Years.	In 23 Years.	In 24 Years.
20	539.17	522.02	505.68	490.13	475.33	461.24	447.84	435.09
21	539.54	522.43	506.13	490.62	475.87	461.83	448.48	435.78
22	539.93	522.86	506.61	491.15	476.44	462.45	449.15	436.51
23	540.34	523.32	507.12	491.70	477.05	463.11	449.87	437.29
24	540.78	523.80	507.65	492.29	477.68	463.81	450.62	438.11
25	541.23	524.31	508.21	492.90	478.36	464.54	451.43	438.99
26	541.72	524.84	508.80	493.56	479.08	465.34	452.30	439.94
27	542.23	525.41	509.43	494.25	479.85	466.18	453.23	440.96
28	542.77	526.01	510.10	495.00	480.67	467.09	454.23	442.06
29	543.34	526.65	510.82	495.79	481.56	468.07	455.31	443.25
30	543.95	527.34	511.58	496.65	482.51	469.13	456.48	444.54
31	544.59	528.07	512.41	497.58	483.55	470.28	457.75	445.94
32	545.29	528.87	513.31	498.59	484.67	471.53	459.13	447.46
33	546.05	529.73	514.28	499.68	485.89	472.89	460.64	449.12
34	546.87	530.67	515.34	500.88	487.23	474.38	462.29	450.93
35	547.78	531.70	516.51	502.19	488.70	476.01	464.09	452.91
36	548.78	532.84	517.80	503.64	490.32	477.80	466.07	455.08
37	549.88	534.10	519.23	505.24	492.10	479.78	468.24	457.46
38	551.11	535.50	520.81	507.01	494.07	481.95	470.63	460.08
39	552.48	537.05	522.56	508.97	496.24	484.35	473.27	462.96
40	554.02	538.79	524.51	511.14	498.65	487.00	476.17	466.11
41	555.74	540.73	526.68	513.55	501.31	489.93	479.36	469.59
42	557.66	542.90	529.10	516.23	504.26	493.10	482.89	473.42
43	559.82	545.31	531.78	519.20	507.52	496.72	486.76	477.60
44	562.19	547.97	534.73	522.45	511.09	500.61	490.98	482.16
45	564.79	550.87	537.94	525.99	514.96	504.83	495.55	487.08
46	567.62	554.01	541.43	529.82	519.15	509.38	500.47	492.38
47	570.66	557.40	545.17	533.93	523.64	514.25	505.72	498.02
48	573.94	561.05	549.20	538.34	528.45	519.46	511.34	504.03
49	577.46	564.96	553.51	543.07	533.59	525.02	517.31	510.42
50	581.25	569.16	558.14	548.12	539.07	530.94	523.66	517.20
51	585.32	573.67	563.08	553.52	544.92	537.24	530.40	524.37
52	589.68	578.49	568.37	559.27	551.14	543.91	537.53	531.94
53	594.34	583.63	574.00	565.38	557.73	550.98	545.05	539.90
54	599.33	589.11	579.98	571.87	564.70	558.42	552.96	548.26
55	604.65	594.95	586.34	578.73	572.07	566.27	561.27	557.00
56	610.31	601.15	593.07	585.98	579.82	574.51	569.97	566.13
57	616.32	607.72	600.17	593.61	587.96	583.13	579.04	575.62
58	622.72	614.67	607.68	601.65	596.49	592.13	588.49	585.47
59	629.48	622.01	615.57	610.06	605.41	601.51	598.29	595.67
60	636.63	629.73	623.84	618.86	614.69	611.25	608.43	606.17
61	644.13	637.81	632.46	627.99	624.30	621.28	618.86	616.94
62	651.97	646.22	641.42	637.45	634.21	631.60	629.53	
63	660.14	654.96	650.68	647.18	644.37	642.14		
64	668.62	663.99	660.21	657.17	654.77			
65	677.38	673.28	669.99	667.38				
66	686.39	682.81	679.97					
67	695.63	692.53						
68	705.04							

TABLE NO. CXXXI.—Continued.
SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
COMBINED EXPERIENCE, FOUR PER CENT,
PAYABLE AS STATED.

AGE.	In 25 Years.	In 26 Years.	In 27 Years.	In 28 Years.	In 29 Years.	In 30 Years.	In 31 Years.	In 32 Years.
20	422.98	411.46	400.53	390.15	380.30	370.97	362.13	353.77
21	423.72	412.26	401.39	391.07	381.29	372.04	363.27	354.99
22	424.51	413.11	402.31	392.06	382.36	373.18	364.50	356.31
23	425.35	414.02	403.29	393.13	383.51	374.41	365.83	357.73
24	426.25	415.00	404.34	394.26	384.74	375.74	367.25	359.26
25	427.21	416.04	405.48	395.49	386.06	377.17	368.79	360.91
26	428.24	417.17	406.70	396.82	387.50	378.71	370.45	362.69
27	429.35	418.38	408.02	398.25	389.04	380.39	372.25	364.62
28	430.56	419.70	409.45	399.80	390.72	382.20	374.20	366.71
29	431.86	421.12	411.00	401.48	392.54	384.15	376.30	368.97
30	433.27	422.66	412.68	403.30	394.51	386.28	378.59	371.41
31	434.81	424.34	414.50	405.28	396.65	388.58	381.06	374.06
32	436.48	426.16	416.49	407.43	398.97	391.08	383.74	376.93
33	438.29	428.14	418.64	409.76	401.48	393.78	386.64	380.03
34	440.28	430.30	420.99	412.30	404.22	396.72	389.79	383.39
35	442.45	432.67	423.55	415.07	407.20	399.92	393.21	387.04
36	444.82	435.25	426.34	418.08	410.44	403.39	396.92	390.98
37	447.42	438.07	429.39	421.37	413.97	407.17	400.94	395.26
38	450.26	441.16	432.73	424.96	417.82	411.28	405.31	399.89
39	453.39	444.54	436.37	428.87	422.00	415.73	410.04	404.90
40	456.82	448.24	440.36	433.14	426.55	420.58	415.17	410.31
41	460.58	452.30	444.71	437.79	431.51	425.83	420.73	416.16
42	464.71	456.73	449.46	442.86	436.89	431.52	426.72	422.46
43	469.22	461.57	454.63	448.35	442.71	437.67	433.18	429.23
44	474.12	466.82	460.21	454.28	448.97	444.26	440.10	436.45
45	479.40	472.45	466.21	460.62	455.66	451.28	447.44	444.10
46	485.06	478.49	472.61	467.38	462.77	458.73	455.21	452.18
47	491.09	484.90	479.39	474.54	470.28	466.57	463.38	460.65
48	497.50	491.70	486.58	482.09	478.18	474.82	471.94	469.51
49	504.30	498.90	494.16	490.04	486.49	483.45	480.88	478.74
50	511.49	506.49	502.14	498.39	495.19	492.48	490.21	488.34
51	519.09	514.49	510.53	507.14	504.27	501.88	499.90	498.28
52	527.08	522.88	519.30	516.27	513.74	511.64	509.93	508.56
53	535.46	531.67	528.46	525.78	523.56	521.75	520.29	519.14
54	544.23	540.83	537.99	535.63	533.71	532.17	530.95	
55	553.39	550.37	547.87	545.84	544.20	542.90		
56	562.92	560.26	558.10	556.35	554.97			
57	572.79	570.49	568.63	567.16				
58	583.02	581.04	579.47					
59	593.56	591.88						
60	604.38							

TABLE No. CXXXI.—Continued.
 SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
 COMBINED EXPERIENCE, FOUR PER CENT,
 PAYABLE AS STATED.

AGE.	In 33 Years.	In 34 Years.	In 35 Years.	In 36 Years.	In 37 Years.	In 38 Years.	In 39 Years.	In 40 Years.
20	345.86	335.39	331.35	324.72	318.48	312.62	307.12	301.98
21	347.17	339.79	332.85	326.31	320.17	314.41	309.02	303.98
22	348.58	341.30	334.45	328.02	321.99	316.34	311.06	306.14
23	350.10	342.93	336.18	329.86	323.95	318.42	313.26	308.46
24	351.74	344.68	338.05	331.85	326.05	320.65	315.63	310.96
25	353.51	346.56	340.06	333.99	328.33	323.06	318.18	313.66
26	355.42	348.61	342.24	336.31	330.79	325.66	320.93	316.56
27	357.48	350.81	344.59	338.80	333.43	328.47	323.89	319.67
28	359.72	353.19	347.13	341.50	336.29	331.49	327.07	323.03
29	362.13	355.77	349.87	344.41	339.37	334.74	330.50	326.64
30	364.74	358.55	352.83	347.55	342.69	338.25	334.19	330.51
31	367.57	361.56	356.02	350.93	346.27	342.02	338.16	334.67
32	370.63	364.82	359.48	354.58	350.12	346.07	342.41	339.12
33	373.93	368.33	363.20	358.52	354.27	350.43	346.98	343.89
34	377.51	372.13	367.22	362.76	358.73	355.10	351.86	348.98
35	381.38	376.23	371.55	367.32	363.52	360.12	357.10	354.43
36	385.57	380.66	376.22	372.23	368.66	365.49	362.69	360.23
37	390.10	385.44	381.25	377.50	374.17	371.23	368.65	366.41
38	395.00	390.60	386.66	383.16	380.07	377.37	375.01	372.99
39	400.28	396.14	392.47	389.23	386.39	383.91	381.78	379.96
40	405.97	402.11	398.70	395.72	393.12	390.88	388.97	387.35
41	412.10	408.52	405.38	402.66	400.30	398.29	396.59	
42	418.70	415.40	412.53	410.05	407.94	406.15	404.66	403.42
43	425.76	422.74	420.14	417.92	416.04	414.47	413.17	412.11
44	433.27	430.54	428.20	426.22	424.57	423.20	422.09	421.19
45	441.22	438.76	436.68	434.94	433.50	432.33	431.39	430.64
46	449.59	447.40	445.57	444.06	442.82	441.83	441.04	
47	458.34	456.41	454.82	453.52	452.47	451.64		
48	467.47	465.79	464.42	463.31	462.44			
49	476.96	475.52	474.35	473.43				
50	486.81	485.58	484.60					
51	496.98	495.95						
52	507.47							

TABLE No. CXXXI.—*Concluded.*
 SINGLE PREMIUMS PER \$1000 ENDOWMENT INSURANCE,
 COMBINED EXPERIENCE, FOUR PER CENT,
 PAYABLE AS STATED.

AGE.	In 41 Years.	In 42 Years.	In 43 Years.	In 44 Years.	In 45 Years.
20	297.17	292.69	288.52	284.65	281.07
21	299.29	294.92	290.87	287.12	283.66
22	301.56	297.32	293.39	289.77	286.44
23	304.02	299.90	296.10	292.61	289.42
24	306.65	302.67	299.02	295.67	292.61
25	309.49	305.65	302.14	298.94	296.04
26	312.54	308.86	305.51	302.46	299.71
27	315.82	312.30	309.11	306.22	303.63
28	319.34	316.00	312.97	310.25	307.82
29	323.13	319.96	317.10	314.55	312.29
30	327.19	324.19	321.52	319.14	317.05
31	331.53	328.73	326.23	324.03	322.10
32	336.18	333.57	331.26	329.23	327.47
33	341.14	338.72	336.60	334.75	333.16
34	346.44	344.22	342.28	340.61	339.18
35	352.09	350.06	348.31	346.81	345.54
36	358.10	356.26	354.69	353.36	352.24
37	364.48	362.83	361.43	360.27	359.30
38	371.25	369.79	368.56	367.54	366.72
39	378.42	377.13	376.07	375.20	374.50
40	386.00	384.88	383.96	383.23	382.65
41	393.99	393.03	392.26	391.65	
42	402.41	401.60	400.96		
43	411.25	410.58			
44	420.48				

AGE.	In 46 Years.	In 47 Years.	In 48 Years.	In 49 Years.	In 50 Years.
20	277.77	274.74	271.96	269.43	267.12
21	280.48	277.57	274.92	272.51	270.33
22	283.39	280.61	278.08	275.80	273.75
23	286.50	283.86	281.47	279.32	277.39
24	289.84	287.33	285.08	283.07	281.28
25	293.41	291.95	288.94	287.06	285.41
26	297.23	295.92	293.05	291.31	289.79
27	301.31	299.25	297.43	295.83	294.44
28	305.66	303.75	302.08	300.62	299.37
29	310.29	308.53	307.01	305.69	304.57
30	315.21	313.61	312.23	311.05	310.05
31	320.43	318.98	317.75	316.70	315.83
32	325.96	324.66	323.56	322.65	321.80
33	331.80	330.65	329.69	328.89	328.25
34	337.97	336.97	336.13	335.45	334.90
35	344.48	343.61	342.89	342.32	341.86
36	351.32	350.57	349.97	349.49	
37	358.51	357.88	357.38		
38	366.05	365.53			
39	373.95				

TABLE NO. CXXXII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH. COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	6.22	12.66	19.31	26.19	33.30	40.64	48.23	56.07
21	6.47	13.17	20.09	27.24	34.64	42.27	50.16	58.31
22	6.74	13.71	20.90	28.34	36.03	43.97	52.17	60.64
23	7.01	14.26	21.75	29.49	37.48	45.74	54.26	63.07
24	7.30	14.84	22.64	30.69	39.00	47.59	56.45	65.60
25	7.60	15.45	23.56	31.94	40.58	49.51	58.73	68.24
26	7.91	16.08	24.52	33.24	42.23	51.52	61.11	71.00
27	8.24	16.75	25.53	34.60	43.96	53.62	63.59	73.89
28	8.58	17.43	26.58	36.02	45.76	55.81	66.20	76.92
29	8.93	18.16	27.68	37.50	47.64	58.12	68.93	80.09
30	9.31	18.91	28.83	39.06	49.63	60.54	71.80	83.45
31	9.70	19.70	30.03	40.70	51.71	63.08	74.84	86.98
32	10.10	20.54	31.31	42.43	53.91	65.78	78.04	90.72
33	10.54	21.42	32.65	44.25	56.25	68.63	81.43	94.67
34	11.00	22.35	34.07	46.20	58.71	71.65	85.03	98.86
35	11.48	23.34	35.59	48.25	61.34	74.86	88.84	103.29
36	11.99	24.39	37.19	50.43	64.11	78.26	92.87	107.92
37	12.55	25.51	38.90	52.75	67.08	81.87	97.09	112.71
38	13.12	26.60	40.72	55.22	70.20	85.62	101.43	117.61
39	13.74	27.96	42.65	57.83	73.46	89.48	105.88	122.59
40	14.41	29.31	44.70	60.55	76.79	93.42	110.36	127.60
41	15.12	30.73	46.81	63.29	80.16	97.35	114.85	132.64
42	15.85	32.18	48.91	66.04	83.49	101.26	119.32	137.69
43	16.58	33.59	51.00	68.73	86.78	105.13	123.80	142.74
44	17.30	34.99	53.02	71.38	90.04	109.02	128.28	147.80
45	18.01	36.36	55.04	74.03	93.34	112.94	132.80	152.91
46	18.69	37.71	57.05	76.72	96.67	116.90	137.38	158.08
47	19.39	39.10	59.14	79.47	100.09	120.95	142.05	163.37
48	20.10	40.54	61.28	82.30	103.57	125.09	146.83	168.78
49	20.86	42.02	63.47	85.19	107.14	129.34	151.73	174.30
50	21.62	43.52	65.70	88.13	110.79	133.66	156.72	179.95
51	22.39	45.06	67.98	91.14	114.52	138.09	161.84	185.74
52	23.19	46.63	70.33	94.24	118.34	142.64	167.09	191.66
53	24.00	48.26	72.74	97.42	122.29	147.32	172.47	197.66
54	24.85	49.94	75.22	100.70	126.35	152.12	177.93	203.75
55	25.72	51.65	77.78	104.08	130.51	156.98	183.46	209.87
56	26.61	53.43	80.42	107.55	134.72	161.90	189.01	216.02
57	27.56	55.29	83.15	111.07	138.99	166.84	194.59	222.18
58	28.52	57.18	85.88	114.59	143.23	171.77	200.14	228.28
59	29.50	59.05	88.60	118.08	147.46	176.66	205.63	234.30
60	30.45	60.90	91.28	121.54	151.63	181.49	211.02	240.21
61	31.41	62.74	93.96	124.99	155.78	186.25	216.35	246.06
62	32.35	64.58	96.62	128.41	159.86	190.94	221.61	251.86
63	33.31	66.41	99.27	131.77	163.89	195.59	226.85	257.60
64	34.25	68.23	101.86	135.09	167.87	200.21	232.02	263.29
65	35.19	70.01	104.41	138.37	171.84	204.79	237.17	268.95

TABLE No. CXXXII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE NO. CXXXII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	139.12	149.93	161.08	172.61	184.54	196.87	209.60	222.71
21	144.62	155.83	167.43	179.43	191.84	204.65	217.84	231.37
22	150.33	162.01	174.08	186.57	199.47	212.74	226.36	240.29
23	156.32	168.48	181.05	194.03	207.40	221.11	235.13	249.43
24	162.61	175.27	188.34	201.80	215.61	229.73	244.13	258.78
25	169.20	182.38	195.94	209.84	224.07	238.57	253.33	268.34
26	176.12	189.78	203.79	218.13	232.74	247.61	262.73	278.11
27	183.32	197.44	211.89	226.62	241.61	256.86	272.36	288.08
28	190.78	205.35	220.20	235.31	250.68	266.31	282.17	298.24
29	198.47	213.45	228.70	244.20	259.96	275.96	292.17	308.58
30	206.36	221.75	237.39	253.29	269.43	285.79	302.35	319.10
31	214.44	230.22	246.28	262.57	279.08	295.80	312.70	329.78
32	222.69	238.90	255.35	272.02	288.90	305.97	323.22	340.63
33	231.13	247.75	264.59	281.64	298.89	316.31	333.90	351.62
34	239.74	256.76	273.99	291.42	309.03	326.81	344.72	362.78
35	248.50	265.92	283.54	301.35	319.32	337.43	355.69	374.06
36	257.40	275.22	293.23	311.42	329.74	348.21	366.79	385.47
37	266.42	284.66	303.06	321.60	340.30	359.11	378.01	396.95
38	275.56	294.20	312.98	331.91	350.96	370.11	389.29	408.47
39	284.82	303.84	323.03	342.33	361.73	381.17	400.60	419.99
40	294.14	313.59	333.17	352.84	372.54	392.25	411.91	431.50
41	303.56	323.42	343.37	363.37	383.36	403.31	423.19	442.94
42	313.03	333.30	353.59	373.90	394.15	414.33	434.39	454.29
43	322.55	343.18	363.81	384.39	404.89	425.28	445.50	465.51
44	332.10	353.08	374.01	394.86	415.57	436.15	456.50	476.61
45	341.69	362.99	384.21	405.30	426.23	446.93	467.39	487.59
46	351.31	372.92	394.39	415.71	436.79	457.63	478.19	498.46
47	360.98	382.86	404.58	426.07	447.30	468.25	488.91	509.25
48	370.66	392.81	414.72	436.37	457.74	478.81	499.54	519.92
49	380.36	402.72	424.81	446.62	468.12	489.28	510.07	530.43
50	389.99	412.56	434.83	456.79	478.40	499.64	520.48	540.92
51	399.58	422.34	444.79	466.88	488.58	509.89	530.77	551.21
52	409.11	432.07	454.66	476.87	498.66	520.02	540.93	561.38
53	418.59	441.72	464.45	486.76	508.63	530.04	550.96	571.42
54	427.99	451.28	474.14	496.55	518.48	539.92	560.88	581.31
55	437.30	460.74	483.72	506.21	528.20	549.69	570.64	591.04
56	446.50	470.08	493.17	515.79	537.80	559.30	580.24	600.62
57	455.60	479.31	502.50	525.16	547.26	568.76	589.70	610.10
58	464.56	488.40	511.71	534.43	556.54	578.07	599.05	619.55
59	473.39	497.37	520.76	543.52	565.69	587.28	608.38	629.10
60	482.10	506.20	529.65	552.49	574.74	596.48	617.84	638.87
61	490.69	514.88	538.44	561.38	583.81	605.83	627.53	649.06
62	499.15	523.47	547.16	570.31	593.05	615.45	637.68	659.74
63	507.54	532.02	555.95	579.44	602.60	625.57	648.36	670.99
64	515.90	540.65	564.95	588.90	612.67	636.25	659.65	682.90
65	524.36	549.52	574.33	598.93	623.35	647.58	671.65	695.43

TABLE No. CXXXII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH. COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	236.15	249.91	263.92	278.19	292.70	307.45	322.42	337.59
21	245.21	259.31	273.67	288.27	303.11	318.18	333.44	348.90
22	254.49	268.94	283.63	298.57	313.73	329.10	344.66	360.39
23	263.98	278.77	293.81	309.68	324.55	340.21	356.05	372.05
24	273.68	288.83	304.20	319.78	335.55	351.50	367.62	383.88
25	283.60	299.08	314.78	330.67	346.73	362.97	379.35	395.87
26	293.72	309.53	325.54	341.73	358.09	374.60	391.24	408.02
27	304.03	320.16	336.48	352.97	369.62	386.39	403.30	420.31
28	314.51	330.97	347.59	364.38	381.29	398.34	415.50	432.74
29	325.18	341.95	358.88	375.94	393.13	410.44	427.83	445.25
30	336.02	353.10	370.32	387.66	405.13	422.68	440.25	457.83
31	347.02	364.49	381.91	399.54	417.25	434.99	452.74	470.44
32	358.17	375.86	393.66	411.55	429.46	447.38	465.26	483.07
33	369.49	387.47	405.54	423.64	441.74	459.80	477.79	495.68
34	380.95	399.21	417.50	435.79	454.05	472.23	490.31	508.24
35	392.53	411.02	429.52	447.98	466.36	484.64	502.78	520.72
36	404.18	422.89	441.57	460.16	478.65	497.00	515.15	533.09
37	415.89	434.79	453.61	472.33	490.90	509.27	527.42	545.34
38	427.60	446.67	465.62	484.43	503.03	521.42	539.56	557.45
39	439.31	458.51	477.57	496.42	515.05	533.44	551.56	569.49
40	450.97	470.29	489.40	508.29	526.94	545.32	563.40	581.18
41	462.54	481.94	501.10	520.02	538.67	557.02	575.06	592.76
42	473.98	493.45	512.65	531.59	550.22	568.53	586.51	604.13
43	485.29	504.80	524.04	542.97	561.58	579.85	597.75	615.27
44	496.45	516.01	535.27	554.19	572.76	590.97	608.78	626.21
45	507.49	527.09	546.35	565.24	583.77	601.90	619.63	636.95
46	518.41	538.02	557.27	576.13	594.60	612.65	630.30	647.50
47	529.23	548.84	568.06	586.88	605.28	623.26	640.79	657.85
48	539.92	559.52	578.71	597.47	615.81	633.69	651.08	668.03
49	550.49	570.07	589.22	607.93	626.17	643.93	661.22	678.06
50	560.91	580.47	599.58	618.21	636.34	654.00	671.20	688.01
51	571.20	590.73	609.78	628.31	646.36	663.94	681.12	697.90
52	581.36	600.84	619.79	638.26	656.24	673.82	691.07	708.08
53	591.36	610.77	629.67	648.08	666.07	683.74	701.15	718.43
54	601.20	620.56	639.43	657.86	675.96	693.81	711.51	729.07
55	610.89	630.24	649.14	667.70	686.00	704.15	722.16	740.04
56	620.47	639.88	658.93	677.71	696.34	714.83	733.17	751.40
57	630.03	649.61	668.90	688.04	707.03	725.88	744.60	763.10
58	639.68	659.52	679.20	698.73	718.11	737.37	756.39	775.01
59	649.52	669.78	689.89	709.84	729.66	749.24	768.40	787.12
60	659.75	680.46	701.02	721.43	741.62	761.36	780.66	799.30
61	670.42	691.63	712.69	733.50	753.87	773.76	793.00	811.20
62	681.63	703.38	724.86	745.89	766.42	786.29	805.07	822.42
63	693.46	715.66	737.40	758.63	779.14	798.56	816.48	832.59
64	705.86	728.35	750.29	771.53	791.62	810.16	826.83	842.22
65	718.71	741.44	763.43	784.23	803.42	820.68	834.55	845.29

TABLE NO. CXXXII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH. COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	352.95	368.48	384.18	400.02	415.98	432.08	448.27	464.55
21	364.53	380.32	396.26	412.33	428.52	444.83	461.19	477.60
22	376.28	392.33	408.50	424.80	441.20	457.68	474.19	490.71
23	388.20	404.48	420.89	437.41	454.00	470.63	487.25	503.84
24	400.28	416.80	433.43	450.15	466.89	483.63	500.34	516.98
25	412.52	429.27	446.11	462.97	479.84	496.66	513.43	530.09
26	424.90	441.86	458.86	475.85	492.81	509.70	526.49	543.16
27	437.41	454.54	471.67	488.77	505.79	522.72	539.52	556.13
28	450.01	467.28	484.52	501.69	518.75	535.69	552.44	569.00
29	462.67	480.06	497.38	514.59	531.67	548.57	565.27	581.75
30	475.37	492.83	510.21	527.45	544.50	561.36	577.98	594.38
31	488.08	505.61	523.01	540.23	557.23	574.02	590.57	606.86
32	500.77	518.35	535.72	552.90	569.85	586.56	603.01	619.17
33	513.42	530.98	548.34	565.46	582.34	598.96	615.29	631.31
34	525.99	543.53	560.83	577.90	594.69	611.19	627.39	643.26
35	538.45	555.95	573.20	590.18	606.87	623.24	639.30	655.01
36	550.79	568.24	585.42	602.30	618.87	635.11	651.00	666.54
37	563.00	580.39	597.47	614.24	630.68	646.78	662.50	677.87
38	575.05	592.36	609.34	625.99	642.28	658.21	673.78	688.96
39	586.94	604.14	621.01	637.52	653.66	669.44	684.82	699.79
40	598.63	615.73	632.47	648.84	664.83	680.43	695.61	710.39
41	610.11	627.10	643.71	659.93	675.76	691.16	706.15	720.76
42	621.37	638.23	654.71	670.78	686.42	701.64	716.48	730.97
43	632.40	649.15	665.47	681.36	696.84	711.91	726.64	741.10
44	643.23	659.83	675.99	691.72	707.05	722.03	736.73	751.23
45	653.85	670.29	686.30	701.90	717.13	732.10	746.85	761.48
46	664.24	680.54	696.43	711.95	727.19	742.21	757.11	771.90
47	674.46	690.65	706.46	721.99	737.30	752.49	767.55	782.51
48	684.53	700.66	716.50	732.11	747.59	762.96	778.22	793.36
49	694.52	710.63	726.61	742.42	758.10	773.66	789.12	804.39
50	704.52	720.79	736.93	752.94	768.84	784.63	800.23	815.50
51	714.62	731.12	747.48	763.73	779.87	795.81	811.42	826.67
52	724.96	741.70	758.32	774.83	791.14	807.10	822.69	837.76
53	735.57	752.58	769.48	786.18	802.52	818.48	833.91	848.52
54	746.50	763.82	780.92	797.67	814.02	829.83	844.79	858.60
55	757.80	775.34	792.51	809.28	825.49	840.83	854.99	867.73
56	769.40	787.03	804.24	820.89	836.63	851.17	864.23	874.74
57	781.21	798.89	815.99	832.17	847.10	860.53	871.31	879.66
58	793.19	810.77	827.41	842.77	856.57	867.66	876.25	887.71
59	805.22	822.34	838.15	852.36	863.78	872.62	884.41	906.81
60	816.94	833.23	847.87	859.64	868.75	880.90	903.98	1000.00
61	827.99	843.10	855.23	864.63	877.16	900.97	1000.00	
62	838.01	850.54	860.23	873.22	897.76	1000.00		
63	845.54	855.56	868.98	894.34	1000.00			
64	850.59	864.47	890.70	1000.00				
65	859.61	886.82	1000.00					

TABLE NO. CXXXII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY EQUAL ANNUAL PREMIUMS TILL
 DEATH. COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	11st Year.	12d Year.	13d Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.
20	480.85	497.15	513.42	529.63	545.74	561.72	577.54	593.17
21	494.01	510.37	526.68	542.89	558.98	574.89	590.62	606.14
22	507.18	523.60	539.91	556.11	572.12	587.95	603.57	618.98
23	520.37	536.79	553.09	569.22	585.16	600.88	616.39	631.65
24	533.52	549.94	566.18	582.24	598.07	613.68	629.05	644.16
25	546.63	562.99	579.16	595.11	610.84	626.32	641.54	656.47
26	559.64	575.93	592.01	607.86	623.46	638.79	653.84	668.59
27	572.55	588.76	604.74	620.46	635.91	651.08	665.94	680.50
28	585.34	601.45	617.31	632.89	648.18	663.17	677.85	692.19
29	598.00	614.00	629.71	645.14	660.26	675.06	689.53	703.67
30	610.52	626.38	641.94	657.20	672.13	686.74	701.01	714.91
31	622.87	638.58	653.98	669.05	683.79	698.19	712.24	725.90
32	635.04	650.59	665.81	680.69	695.24	709.42	723.22	736.66
33	647.02	662.40	677.43	692.13	706.45	720.39	733.97	747.20
34	658.80	674.00	688.85	703.33	717.42	731.14	744.51	757.57
35	670.37	685.39	700.03	714.27	728.15	741.67	754.87	767.84
36	681.73	696.54	710.96	724.99	738.66	752.02	765.14	778.08
37	692.86	707.45	721.65	735.49	749.01	762.29	775.38	788.37
38	703.73	718.12	732.13	745.82	759.27	772.53	785.68	798.72
39	714.37	728.57	742.45	756.07	769.50	782.83	796.05	809.17
40	724.79	738.86	752.67	766.29	779.80	793.20	806.51	819.73
41	735.04	749.06	762.87	776.58	790.18	803.68	817.09	830.34
42	745.20	759.23	773.15	786.96	800.67	814.28	827.73	840.90
43	755.36	769.50	783.53	797.46	811.29	824.96	835.34	851.40
44	765.61	779.88	794.04	808.11	822.01	835.61	848.89	861.74
45	776.00	790.42	804.73	818.87	832.72	846.24	859.31	871.68
46	786.57	801.15	815.55	829.65	843.42	856.73	869.33	880.95
47	797.36	812.04	826.41	840.43	854.00	866.84	878.68	889.34
48	808.32	822.98	837.28	851.12	864.21	876.29	887.15	895.88
49	819.34	833.94	848.06	861.42	873.75	884.83	893.74	900.64
50	830.41	844.83	858.47	871.06	882.38	891.48	898.52	907.92
51	841.40	855.34	868.21	879.78	889.08	896.28	905.88	924.12
52	852.03	865.19	877.03	886.54	893.90	903.73	922.38	1000.00
53	861.99	874.11	883.85	891.38	901.44	920.54	1000.00	
54	871.01	880.99	888.71	899.02	918.59	1000.00		
55	877.96	885.88	896.44	916.51	1000.00			
56	882.86	893.71	914.31	1000.00				
57	890.80	911.97	1000.00					
58	909.47	1000.00						
59	1000.00							

TABLE NO. CXXXIII.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY FIVE EQUAL ANNUAL PREMIUMS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

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

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	24.94	50.98	78.19	106.61	136.30
21	25.46	52.06	79.84	108.45	139.17
22	26.01	53.17	81.54	111.17	142.13
23	26.57	54.31	83.29	113.56	145.19
24	27.14	55.49	85.10	116.03	148.34
25	27.74	56.71	86.97	118.57	151.59
26	28.35	57.96	88.89	121.19	154.94
27	28.99	59.26	90.87	123.90	158.40
28	29.64	60.59	92.91	126.68	161.95
29	30.31	61.96	95.01	129.54	165.61
30	31.00	63.37	97.17	132.49	169.40
31	31.71	64.82	99.40	135.53	173.30
32	32.44	66.32	101.70	138.68	177.32
33	33.20	67.87	104.08	141.92	181.48
34	33.98	69.46	106.53	145.27	185.79
35	34.78	71.11	109.06	148.74	190.23
36	35.61	72.81	111.69	152.33	194.84
37	36.48	74.58	114.41	156.05	199.61
38	37.37	76.42	117.23	159.91	204.55
39	38.30	78.32	120.16	163.90	209.61
40	39.27	80.31	123.20	167.99	214.76
41	40.28	82.36	126.28	172.12	219.96
42	41.32	84.42	129.39	176.27	225.14
43	42.34	86.47	132.46	180.36	230.29
44	43.35	88.49	135.47	184.40	235.41
45	44.34	90.45	138.44	188.41	240.52
46	45.29	92.37	141.37	192.40	245.62
47	46.25	94.31	144.31	196.41	250.73
48	47.18	96.22	147.24	200.35	255.80
49	48.13	98.14	150.16	204.34	260.86
50	49.06	100.02	153.03	208.25	265.87
51	49.97	101.88	155.86	212.12	270.83
52	50.87	103.70	158.67	215.94	275.74
53	51.75	105.51	161.42	219.70	280.59
54	52.63	107.28	164.13	223.41	285.37
55	53.49	109.01	166.79	227.05	290.07
56	54.31	110.70	169.40	230.62	294.62
57	55.14	112.39	171.96	234.06	299.02
58	55.92	113.98	174.35	237.30	303.18
59	56.71	115.51	176.63	240.38	307.13
60	57.39	116.88	178.70	243.20	310.78

TABLE No. CXXXIV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TEN EQUAL ANNUAL PREMIUMS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE No. CXXXV.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY FIFTEEN EQUAL ANNUAL PRE-
 MIUMS, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	16.60	33.91	51.06	70.78	90.41	110.89	132.23	154.54
21	16.97	34.68	53.12	72.37	92.43	113.37	135.21	157.98
22	17.37	35.46	54.32	74.01	94.52	115.92	138.24	161.54
23	17.76	36.26	55.56	75.69	96.67	118.56	141.39	165.19
24	18.17	37.11	56.85	77.43	98.89	121.27	144.61	168.96
25	18.60	37.99	58.17	79.22	101.18	124.08	147.94	172.85
26	19.03	38.86	59.52	81.08	103.53	126.95	151.38	176.87
27	19.48	39.77	60.93	82.97	105.95	129.90	154.90	180.97
28	19.94	40.73	62.37	84.92	108.45	132.97	158.54	185.22
29	20.42	41.68	63.84	86.93	111.00	136.11	162.29	189.61
30	20.90	42.68	65.35	89.00	113.64	139.34	166.16	194.15
31	21.41	43.70	66.93	91.14	116.37	142.70	170.16	198.83
32	21.92	44.75	68.54	93.33	119.19	146.16	174.30	203.67
33	22.45	45.85	70.21	95.62	122.11	149.75	178.58	208.70
34	23.01	46.97	71.95	97.99	125.14	153.47	183.04	213.93
35	23.58	48.15	73.76	100.45	128.30	157.35	187.67	219.33
36	24.18	49.37	75.64	103.01	131.58	161.38	192.47	224.89
37	24.81	50.66	77.60	105.69	135.00	165.56	197.41	230.57
38	25.46	51.99	79.64	108.48	138.55	169.86	202.44	236.32
39	26.14	53.39	81.78	111.38	142.19	174.24	207.54	242.12
40	26.86	54.85	84.02	114.35	145.89	178.64	212.62	247.90
41	27.61	56.37	86.28	117.34	149.57	183.00	217.68	253.67
42	28.38	57.88	88.51	120.28	153.19	187.30	222.68	259.40
43	29.14	59.37	90.70	123.14	156.73	191.52	227.62	265.08
44	29.86	60.82	92.81	125.92	160.19	195.68	232.49	270.67
45	30.58	62.18	94.85	128.63	163.60	199.79	237.31	276.23
46	31.24	63.50	96.83	131.31	166.95	203.85	242.07	281.71
47	31.90	64.82	98.83	133.96	170.28	207.87	246.79	287.17
48	32.56	66.15	100.82	136.61	173.60	211.85	251.48	292.57
49	33.22	67.47	102.79	139.23	176.88	215.80	256.10	297.89
50	33.88	68.78	104.73	141.82	180.11	219.69	260.67	303.16
51	34.53	70.06	106.65	144.38	183.30	223.52	265.18	308.36
52	35.17	71.33	108.55	146.90	186.44	227.33	269.62	313.49
53	35.79	72.60	110.43	149.39	189.57	231.06	274.00	318.48
54	36.44	73.85	112.28	151.86	192.64	234.75	278.26	323.33
55	37.06	75.08	114.13	154.31	195.68	238.33	282.37	327.98
56	37.68	76.32	115.98	156.73	198.62	241.77	286.31	332.42
57	38.32	77.58	117.82	159.07	201.46	245.07	290.06	336.64
58	38.96	78.81	119.56	161.30	204.13	248.16	293.55	340.52
59	39.58	79.97	121.21	163.39	206.61	251.02	296.77	344.13
60	40.14	81.04	122.74	165.32	208.91	253.63	299.69	347.34

OF LIFE INSURANCE

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TABLE NO. CXXXV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY FIFTEEN EQUAL ANNUAL PRE-
 MIUMS, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	177.80	202.07	227.42	253.89	281.53	310.41	340.60
21	181.76	206.57	232.48	259.53	287.78	317.30	348.17
22	185.84	211.21	237.68	265.33	294.23	324.42	355.99
23	190.04	215.98	243.05	271.34	300.88	331.77	364.07
24	194.37	220.89	248.59	277.53	307.75	339.36	372.41
25	198.84	225.97	254.31	283.91	314.84	347.20	381.04
26	203.46	231.22	260.22	290.51	322.20	355.31	389.96
27	208.19	236.61	266.29	297.31	329.75	363.69	399.18
28	213.09	242.19	272.58	304.36	337.58	372.34	408.71
29	218.14	247.94	279.07	311.62	345.66	381.28	418.52
30	223.36	253.89	285.79	319.15	354.03	390.49	428.57
31	228.77	260.05	292.75	326.92	362.63	399.92	438.86
32	234.36	266.43	299.93	334.92	371.44	409.56	449.35
33	240.16	273.01	307.32	343.10	380.43	419.37	460.02
34	246.17	279.81	314.89	351.47	389.59	429.35	470.88
35	252.35	286.75	322.60	359.94	398.86	439.48	481.91
36	258.65	293.82	330.41	368.53	408.27	449.75	493.11
37	265.07	300.95	338.32	377.22	417.80	460.16	504.46
38	271.54	308.16	346.29	386.00	427.43	470.79	515.95
39	278.05	315.42	354.31	394.86	437.14	481.33	527.57
40	284.56	322.69	362.38	403.75	446.91	492.04	539.31
41	291.07	329.97	370.46	412.67	456.74	502.84	551.16
42	297.54	337.21	378.51	421.58	466.58	513.69	563.10
43	303.98	344.44	386.56	430.52	476.46	524.58	575.14
44	310.33	351.57	394.55	439.39	486.30	535.52	587.26
45	316.64	358.70	402.51	448.26	496.18	546.48	599.43
46	322.90	365.74	410.41	457.11	506.03	557.44	611.63
47	329.10	372.74	418.28	465.91	515.86	568.37	623.83
48	335.25	379.70	426.09	474.65	525.60	579.26	636.00
49	341.34	386.58	433.84	483.30	535.26	590.06	648.12
50	347.34	393.38	441.45	491.81	544.77	600.73	660.17
51	353.28	400.05	448.92	500.16	554.14	611.28	672.12
52	359.07	406.56	456.21	508.34	563.33	621.66	683.96
53	364.71	412.88	463.29	516.27	572.27	631.85	695.65
54	370.16	418.98	470.14	523.96	580.99	641.79	707.19
55	375.38	424.84	476.68	531.36	589.40	651.50	718.57
56	380.36	430.40	482.92	538.41	597.49	660.95	729.76
57	385.05	435.64	488.81	545.12	605.25	670.10	740.77
58	389.40	440.48	494.28	551.42	612.63	678.93	751.57
59	393.37	444.94	499.36	557.31	619.63	687.43	762.15
60	396.95	448.98	504.00	562.74	626.17	695.56	772.51

TABLE No. CXXXVI.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PRE-
 MIUMS, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	12.56	25.64	39.26	53.44	68.19	83.56	99.56
21	12.86	26.27	40.20	54.71	69.82	85.54	101.93
22	13.18	26.89	41.17	56.03	71.50	87.59	104.35
23	13.50	27.54	42.16	57.37	73.21	89.69	106.85
24	13.83	28.23	43.20	58.79	74.99	91.87	109.44
25	14.18	28.92	44.26	60.21	76.82	94.09	112.08
26	14.53	29.63	45.35	61.70	78.71	96.40	114.81
27	14.90	30.38	46.48	63.22	80.65	98.76	117.62
28	15.26	31.13	47.64	64.79	82.63	101.20	120.52
29	15.65	31.91	48.82	66.40	84.68	103.71	123.52
30	16.04	32.71	50.05	68.06	86.82	106.32	126.61
31	16.45	33.55	51.32	69.80	89.03	109.02	129.84
32	16.87	34.40	52.64	71.58	91.30	111.82	133.18
33	17.31	35.30	54.01	73.45	93.69	114.75	136.67
34	17.77	36.24	55.44	75.41	96.19	117.80	140.32
35	18.25	37.22	56.93	77.44	98.79	120.98	144.11
36	18.75	38.24	58.50	79.58	101.51	124.34	148.08
37	19.28	39.31	60.15	81.82	104.37	127.82	152.17
38	19.83	40.44	61.88	84.18	107.36	131.42	156.35
39	20.41	41.64	63.71	86.64	110.43	135.07	160.56
40	21.03	42.90	65.61	89.17	113.53	138.74	164.74
41	21.68	44.20	67.55	91.69	116.63	142.36	168.88
42	22.35	45.51	69.45	94.18	119.65	145.89	172.94
43	23.01	46.79	71.32	96.58	122.57	149.35	176.94
44	23.63	48.01	73.09	98.88	125.43	152.74	180.84
45	24.25	49.17	74.80	101.14	128.23	156.06	184.70
46	24.89	50.31	76.48	103.37	130.99	159.37	188.51
47	25.40	51.44	78.18	105.62	133.78	162.66	192.32
48	25.97	52.60	79.90	107.88	136.56	165.95	196.12
49	26.56	53.76	81.61	110.12	139.32	169.23	199.90
50	27.15	54.92	83.33	112.33	142.10	172.52	203.66
51	27.75	56.09	85.05	114.64	144.88	175.79	207.44
52	28.34	57.26	86.79	116.92	147.67	179.11	211.23
53	28.95	58.47	88.55	119.20	150.51	182.43	215.04
54	29.59	59.68	90.32	121.54	153.36	185.79	218.80
55	30.20	60.90	92.14	123.92	156.25	189.11	222.53
56	30.84	62.18	94.01	126.34	159.13	192.41	226.18
57	31.52	63.51	95.92	128.76	162.02	195.67	229.77
58	32.22	64.84	97.81	131.15	164.82	198.84	233.24
59	32.93	66.16	99.68	133.47	167.56	201.93	236.59
60	33.59	67.43	101.43	135.75	170.21	204.87	239.78

TABLE NO. CXXXVI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PRE-
 MIUMS, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	116.23	133.59	151.68	170.52	190.16	210.62	231.96
21	118.98	136.74	155.24	174.52	194.60	215.53	237.36
22	121.80	139.97	158.90	178.62	199.17	220.60	242.93
23	124.72	143.31	162.69	182.87	203.90	225.83	248.69
24	127.72	146.75	166.58	187.24	208.77	231.22	254.63
25	130.79	150.28	170.58	191.74	213.78	236.77	260.76
26	133.97	153.93	174.72	196.39	218.97	242.52	267.09
27	137.25	157.71	179.00	201.20	224.33	248.47	273.66
28	140.63	161.59	183.41	206.16	229.88	254.62	280.44
29	144.12	165.60	187.97	211.29	235.62	260.99	287.46
30	147.75	169.77	192.71	216.63	241.57	267.59	294.69
31	151.51	174.10	197.63	222.18	247.75	274.39	302.09
32	155.43	178.60	202.76	227.92	254.12	281.35	309.65
33	159.50	183.29	208.68	233.85	260.63	288.44	317.30
34	163.76	188.17	213.56	239.92	267.28	295.63	325.04
35	168.19	193.21	219.18	246.10	273.99	302.91	332.88
36	172.76	198.35	224.87	252.34	280.76	310.21	340.76
37	177.42	203.57	230.62	258.60	287.57	317.57	348.68
38	182.16	208.82	236.40	264.90	294.41	324.97	356.64
39	186.89	214.07	242.16	271.21	301.25	332.36	364.59
40	191.59	219.29	247.91	277.49	308.08	339.72	372.51
41	196.25	224.49	253.63	283.74	314.86	347.05	380.41
42	200.83	229.60	259.27	289.90	321.56	354.31	388.23
43	205.34	234.63	264.82	295.97	328.16	361.45	395.95
44	209.78	239.58	270.29	301.98	334.69	368.53	403.61
45	214.16	244.45	275.68	307.89	341.13	375.54	411.18
46	218.46	249.28	281.01	313.72	347.51	382.44	418.65
47	222.79	254.11	286.33	319.56	353.85	389.33	426.04
48	227.07	258.87	291.61	325.32	360.12	396.06	433.29
49	231.34	263.64	296.86	331.05	366.30	402.69	440.35
50	235.61	268.37	302.05	336.68	372.33	409.14	447.25
51	239.86	273.09	307.18	342.19	378.22	415.40	453.91
52	244.12	277.76	312.23	347.58	383.96	421.48	460.33
53	248.31	282.32	317.12	352.80	389.46	427.29	466.47
54	252.46	286.80	321.90	357.85	394.78	432.86	472.31
55	256.52	291.16	326.53	362.71	399.85	438.13	477.82
56	260.50	295.40	330.98	367.35	404.64	443.10	483.01
57	264.37	299.49	335.24	371.74	409.17	447.77	487.86
58	268.06	303.37	339.24	375.85	413.39	452.09	492.31
59	271.61	307.04	343.02	379.71	417.30	456.07	496.38
60	274.97	310.52	346.59	383.32	420.94	459.73	500.09

TABLE NO. CXXXVI.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF WHOLE LIFE
 POLICIES BY TWENTY EQUAL ANNUAL PRE-
 MIUMS, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	254.21	277.43	301.66	326.99	353.41	381.04
21	260.13	283.89	308.70	334.60	361.66	389.96
22	266.25	290.57	315.96	342.48	370.20	399.18
23	272.55	297.46	323.45	350.63	379.03	408.71
24	279.07	304.58	331.21	359.06	388.14	418.52
25	285.79	311.92	339.23	367.75	397.51	428.57
26	292.75	319.54	347.50	376.69	407.13	438.86
27	299.95	327.40	356.03	385.36	416.96	449.35
28	307.40	335.48	364.75	395.23	426.97	460.02
29	315.05	343.77	373.67	404.76	437.15	470.88
30	322.89	352.23	382.72	414.44	447.48	481.91
31	330.90	360.82	391.92	424.27	457.98	493.11
32	339.01	369.52	401.24	434.23	468.61	504.46
33	347.24	378.34	410.68	444.32	479.39	515.95
34	355.56	387.27	420.22	454.52	490.27	527.57
35	363.98	396.29	429.87	464.83	501.25	539.31
36	372.44	405.35	439.56	475.18	512.34	551.16
37	380.95	414.45	449.29	485.60	523.49	563.10
38	389.48	423.60	459.09	496.08	534.70	575.14
39	398.02	432.75	468.89	506.57	545.98	587.26
40	406.54	441.88	478.68	517.09	557.28	599.43
41	415.03	450.99	488.47	527.61	568.60	611.63
42	423.43	460.05	498.22	538.10	579.89	623.83
43	431.76	469.03	507.89	548.51	591.13	636.00
44	440.03	477.94	517.49	558.85	602.29	648.12
45	448.21	486.73	526.94	569.04	613.35	660.17
46	456.25	495.37	536.24	579.10	624.27	672.12
47	464.19	503.89	545.41	589.01	635.04	683.96
48	471.92	512.21	554.36	598.70	645.64	695.65
49	479.50	520.31	563.09	608.18	656.02	707.19
50	486.84	528.17	571.56	617.39	666.17	718.57
51	493.93	535.76	579.74	626.32	676.09	729.76
52	500.77	543.06	587.62	634.98	685.75	740.77
53	507.25	549.99	595.16	643.30	695.10	751.57
54	513.42	556.61	602.35	651.26	704.18	762.15
55	519.25	562.85	609.14	658.86	712.91	772.51
56	524.72	568.70	615.56	666.08	721.31	782.65
57	529.81	574.14	621.54	672.89	729.35	792.54
58	534.46	579.14	627.06	679.25	737.01	802.20
59	538.70	583.66	632.08	685.12	744.27	811.59
60	542.53	587.74	636.68	690.55	751.11	820.74

TABLE No. CXXXVII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATUR-
 ITY, PAYABLE AT END OF TEN YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.
20	80.51	164.79	253.02	345.41	442.17
21	80.49	164.74	252.95	345.32	442.07
22	80.46	164.69	252.88	345.23	441.96
23	80.43	164.63	252.79	345.13	441.85
24	80.40	164.58	252.71	345.03	441.73
25	80.37	164.51	252.62	344.91	441.60
26	80.33	164.45	252.53	344.79	441.46
27	80.30	164.37	252.43	344.66	441.33
28	80.26	164.30	252.31	344.53	441.16
29	80.22	164.21	252.20	344.38	441.00
30	80.17	164.12	252.06	344.21	440.82
31	80.12	164.03	251.92	344.05	440.63
32	80.06	163.92	251.78	343.87	440.43
33	80.01	163.83	251.63	343.69	440.22
34	79.95	163.70	251.47	343.49	440.00
35	79.89	163.59	251.31	343.29	439.79
36	79.83	163.48	251.15	343.10	439.58
37	79.78	163.37	251.00	342.93	439.38
38	79.72	163.27	250.88	342.77	439.21
39	79.68	163.20	250.78	342.65	439.06
40	79.66	163.16	250.71	342.54	438.87
41	79.65	163.13	250.64	342.40	438.65
42	79.65	163.09	250.52	342.17	438.33
43	79.62	162.98	250.32	341.85	437.90
44	79.55	162.82	250.02	341.43	437.37
45	79.45	162.58	249.63	340.91	436.76
46	79.30	162.27	249.18	340.33	436.08
47	79.14	161.94	248.68	339.69	435.32
48	78.96	161.58	248.15	338.99	434.49
49	78.77	161.17	247.54	338.21	433.58
50	78.56	160.76	246.92	337.39	432.59
51	78.33	160.29	246.21	336.47	431.52
52	78.07	159.77	245.44	335.49	430.35
53	77.79	159.22	244.62	334.42	429.10
54	77.51	158.64	243.74	333.30	427.78
55	77.20	158.00	242.82	332.10	426.36
56	76.86	157.35	241.86	330.84	424.84
57	76.55	156.69	240.85	329.48	423.19
58	76.20	155.99	239.74	327.98	421.36
59	75.84	155.19	238.50	326.33	419.36
60	75.40	154.29	237.12	324.50	417.13

TABLE No. CXXXVII.—*Concluded.*

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

AGE.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	543.52	649.72	761.01	877.68	1,000.00
21	543.42	649.62	760.93	877.62	1,000.00
22	543.31	649.51	760.84	877.57	1,000.00
23	543.19	649.40	760.75	877.51	1,000.00
24	543.06	649.28	760.65	877.45	1,000.00
25	542.93	649.16	760.54	877.39	1,000.00
26	542.79	649.02	760.43	877.32	1,000.00
27	542.64	648.88	760.31	877.25	1,000.00
28	542.47	648.72	760.18	877.17	1,000.00
29	542.30	648.56	760.05	877.09	1,000.00
30	542.12	648.38	759.91	877.00	1,000.00
31	541.92	648.20	759.76	876.91	1,000.00
32	541.71	648.01	759.60	876.82	1,000.00
33	541.50	647.81	759.44	876.72	1,000.00
34	541.28	647.60	759.26	876.61	1,000.00
35	541.06	647.40	759.10	876.51	1,000.00
36	540.84	647.19	758.92	876.39	1,000.00
37	540.64	646.98	758.73	876.26	1,000.00
38	540.45	646.78	758.53	876.12	1,000.00
39	540.24	646.54	758.30	875.96	1,000.00
40	540.00	646.26	758.03	875.77	1,000.00
41	539.70	645.92	757.71	875.56	1,000.00
42	539.30	645.50	757.33	875.31	1,000.00
43	538.81	644.99	756.89	875.03	1,000.00
44	538.23	644.41	756.38	874.70	1,000.00
45	537.56	643.74	755.80	874.33	1,000.00
46	536.81	643.00	755.17	873.92	1,000.00
47	535.98	642.17	754.45	873.48	1,000.00
48	535.09	641.28	753.69	872.99	1,000.00
49	534.06	640.29	752.85	872.46	1,000.00
50	533.02	639.25	751.94	871.88	1,000.00
51	531.85	638.10	750.95	871.25	1,000.00
52	530.59	636.87	749.87	870.56	1,000.00
53	529.24	635.52	748.71	869.81	1,000.00
54	527.80	634.06	747.44	868.99	1,000.00
55	526.23	632.48	746.05	868.09	1,000.00
56	524.54	630.76	744.54	867.10	1,000.00
57	522.68	628.88	742.87	866.02	1,000.00
58	520.65	626.82	741.05	864.83	1,000.00
59	518.41	624.53	739.04	863.52	1,000.00
60	515.93	622.03	736.81	862.07	1,000.00

TABLE No. CXXXVIII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF FIFTEEN YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE No. CXXXVIII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF FIFTEEN YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year
20	515.24	586.79	661.77	740.38	822.80	909.27	1,000.00
21	515.09	586.64	661.63	740.25	822.70	909.21	1,000.00
22	514.93	586.48	661.47	740.10	822.59	909.14	1,000.00
23	514.76	586.30	661.30	739.95	822.47	909.07	1,000.00
24	514.58	586.11	661.12	739.79	822.34	909.00	1,000.00
25	514.38	585.92	660.93	739.62	822.21	908.92	1,000.00
26	514.17	585.70	660.72	739.44	822.07	908.84	1,000.00
27	513.94	585.48	660.51	739.25	821.91	908.75	1,000.00
28	513.71	585.23	660.28	739.04	821.76	908.66	1,000.00
29	513.45	584.98	660.04	738.83	821.59	908.56	1,000.00
30	513.19	584.72	659.79	738.61	821.42	908.45	1,000.00
31	512.93	584.46	659.55	738.40	821.25	908.35	1,000.00
32	512.68	584.22	659.32	738.19	821.06	908.23	1,000.00
33	512.46	584.00	659.10	737.97	820.88	908.10	1,000.00
34	512.28	583.80	658.88	737.75	820.67	907.97	1,000.00
35	512.13	583.61	658.66	737.50	820.44	907.82	1,000.00
36	511.98	583.41	658.40	737.23	820.19	907.65	1,000.00
37	511.82	583.17	658.11	736.92	819.91	907.47	1,000.00
38	511.62	582.89	657.77	736.57	819.60	907.26	1,000.00
39	511.36	582.55	657.38	736.16	819.24	907.03	1,000.00
40	511.04	582.15	656.93	735.70	818.84	906.77	1,000.00
41	510.63	581.66	656.38	735.16	818.37	906.47	1,000.00
42	510.11	581.05	655.74	734.53	817.83	906.13	1,000.00
43	509.47	580.34	654.99	733.83	817.22	905.75	1,000.00
44	508.70	579.49	654.12	732.98	816.52	905.32	1,000.00
45	507.84	578.56	653.15	732.05	815.75	904.84	1,000.00
46	506.87	577.51	652.07	731.03	814.91	904.31	1,000.00
47	505.81	576.36	650.91	729.93	813.99	903.74	1,000.00
48	504.67	575.14	649.66	728.75	812.99	903.11	1,000.00
49	503.46	573.83	648.32	727.46	811.90	902.43	1,000.00
50	502.17	572.43	646.87	726.07	810.72	901.68	1,000.00
51	500.81	570.93	645.30	724.55	809.42	900.86	1,000.00
52	499.34	569.31	643.60	722.90	808.02	899.96	1,000.00
53	497.78	567.56	641.77	721.11	806.48	898.98	1,000.00
54	496.10	565.68	639.77	719.16	804.80	897.91	1,000.00
55	494.29	563.63	637.60	717.03	802.97	896.73	1,000.00
56	492.31	561.41	635.24	714.70	800.95	895.45	1,000.00
57	490.18	559.00	632.66	712.16	798.76	894.03	1,000.00
58	487.84	556.34	629.82	709.37	796.35	892.48	1,000.00
59	485.26	553.43	626.73	706.33	793.71	890.77	1,000.00
60	482.44	550.26	623.36	703.01	790.82	888.90	1,000.00

OF LIFE INSURANCE.

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TABLE No. CXXXIX.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF TWENTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE NO. CXXXIX.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF TWENTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE No. CXXXIX.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES
 BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF TWENTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

• TABLE NO. CXL.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF TWENTY-FIVE YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE NO. CXL.—Continued.

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

Age.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	239.03	271.80	306.24	342.17	379.75	419.08	460.26	503.38
21	238.98	271.82	306.15	342.05	379.61	418.92	460.08	503.18
22	238.94	271.75	306.06	341.94	379.48	418.76	459.90	502.98
23	238.89	271.68	305.96	341.82	379.34	418.61	459.73	502.80
24	238.85	271.62	305.89	341.73	379.22	418.48	459.58	502.64
25	238.82	271.58	305.83	341.66	379.14	418.38	459.47	502.53
26	238.83	271.57	305.81	341.62	379.10	418.33	459.42	502.48
27	238.85	271.59	305.83	341.64	379.11	418.35	459.44	502.49
28	238.93	271.68	305.92	341.73	379.21	418.45	459.54	502.57
29	239.07	271.83	306.08	341.91	379.40	418.65	459.72	502.70
30	239.29	272.07	306.34	342.20	379.71	418.94	459.96	502.87
31	239.60	272.42	306.73	342.61	380.11	419.30	460.25	503.05
32	240.04	272.90	307.25	343.13	380.59	419.71	460.56	503.25
33	240.60	273.52	307.89	343.74	381.14	420.15	460.88	503.45
34	241.31	274.26	308.61	344.41	381.72	420.62	461.22	503.66
35	242.15	275.09	309.41	345.12	382.31	421.09	461.57	503.87
36	243.07	276.00	310.23	345.85	382.93	421.59	461.92	504.07
37	244.07	276.94	311.09	346.60	383.57	422.09	462.27	504.25
38	245.09	277.89	311.96	347.37	384.21	422.58	462.61	504.41
39	246.12	278.86	312.84	348.15	384.85	423.07	462.92	504.55
40	247.16	279.84	313.73	348.92	385.49	423.54	463.22	504.65
41	248.18	280.80	314.61	349.67	386.09	423.99	463.48	504.72
42	249.19	281.74	315.46	350.40	386.68	424.40	463.70	504.75
43	250.17	282.67	316.28	351.11	387.24	424.79	463.91	504.76
44	251.16	283.59	317.13	351.83	387.81	425.20	464.13	504.77
45	252.18	284.57	318.01	352.60	388.44	425.66	464.39	504.78
46	253.28	285.62	318.97	353.46	389.16	426.19	464.68	504.80
47	254.51	286.79	320.09	354.46	390.00	426.82	465.04	504.85
48	255.86	288.13	321.35	355.61	390.96	427.53	465.46	504.95
49	257.40	289.64	322.80	356.90	392.04	428.34	465.96	505.08
50	259.12	291.35	324.39	358.32	393.23	429.24	466.51	505.25
51	261.03	293.21	326.15	359.88	394.54	430.24	467.14	505.45
52	263.14	295.26	328.05	361.60	395.98	431.34	467.83	505.68
53	265.42	297.48	330.14	363.46	397.55	432.54	468.59	505.96
54	267.89	299.88	332.38	365.47	399.25	433.84	469.44	506.32
55	270.53	302.44	334.78	367.62	401.06	435.25	470.41	506.76

TABLE No. CXL.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF TWENTY-FIVE YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	548.55	595.90	645.55	697.63	752.29	809.68	869.97	933.34
21	548.34	595.68	645.33	697.41	752.09	809.51	869.84	933.26
22	548.13	595.46	645.11	697.21	751.90	809.34	869.69	933.17
23	547.94	595.27	644.92	697.02	751.72	809.16	869.54	933.07
24	547.78	595.11	644.76	696.85	751.54	808.98	869.38	932.97
25	547.66	594.99	644.62	696.69	751.36	808.79	869.21	932.85
26	547.61	594.91	644.51	696.54	751.17	808.59	869.02	932.73
27	547.60	594.86	644.41	696.38	750.97	808.37	868.83	932.60
28	547.63	594.83	644.30	696.21	750.75	808.13	868.61	932.46
29	547.69	594.80	644.19	696.03	750.52	807.88	868.38	932.30
30	547.76	594.77	644.07	695.83	750.27	807.61	868.12	932.13
31	547.83	594.74	643.94	695.62	749.99	807.30	867.85	931.95
32	547.91	594.70	643.80	695.38	749.69	806.97	867.54	931.75
33	547.99	594.66	643.64	695.12	749.35	806.61	867.21	931.53
34	548.07	594.60	643.45	694.83	748.99	806.21	866.84	931.28
35	548.13	594.52	643.23	694.49	748.57	805.76	866.44	931.02
36	548.17	594.40	642.97	694.11	748.10	805.27	865.99	930.72
37	548.18	594.26	642.67	693.68	747.59	804.73	865.50	930.40
38	548.17	594.07	642.32	693.20	747.02	804.13	864.96	930.04
39	548.12	593.83	641.92	692.67	746.39	803.46	864.36	929.64
40	548.03	593.56	641.48	692.08	745.69	802.72	863.68	929.19
41	547.90	593.24	640.98	691.41	744.90	801.90	862.94	928.70
42	547.74	592.87	640.40	690.66	744.02	800.97	862.11	928.15
43	547.53	592.43	639.74	689.80	743.03	799.94	861.18	927.54
44	547.29	591.94	639.00	688.85	741.93	798.80	860.16	926.86
45	547.03	591.40	638.20	687.81	740.73	797.56	859.04	926.12
46	546.75	590.82	637.32	686.68	739.52	796.19	857.81	925.31
47	546.49	590.22	636.40	685.48	738.01	794.71	856.47	924.42
48	546.22	589.58	635.41	684.17	736.48	793.11	855.03	923.46
49	545.97	588.93	634.36	682.78	734.85	791.39	853.46	922.41
50	545.71	588.22	633.23	681.29	733.10	789.54	851.76	921.27
51	545.44	587.49	632.05	679.71	731.22	787.54	849.93	920.02
52	545.19	586.74	630.82	678.05	729.22	785.40	847.95	918.67
53	544.97	585.95	629.54	676.29	727.11	783.11	845.81	917.20
54	544.78	585.24	628.23	674.47	724.87	780.67	843.51	915.61
55	544.65	584.50	626.89	672.56	722.51	778.08	841.05	913.88

TABLE NO. CXLI.

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

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

TABLE No. CXLI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

OF LIFE INSURANCE.

TABLE NO. CXLI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY YEARS, OR AT DEATH, IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CXLI.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY
 PAYABLE AT END OF THIRTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE No. CXLII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	12.62	25.76	39.45	53.69	68.52	83.96	100.04
21	12.67	25.86	39.59	53.87	68.75	84.23	100.36
22	12.73	25.97	39.75	54.09	69.01	84.54	100.71
23	12.79	26.09	39.93	54.33	69.31	84.89	101.11
24	12.86	26.23	40.14	54.61	69.65	85.29	101.56
25	12.94	26.40	40.38	54.92	70.03	85.74	102.08
26	13.03	26.57	40.64	55.26	70.45	86.24	102.65
27	13.13	26.76	40.92	55.63	70.92	86.80	103.30
28	13.24	26.98	41.25	56.07	71.46	87.44	104.06
29	13.36	27.23	41.62	56.56	72.07	88.19	104.93
30	13.50	27.50	42.02	57.10	72.76	89.02	105.91
31	13.65	27.80	42.49	57.73	73.55	89.98	107.04
32	13.82	28.16	43.04	58.46	74.47	91.09	108.34
33	14.02	28.57	43.64	59.28	75.51	92.35	109.84
34	14.25	29.01	44.32	60.20	76.67	93.77	111.53
35	14.50	29.52	45.10	61.26	78.01	95.41	113.47
36	14.78	30.11	45.99	62.45	79.54	97.26	115.64
37	15.11	30.76	46.98	63.81	81.26	99.34	118.04
38	15.46	31.48	48.10	65.32	83.16	101.60	120.59
39	15.87	32.31	49.36	67.01	85.24	104.01	123.30
40	16.33	33.25	50.76	68.84	87.44	106.55	126.11
41	16.84	34.26	52.23	70.72	89.71	109.13	128.99
42	17.38	35.31	53.75	72.66	92.00	111.76	131.94
43	17.93	36.37	55.26	74.58	94.30	114.45	134.96
44	18.47	37.42	56.76	76.50	96.63	117.16	138.06
45	19.03	38.46	58.27	78.47	99.05	119.99	141.29
46	19.56	39.50	59.82	80.52	101.56	122.95	144.66
47	20.13	40.63	61.49	82.70	104.24	126.09	148.24
48	20.72	41.81	63.23	84.98	107.04	129.38	152.02
49	21.36	43.04	65.08	87.40	110.00	132.88	156.00
50	22.02	44.37	67.01	89.92	113.11	136.54	160.19

TABLE NO. CXLII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF THIRTY-FIVE YEARS, OR AT
 DEATH, IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE No. CXLII.—Continued.

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

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

TABLE NO. CXLII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE No. CXLII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF THIRTY-FIVE YEARS, OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE NO. CXLIII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT END OF FORTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	10.09	20.58	31.48	42.80	54.57	66.80	79.52	92.74
21	10.17	20.74	31.71	43.11	54.97	67.28	80.07	93.37
22	10.26	20.93	31.98	43.47	55.41	67.81	80.69	94.07
23	10.36	21.11	32.28	43.87	55.91	68.41	81.38	94.86
24	10.47	21.33	32.61	44.31	56.46	69.06	82.15	95.73
25	10.59	21.57	32.98	44.80	57.07	69.80	83.00	96.70
26	10.73	21.84	33.38	45.34	57.74	70.61	83.94	97.78
27	10.88	22.14	33.83	45.94	58.50	71.51	85.01	99.01
28	11.04	22.48	34.33	46.61	59.33	72.51	86.20	100.38
29	11.22	22.84	34.88	47.35	60.26	73.65	87.53	101.91
30	11.42	23.24	35.48	48.16	61.29	74.90	89.00	103.63
31	11.64	23.68	36.15	49.07	62.45	76.31	90.67	105.56
32	11.88	24.18	36.91	50.10	63.74	77.89	92.54	107.73
33	12.16	24.74	37.75	51.23	65.19	79.64	94.62	110.15
34	12.46	25.35	38.69	52.50	66.80	81.60	96.96	112.86
35	12.79	26.03	39.73	53.90	68.58	83.80	99.55	115.86
36	13.16	26.79	40.89	55.47	70.58	86.23	102.43	119.14
37	13.58	27.62	42.15	57.20	72.78	88.90	105.53	122.62
38	14.03	28.54	43.57	59.12	75.21	91.78	108.83	126.31
39	14.53	29.57	45.13	61.22	77.80	94.84	112.30	130.14
40	15.09	30.70	46.83	63.46	80.53	98.02	115.89	134.11
41	15.69	31.90	48.61	65.76	83.33	101.26	119.54	138.17
42	16.33	33.15	50.42	68.11	86.15	104.54	123.27	142.33
43	16.98	34.40	52.24	70.44	88.98	107.86	127.07	146.59
44	17.62	35.65	54.04	72.77	91.84	111.24	130.93	150.94
45	18.27	36.89	55.86	75.16	94.77	114.72	134.95	155.44

TABLE No. CXLIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATUR-
 ITY, PAYABLE AT END OF FORTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE No. CXLIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF FORTY YEARS OR AT DEATH IF PRIOR. COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	238.19	257.84	278.30	299.65	321.91	345.14	369.38	394.65
21	239.44	259.14	279.68	301.10	323.43	346.72	370.98	396.23
22	240.86	260.66	281.29	302.79	325.19	348.52	372.77	397.98
23	242.51	262.41	283.14	304.73	327.19	350.53	374.75	399.88
24	244.40	264.42	285.27	306.93	329.42	352.74	376.90	401.95
25	246.57	266.73	287.66	309.37	331.86	355.14	379.23	404.19
26	249.04	269.31	290.31	312.04	334.51	357.74	381.76	406.62
27	251.80	272.16	293.21	314.93	337.37	360.54	384.49	409.25
28	254.84	275.27	296.33	318.05	340.46	363.58	387.45	412.10
29	258.15	278.62	299.70	321.42	343.80	366.86	390.64	415.17
30	261.71	282.23	303.33	325.04	347.39	370.39	394.08	418.49
31	265.53	286.10	307.23	328.94	351.25	374.19	397.78	422.08
32	269.62	290.25	311.41	333.12	355.40	378.27	401.78	425.94
33	274.00	294.69	315.88	337.59	359.84	382.66	406.06	430.09
34	278.67	299.42	320.65	342.36	364.59	387.34	410.65	434.57
35	283.63	304.45	325.72	347.45	369.66	392.35	415.58	439.37
36	288.89	309.79	331.12	352.86	375.05	397.71	420.86	444.52
37	294.44	315.44	336.83	358.60	380.79	403.42	426.49	449.99
38	300.29	321.40	342.85	364.68	386.89	409.47	432.43	455.77
39	306.44	327.67	349.22	371.11	393.33	415.86	438.70	461.86
40	312.88	334.26	355.93	377.88	400.09	422.55	445.26	468.24
41	319.63	341.16	362.95	384.94	407.14	429.52	452.11	474.89
42	326.65	348.36	370.24	392.28	414.45	436.77	459.21	481.78
43	333.95	355.81	377.79	399.86	422.03	444.26	466.55	488.92
44	341.51	363.52	385.59	407.71	429.85	451.99	474.14	496.28
45	349.33	371.48	393.65	415.80	437.91	459.96	481.95	503.88

TABLE NO. CXLIII.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT END OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CXLIII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY.
 PAYABLE AT END OF FORTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

10 Pay. 15 Yr. End. Comb. 4%

OF LIFE INSURANCE.

421

TABLE NO. CXLIV.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT END OF FIFTEEN YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	66.49	136.06	208.88	285.13	364.97	448.56	536.13	627.90	724.05
21	66.47	136.04	208.85	285.08	364.90	448.50	536.09	627.85	724.04
22	66.46	136.01	208.81	285.13	364.85	448.46	536.05	627.84	724.06
23	66.44	135.98	208.78	284.99	364.81	448.42	536.02	627.83	724.07
24	66.42	135.95	208.72	284.93	364.74	448.35	535.95	627.78	724.07
25	66.42	135.92	208.69	284.89	364.69	448.31	535.93	627.77	724.10
26	66.40	135.90	208.65	284.84	364.64	448.25	535.88	627.75	724.11
27	66.38	135.86	208.60	284.78	364.57	448.18	535.83	627.73	724.11
28	66.35	135.80	208.52	284.68	364.47	448.09	535.75	627.68	724.13
29	66.34	135.77	208.47	284.63	364.40	448.02	535.69	627.65	724.15
30	66.32	135.72	208.40	284.54	364.30	447.93	535.62	627.61	724.15
31	66.28	135.67	208.33	284.44	364.21	447.83	535.53	627.56	724.16
32	66.25	135.60	208.24	284.34	364.09	447.73	535.46	627.52	724.20
33	66.22	135.56	208.18	284.27	364.03	447.67	535.42	627.53	724.26
34	66.20	135.51	208.12	284.20	363.96	447.62	535.40	627.54	724.34
35	66.17	135.49	208.05	284.14	363.91	447.59	535.41	627.61	724.48
36	66.16	135.44	208.03	284.11	363.90	447.61	535.47	627.72	724.62
37	66.15	135.44	208.03	284.14	363.96	447.70	535.58	627.84	724.79
38	66.15	135.44	208.06	284.19	364.02	447.68	535.66	627.95	724.94
39	66.17	135.50	208.15	284.31	364.17	447.91	535.79	628.08	725.13
40	66.22	135.59	208.28	284.46	364.27	448.00	535.86	628.17	725.28
41	66.31	135.72	208.44	284.61	364.43	448.11	535.96	628.30	725.49
42	66.37	135.84	208.56	284.71	364.48	448.14	535.99	628.38	725.68
43	66.42	135.90	208.60	284.68	364.41	447.99	535.88	628.32	725.84
44	66.46	135.94	208.60	284.65	364.35	447.93	535.89	628.42	726.01
45	66.47	135.94	208.54	284.54	364.22	447.86	535.80	628.43	726.21
46	66.43	135.83	208.37	284.36	364.02	447.66	535.65	628.40	726.39
47	66.39	135.73	208.24	284.17	363.80	447.44	535.48	628.34	726.56
48	66.34	135.63	208.09	283.97	363.56	447.20	535.30	628.31	726.78
49	66.29	135.52	207.90	283.72	363.26	446.90	535.06	628.24	726.99
50	66.24	135.34	207.71	283.45	362.97	446.62	534.85	628.19	727.24
51	66.17	135.25	207.49	283.18	362.65	446.30	534.62	628.16	727.54
52	66.10	135.09	207.25	282.86	362.29	445.98	534.40	628.12	727.85
53	66.01	134.93	206.99	282.52	361.92	445.62	534.13	628.06	728.16
54	65.94	134.76	206.72	282.19	361.59	445.32	533.92	628.07	728.41
55	65.85	134.57	206.45	281.86	361.18	444.87	533.55	627.91	728.87

Comb.4% 10Pay.20Yr.End.

422

PRINCIPLES AND PRACTICE

TABLE NO. CXLV.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT
 END OF TWENTY YEARS OR AT DEATH IF PRIOR,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

10 Pay. 25 Yr. End. Comb. 4%

OF LIFE INSURANCE.

423

TABLE NO. CXLVI.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT END OF TWENTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	46.87	95.87	147.15	200.80	256.96	315.73	377.26	441.70	509.17
21	46.90	95.95	147.27	200.96	257.15	315.98	377.56	442.05	509.60
22	46.93	96.03	147.38	201.12	257.37	316.24	377.87	442.43	510.05
23	46.97	96.11	147.52	201.30	257.59	316.51	378.22	442.83	510.54
24	47.02	96.20	147.65	201.48	257.82	316.81	378.57	443.26	511.04
25	47.07	96.31	147.80	201.70	258.10	317.14	378.98	443.75	511.62
26	47.12	96.43	148.00	201.96	258.45	317.57	379.39	444.26	512.24
27	47.19	96.53	148.16	202.18	258.73	317.93	379.92	444.88	512.97
28	47.25	96.66	148.36	202.45	259.07	318.36	380.46	445.54	513.75
29	47.32	96.81	148.58	202.76	259.47	318.86	381.07	446.27	514.61
30	47.40	96.96	148.82	203.09	259.91	319.41	381.75	447.09	515.59
31	47.49	97.15	149.11	203.49	260.42	320.05	382.53	448.03	516.71
32	47.59	97.36	149.43	203.93	261.00	320.78	383.42	449.09	517.98
33	47.70	97.59	149.80	204.44	261.66	321.60	384.43	450.31	519.42
34	47.84	97.87	150.22	205.01	262.30	322.51	385.53	451.63	520.96
35	47.97	98.19	150.70	205.68	263.27	323.62	386.89	453.23	522.81
36	48.15	98.53	151.25	206.44	264.27	324.85	388.36	454.94	524.76
37	48.36	98.95	151.90	207.34	265.42	326.27	390.04	456.86	526.94
38	48.58	99.41	152.62	208.34	266.69	327.81	391.82	458.90	529.23
39	48.85	99.97	153.48	209.49	268.13	329.50	393.77	461.09	531.69
40	49.16	100.61	154.44	210.75	269.62	331.26	395.78	463.37	534.28
41	49.52	101.31	155.47	212.08	271.27	333.18	397.97	465.88	537.14
42	49.91	102.06	156.54	213.46	272.92	335.12	400.23	468.50	540.16
43	50.29	102.78	157.58	214.78	274.55	337.05	402.51	471.27	543.37
44	50.68	103.54	158.67	216.21	276.32	339.21	405.08	474.18	546.80
45	51.06	104.29	159.76	217.64	278.14	341.41	407.71	477.29	550.44

Comb.4% 10Pay. 30Yr. End.

TABLE No. CXLVII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT
 END OF THIRTY YEARS OR AT DEATH IF PRIOR,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

10Pay. 35Yr. End. Comb. 4%

OF LIFE INSURANCE.

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TABLE No. CXLVIII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POL-
 ICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT
 END OF THIRTY-FIVE YEARS OR AT DEATH IF
 PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE NO. CXLIX.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

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

TABLE No. CL.								
TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.								
AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	31.39	64.19	98.49	134.33	171.80	211.00	251.99	294.87
21	33.88	69.29	106.29	144.98	185.44	227.76	272.04	318.36
22	36.64	74.95	114.99	156.87	200.67	246.49	294.45	344.63
23	39.76	81.32	124.80	170.26	217.83	267.61	319.71	374.24
24	43.31	88.57	135.93	185.47	237.30	291.56	348.35	407.82
25	47.31	96.82	148.60	202.78	259.49	318.85	381.02	446.14
26	51.95	106.30	163.17	222.69	285.01	350.27	418.62	490.26
27	57.35	117.33	180.11	245.84	314.69	386.78	462.34	541.54
28	63.63	130.23	199.96	272.98	349.47	429.63	513.64	601.74
29	71.15	145.61	223.60	305.29	390.88	480.61	574.70	673.40
30	80.19	164.12	252.06	344.21	440.82	542.12	648.38	759.91
31	91.26	186.87	287.05	392.07	502.20	617.73	738.98	866.28
32	105.20	215.45	331.02	452.21	579.34	712.76	852.85	
33	123.22	252.37	387.81	529.88	679.00	835.55		
34	147.31	301.78	463.82	633.89	812.44			
35	181.16	371.19	570.64	780.04				
36	232.05	475.65	731.38					
37	317.18	650.20						
38	487.71							

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

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

TABLE No. CLI.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF FORTY-FIVE YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	22.21	45.36	69.55	94.80	121.18	148.74	177.52	207.60
21	23.70	48.44	74.27	101.25	129.43	158.87	189.62	221.76
22	25.35	51.80	79.44	108.31	138.46	169.95	202.89	237.30
23	27.15	55.50	85.11	116.07	148.36	182.16	217.46	254.39
24	29.14	59.58	91.39	124.61	159.32	195.63	233.58	273.27
25	31.37	64.11	98.33	134.10	171.49	210.58	251.46	294.23
26	33.83	69.15	106.08	144.68	185.03	227.23	271.38	317.58
27	36.60	74.81	114.76	156.53	200.21	245.91	293.73	343.79
28	39.64	81.11	124.46	169.81	217.24	266.86	318.83	373.36
29	43.18	88.33	135.54	184.92	236.61	290.72	347.39	406.77
30	47.19	96.53	148.14	202.16	258.71	317.93	379.97	445.01
31	51.78	105.95	162.65	221.99	284.15	349.28	417.50	489.08
32	57.14	116.93	179.51	245.07	313.75	385.71	461.18	540.35
33	63.41	129.80	199.32	272.17	348.39	428.54	512.50	600.63
34	70.88	145.11	222.88	304.37	389.84	479.49	573.59	672.39
35	79.90	163.59	251.31	343.29	439.79	541.06	647.40	759.10
36	90.98	186.30	286.27	391.14	501.29	616.78	738.18	865.78
37	104.88	214.86	330.22	451.30	578.44	711.98	852.35	
38	122.86	251.74	387.01	529.04	678.23	835.05		
39	146.94	301.15	463.07	633.17	811.95			
40	180.78	370.60	569.98	779.56				
41	231.71	475.09	730.92					
42	316.80	649.77						
43	487.37							

TABLE NO. CLI.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT AGE OF FORTY-FIVE YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

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

TABLE No. CLII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FIFTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE No. CLII.—Continued.

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

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

TABLE No. CLII.—*Concluded.*

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

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

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

TABLE NO. CLIII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF FIFTY-FIVE YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE NO. CLIII.—Continued.

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

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

TABLE NO. CLIII.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF FIFTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	278.85	303.21	328.66	355.24	383.02	412.08	442.46	474.26
21	294.33	320.08	347.00	375.15	404.56	435.34	467.53	501.22
22	310.91	338.19	366.72	396.53	427.72	460.36	494.49	530.15
23	328.77	357.70	387.93	419.57	452.66	487.29	523.46	561.35
24	348.03	378.72	410.84	444.43	479.57	516.28	554.74	594.95
25	368.83	401.45	435.58	471.28	508.61	547.65	588.50	631.28
26	391.37	426.07	462.37	500.30	540.03	581.56	625.06	670.67
27	415.80	452.76	491.36	531.80	574.07	618.36	664.78	713.53
28	442.39	481.73	522.93	566.01	611.12	658.43	708.11	760.34
29	471.28	513.31	557.25	603.28	651.55	702.22	755.51	811.60
30	502.87	547.76	594.77	644.07	695.83	750.27	807.61	868.12
31	537.42	585.51	635.93	688.88	744.56	803.16	865.11	930.58
32	575.40	627.05	681.29	738.33	798.36	861.82	928.89	
33	617.32	672.97	731.50	793.10	858.21	927.03		
34	663.84	723.99	787.32	854.25	924.99			
35	715.69	780.97	849.87	922.74				
36	773.84	845.01	920.24					
37	839.59	917.45						
38	914.32							

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

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

TABLE NO. CLIV.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE No. CLIV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF SIXTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	106.40	120.77	135.62	151.07	167.13	183.84	201.24	219.34
21	111.84	126.83	142.43	158.66	175.54	193.11	211.40	230.47
22	117.46	133.23	149.63	166.70	184.45	202.94	222.21	242.24
23	123.49	140.08	157.34	175.29	193.99	213.47	233.73	254.86
24	129.91	147.37	165.54	184.45	204.17	224.67	246.05	268.35
25	136.74	155.14	174.29	194.23	215.01	236.66	259.23	282.78
26	144.07	163.47	183.69	204.72	226.65	249.52	273.35	298.28
27	151.91	172.41	193.73	215.96	239.15	263.31	288.58	314.91
28	160.35	181.98	204.54	228.07	252.58	278.21	304.93	332.78
29	169.40	192.31	216.19	241.08	267.11	294.24	322.52	351.95
30	179.17	203.45	228.77	255.19	282.76	311.51	341.44	372.61
31	189.75	215.49	242.39	270.43	299.67	330.09	361.82	394.83
32	201.23	228.62	257.17	286.94	317.91	350.22	383.82	418.82
33	213.74	242.84	273.18	304.75	337.69	371.94	407.61	444.80
34	227.35	258.30	290.52	324.13	359.08	395.49	433.44	473.06
35	242.15	275.09	309.41	345.12	382.31	421.09	461.57	503.87
36	258.26	293.39	329.94	368.00	407.67	449.09	492.37	537.60
37	275.91	313.35	352.35	393.01	435.46	479.80	526.16	574.85
38	295.18	335.21	376.95	420.52	466.04	513.62	563.60	616.02
39	316.34	359.27	404.07	450.88	499.82	551.22	605.13	661.87
40	339.75	385.92	434.15	484.63	537.54	593.10	651.57	713.24
41	365.75	415.57	467.66	522.36	579.73	640.12	703.82	771.19
42	394.85	448.79	505.42	564.83	627.36	693.32	763.08	837.09
43	427.58	486.40	548.10	613.03	681.53	753.97	830.82	912.62
44	464.97	529.24	596.88	668.24	743.70	823.76	908.98	
45	507.84	578.56	653.15	732.05	815.75	904.84		
46	557.62	635.93	718.74	806.60	900.11			
47	616.07	703.40	796.05	894.66				
48	685.54	783.76	888.32					
49	769.28	880.84						
50	871.88							

TABLE NO. CLIV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF SIXTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE No. CLIV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF SIXTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	420.97	448.38	476.90	506.62	537.59	569.92	603.71	639.06
21	442.76	471.58	501.59	532.88	565.55	599.67	635.39	672.82
22	465.91	496.25	527.87	560.89	595.38	631.48	669.31	709.04
23	490.59	522.57	555.96	590.84	627.34	665.60	705.77	748.05
24	516.92	550.70	585.99	622.93	661.64	702.29	745.07	790.19
25	545.10	580.84	618.23	657.42	698.58	741.89	787.58	835.90
26	575.34	613.23	652.94	694.63	738.51	784.79	833.74	885.68
27	607.88	648.14	690.41	734.89	781.82	831.45	884.10	940.14
28	643.01	685.90	731.03	778.64	828.99	882.41	939.27	
29	681.07	726.89	775.24	826.36	880.60	938.33		
30	722.45	771.58	823.54	878.66	937.33			
31	767.66	820.50	876.58	936.25				
32	817.24	874.33	935.09					
33	871.91	933.84						
34	932.49							

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

TABLE NO. CLV.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF SIXTY-FIVE YEARS OR
 AT DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE No. CLV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE No. CLV.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF SIXTY-FIVE YEARS, OR AT
 DEATH, IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	195.17	210.95	227.37	244.45	262.23	280.72	299.96	319.95
21	204.27	220.83	238.06	255.98	274.63	294.03	314.19	335.05
22	213.91	231.29	249.38	268.19	287.76	308.10	329.14	351.02
23	224.14	242.40	261.39	281.14	301.67	322.91	344.99	367.82
24	235.02	254.19	274.14	294.87	316.31	338.61	361.66	385.51
25	246.57	266.73	287.66	309.37	331.86	355.14	379.23	404.19
26	258.88	280.04	301.94	324.71	348.25	372.59	397.81	423.96
27	271.96	294.10	317.12	340.93	365.55	391.05	417.49	444.90
28	285.77	309.07	333.15	358.06	383.86	410.61	438.35	467.09
29	300.52	324.90	350.12	376.24	403.32	431.40	460.50	490.85
30	316.11	341.66	368.12	395.55	424.00	453.53	484.23	516.16
31	332.65	359.47	387.28	416.12	446.00	477.17	509.54	543.30
32	350.26	378.46	407.71	438.03	469.64	502.48	536.73	572.49
33	369.05	398.74	429.51	461.61	494.94	529.71	566.01	604.01
34	389.12	420.38	452.99	486.86	522.18	559.07	597.68	638.20
35	410.65	443.75	478.20	514.11	551.62	590.88	632.09	675.47
36	433.83	468.88	505.44	543.62	583.58	625.53	669.68	716.30
37	458.85	496.10	535.00	575.72	618.46	663.44	710.95	761.27
38	486.01	525.69	567.22	610.82	656.71	705.16	756.49	811.10
39	515.60	558.02	602.54	649.40	698.89	751.31	807.08	866.70
40	548.03	593.56	641.48	692.08	745.69	802.72	863.68	929.19
41	583.76	632.84	684.66	739.56	797.97	860.40	927.49	
42	623.41	676.56	732.87	792.78	856.81	925.62		
43	667.66	725.52	787.08	852.87	923.58			
44	717.46	780.83	848.55	921.33				
45	773.93	843.79	918.86					
46	838.53	916.13						
47	913.10							

TABLE NO. CLV.—*Concluded.*
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SIXTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

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

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

TABLE NO. CLVI.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF SEVENTY YEARS, OR AT
 DEATH, IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.34	14.93	22.83	30.99	39.46	48.22	57.29	66.68
21	7.66	15.60	23.83	32.36	41.18	50.33	59.79	69.58
22	8.01	16.30	24.90	33.78	43.00	52.53	62.41	72.65
23	8.36	17.03	25.99	35.27	44.88	54.84	65.17	75.82
24	8.74	17.78	27.16	36.84	46.89	57.29	68.05	79.19
25	9.13	18.59	28.36	38.50	48.99	59.84	71.08	82.72
26	9.54	19.41	29.64	40.24	51.19	62.53	74.28	86.45
27	9.97	20.30	30.99	42.05	53.50	65.36	77.65	90.38
28	10.42	21.21	32.41	43.97	55.95	68.35	81.21	94.53
29	10.91	22.20	33.90	46.02	58.56	71.54	85.00	98.95
30	11.42	23.24	35.48	48.16	61.29	74.90	89.00	103.63
31	11.97	24.34	37.16	50.45	64.22	78.49	93.26	108.62
32	12.53	25.51	38.98	52.89	67.35	82.30	97.82	113.91
33	13.15	26.78	40.88	55.52	70.66	86.38	102.69	119.62
34	13.79	28.11	42.93	58.28	74.20	90.71	107.88	125.69
35	14.50	29.52	45.10	61.26	78.01	95.41	113.47	132.20
36	15.25	31.05	47.45	64.45	82.11	100.43	119.44	139.11
37	16.05	32.69	49.96	67.90	86.51	105.80	125.78	146.41
38	16.91	34.45	52.69	71.60	91.22	111.51	132.48	154.11
39	17.86	36.37	55.61	75.56	96.24	117.56	139.56	162.19
40	18.87	38.46	58.78	79.81	101.53	123.92	146.96	170.66
41	19.96	40.66	62.11	84.24	107.07	130.55	154.71	179.56
42	21.13	43.02	65.58	88.89	112.84	137.49	162.85	188.94
43	22.35	45.42	69.20	93.68	118.87	144.78	171.44	198.87
44	23.60	47.96	73.00	98.75	125.24	152.50	180.56	209.44
45	24.92	50.57	76.95	104.08	132.01	160.75	190.33	220.79
46	26.30	53.35	81.18	109.83	139.30	169.64	200.88	233.07
47	27.78	56.37	85.79	116.06	147.20	179.28	212.35	246.46
48	29.40	59.66	90.80	122.84	155.85	189.85	224.93	261.16
49	31.17	63.24	96.26	130.28	165.30	201.45	238.78	277.38
50	33.11	67.19	102.29	138.45	175.76	214.29	254.13	295.44
51	35.25	71.56	108.95	147.54	187.39	228.56	271.31	315.65
52	37.63	76.39	116.39	157.69	200.41	244.68	290.64	338.48
53	40.28	81.85	124.77	169.14	215.15	262.91	312.62	364.45
54	43.32	88.03	134.27	182.21	231.98	283.77	337.78	394.28
55	46.74	95.08	145.19	197.20	251.35	307.80	366.86	428.86
56	50.71	103.27	157.85	214.64	273.85	335.81	400.86	469.48
57	55.37	112.86	172.69	235.07	300.33	368.86	441.15	517.79
58	60.86	124.19	190.24	259.33	331.87	408.39	489.52	576.05
59	67.44	137.76	211.33	288.56	370.06	456.44	548.58	647.52
60	75.41	154.29	237.12	324.51	417.13	515.93	622.03	736.81

TABLE NO. CLVI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY, PAYABLE AT THE AGE OF SEVENTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE. FOUR PER CENT.

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

TABLE No. CLVI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF SEVENTY YEARS OR AT
 DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

TABLE No. CLVI.—Continued.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY EQUAL ANNUAL PREMIUMS TILL MATURITY,
 PAYABLE AT THE AGE OF SEVENTY YEARS OR
 AT DEATH IF PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

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

10 Pay. End. Age 35-40 Comb. 4%

OF LIFE INSURANCE.

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TABLE NO. CLVII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF THIRTY-FIVE YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLVIII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF FORTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

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

Comb.4% 10Pay.End.Age45

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

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

TABLE NO. CLX.
 TERMINAL NET VALUES OF ENDOWMENT POLICIES BY
 TEN EQUAL ANNUAL PREMIUMS, PAYABLE AT AGE OF
 FIFTY OR AT DEATH IF PRIOR, COMBINED
 EXPERIENCE, FOUR PER CENT.

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

Comb.4% 10Pay.End.Age55

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PRINCIPLES AND PRACTICE

TABLE NO. CLXI.
 TERMINAL NET VALUES OF ENDOWMENT POLICIES BY
 TEN EQUAL ANNUAL PREMIUMS, PAYABLE AT AGE OF
 FIFTY-FIVE OR AT DEATH IF PRIOR, COMBINED
 EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXII.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLICIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE AT AGE OF SIXTY YEARS OR AT DEATH IF PRIOR, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	31.36	64.11	98.37	134.17	171.62	210.77	251.72	294.55	339.38
21	32.19	65.83	101.00	137.76	176.19	216.39	258.45	302.43	348.47
22	33.06	67.61	103.72	141.48	180.95	222.24	265.43	310.63	357.92
23	33.96	69.46	106.56	145.36	185.91	228.33	272.71	319.14	367.75
24	34.89	71.38	109.51	149.37	191.05	234.66	280.26	328.00	377.97
25	35.87	73.37	112.54	153.53	196.40	241.23	288.13	337.22	388.63
26	36.88	75.44	115.74	157.89	201.94	248.04	296.28	346.80	399.69
27	37.94	77.58	119.05	162.36	207.70	255.14	304.78	356.76	411.20
28	39.02	79.83	122.47	167.06	213.71	262.52	313.63	367.14	423.21
29	40.16	82.14	126.03	171.93	219.96	270.21	322.84	377.94	435.70
30	41.34	84.53	129.72	176.98	226.44	278.21	332.41	389.20	448.73
31	42.56	87.05	133.59	182.27	233.21	286.55	342.41	400.95	462.31
32	43.83	89.66	137.60	187.76	240.26	295.24	352.83	413.19	476.49
33	45.16	92.39	141.78	193.48	247.61	304.29	363.69	425.97	491.28
34	46.56	95.22	146.14	199.45	255.27	313.74	375.04	439.30	506.72
35	47.98	98.17	150.70	205.60	263.28	323.63	386.89	453.23	522.81
36	49.49	101.27	155.45	212.20	271.64	333.94	399.26	467.75	539.57
37	51.07	104.49	160.43	219.01	280.39	344.73	412.16	482.85	557.02
38	52.71	107.88	165.64	226.15	289.54	355.97	425.59	498.58	575.16
39	54.44	111.42	171.10	233.62	299.09	367.68	439.55	514.92	594.04
40	56.26	115.16	176.83	241.41	309.01	379.84	454.06	531.93	613.73
41	58.16	119.08	182.80	249.50	319.32	392.45	469.13	549.63	634.27
42	60.16	123.10	188.94	257.83	329.93	405.50	484.77	568.05	655.69
43	62.21	127.25	195.28	266.42	340.94	419.05	501.06	587.28	678.10
44	64.30	131.52	201.79	275.31	352.34	433.14	518.05	607.37	701.56
45	66.47	135.94	208.54	284.54	364.22	447.86	535.80	628.43	726.21
46	68.68	140.44	215.50	294.13	376.59	463.22	554.38	650.52	752.14
47	70.98	145.16	222.82	304.17	389.56	479.34	573.91	673.78	779.49
48	73.39	150.11	230.45	314.68	403.15	496.27	594.48	698.33	808.43
49	75.91	155.31	238.48	325.75	417.49	514.14	616.22	724.32	839.16
50	78.56	160.76	246.92	337.39	432.59	533.02	639.25	751.94	871.88

Comb.4% 10Pay.End.Age65

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PRINCIPLES AND PRACTICE

TABLE NO. CLXIII.

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

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	28.68	58.64	89.95	122.66	156.87	192.62	230.02	269.12	310.03
21	29.38	60.09	92.16	125.69	160.73	197.37	235.70	275.78	317.70
22	30.12	61.59	94.47	128.83	164.76	202.33	241.60	282.68	325.65
23	30.87	63.13	96.84	132.09	168.90	207.41	247.69	289.81	333.89
24	31.66	64.75	99.33	135.46	173.22	212.71	254.02	297.22	342.45
25	32.48	66.41	101.87	138.94	177.69	218.21	260.59	304.93	351.33
26	33.32	68.14	104.52	142.56	182.31	223.89	267.40	312.91	360.55
27	34.20	69.93	107.28	146.30	187.11	229.79	274.44	321.19	370.12
28	35.11	71.81	110.12	150.19	192.10	235.92	281.79	329.79	380.06
29	36.05	73.71	113.07	154.23	197.26	242.28	289.41	338.73	390.40
30	37.02	75.69	116.13	158.40	202.62	248.88	297.31	348.01	401.13
31	38.03	77.77	119.31	162.75	208.19	255.75	305.53	357.67	412.31
32	39.07	79.92	122.61	167.26	213.98	262.88	314.08	367.72	423.94
33	40.16	82.16	126.04	171.95	220.00	270.29	322.97	378.17	436.04
34	41.30	84.46	129.61	176.83	226.26	278.01	332.23	389.05	448.62
35	42.47	86.87	133.31	181.91	232.77	286.05	341.87	400.38	461.70
36	43.69	89.38	137.18	187.19	239.56	294.43	351.90	412.13	475.24
37	44.98	91.99	141.19	192.70	246.65	303.15	362.33	424.32	489.28
38	46.30	94.74	145.42	198.49	254.05	312.23	373.13	436.92	503.79
39	47.70	97.61	149.84	204.50	261.73	321.61	384.30	449.96	518.81
40	49.17	100.61	154.44	210.75	269.66	331.30	395.81	463.41	534.32
41	50.70	103.73	159.20	217.18	277.82	341.24	407.66	477.29	550.39
42	52.29	106.96	164.07	223.76	286.18	351.48	419.88	491.64	567.02
43	53.92	110.23	169.04	230.49	294.74	361.99	432.48	506.47	584.27
44	55.55	113.54	174.09	237.35	303.52	372.81	445.49	521.83	602.16
45	57.23	116.95	179.27	244.41	312.59	384.01	458.96	537.77	620.78
46	58.91	120.38	184.56	251.66	321.91	395.56	472.92	554.32	640.17
47	60.65	123.93	190.03	259.17	331.59	407.57	487.43	571.56	660.41
48	62.44	127.60	195.70	266.95	341.63	420.04	502.54	589.56	681.60
49	64.30	131.43	201.60	275.05	352.08	433.05	518.33	608.41	703.84
50	66.24	135.39	207.71	283.46	362.97	446.62	534.85	628.19	727.24
51	68.24	139.52	214.06	292.24	374.37	460.86	552.22	649.04	751.99
52	70.32	143.80	220.73	301.43	386.30	475.83	570.54	671.08	778.21
53	72.49	148.28	227.70	311.07	398.88	491.63	589.91	694.44	806.10
54	74.79	153.02	235.05	321.28	412.21	508.41	610.51	719.37	835.98
55	77.20	158.00	242.82	332.10	426.36	526.23	632.48	746.05	868.09

TABLE NO. CLXIV.
 TERMINAL NET VALUES PER \$1000 OF ENDOWMENT POLI-
 CIES BY TEN EQUAL ANNUAL PREMIUMS PAYABLE
 AT AGE OF SEVENTY YEARS OR AT DEATH IF
 PRIOR, COMBINED EXPERIENCE,
 FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	26.89	54.98	84.33	114.98	147.04	180.53	215.55	252.16	290.46
21	27.51	56.25	86.27	117.63	150.42	184.70	220.53	257.99	297.18
22	28.15	57.56	88.28	120.38	153.93	189.00	225.67	264.01	304.12
23	28.81	58.92	90.36	123.23	157.57	193.46	231.00	270.25	311.30
24	29.50	60.33	92.52	126.17	161.33	198.08	236.52	276.70	318.76
25	30.22	61.79	94.74	129.20	165.21	202.85	242.21	283.38	326.46
26	30.95	63.28	97.05	132.34	169.23	207.78	248.11	290.30	334.45
27	31.71	64.82	99.42	135.59	173.38	212.89	254.22	297.47	342.72
28	32.49	66.43	101.89	138.95	177.67	218.18	260.54	304.88	351.29
29	33.31	68.09	104.43	142.41	182.13	223.65	267.10	312.56	360.18
30	34.14	69.81	107.06	146.01	186.73	229.32	273.88	320.54	369.40
31	35.01	71.58	109.79	149.75	191.50	235.19	280.93	328.80	378.95
32	35.89	73.42	112.62	153.59	196.47	241.29	288.22	337.37	388.88
33	36.83	75.33	115.54	157.59	201.57	247.60	295.80	346.28	399.17
34	37.80	77.29	118.57	161.74	206.90	254.17	303.67	355.53	409.87
35	38.79	79.33	121.72	166.04	212.43	260.99	311.85	365.13	420.94
36	39.83	81.46	124.98	170.51	218.17	268.07	320.32	375.04	432.34
37	40.92	83.67	128.39	175.18	224.16	275.43	329.10	385.28	444.10
38	42.03	85.97	131.94	180.04	230.37	283.04	338.15	395.81	456.19
39	43.20	88.38	135.64	185.09	236.80	290.88	347.44	406.62	468.59
40	44.43	90.91	139.51	190.31	243.41	298.92	356.95	417.69	481.34
41	45.72	93.51	143.46	195.64	250.15	307.10	366.67	429.04	494.44
42	47.04	96.19	147.49	201.06	257.00	315.45	376.60	440.66	507.87
43	48.38	98.87	151.55	206.52	263.91	323.92	386.72	452.56	521.66
44	49.71	101.57	155.62	212.03	270.94	332.55	397.09	464.76	535.85
45	51.06	104.27	159.74	217.63	278.11	341.39	407.70	477.28	550.44
46	52.40	106.97	163.90	223.32	285.42	350.43	418.56	490.14	565.47
47	53.76	109.75	168.17	229.15	292.91	359.68	429.72	503.36	580.97
48	55.14	112.59	172.52	235.11	300.58	369.17	441.21	517.01	596.99
49	56.57	115.51	176.99	241.23	308.45	378.95	453.03	531.08	613.57
50	58.02	118.47	181.56	247.48	316.53	388.99	465.21	545.64	630.76
51	59.50	121.51	186.24	253.92	324.86	399.36	477.84	560.77	648.67
52	60.96	124.63	191.05	260.55	333.43	410.08	490.92	576.48	667.32
53	62.57	127.83	196.00	267.38	342.31	421.20	504.53	592.83	686.80
54	64.20	131.15	201.13	274.47	351.55	432.79	518.72	609.96	707.28
55	65.85	134.57	206.46	281.86	361.19	444.88	533.55	627.92	728.87
56	67.58	138.15	212.03	289.58	371.24	457.53	549.14	646.89	751.77
57	69.40	141.92	217.88	297.67	381.78	470.84	565.62	667.02	776.20
58	71.31	145.86	223.99	306.13	392.87	484.91	583.11	688.52	802.47
59	73.33	149.97	230.37	315.04	404.62	499.88	601.83	711.67	830.94
60	75.40	154.29	237.12	324.50	417.13	515.93	622.03	736.81	862.07

TABLE No. CLXV.										
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER \$1000 ON TEN-YEAR TERM POLICIES, COMBINED EXPERIENCE, FOUR PER CENT.										
AGE.	Net Premiums.	TERMINAL NET VALUES AT THE END OF								
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	7.41	.42	.76	1.05	1.22	1.34	1.30	1.21	.96	.55
21	7.51	.45	.80	1.11	1.30	1.41	1.40	1.27	1.02	.59
22	7.63	.48	.86	1.18	1.38	1.51	1.49	1.36	1.07	.62
23	7.74	.50	.92	1.24	1.48	1.58	1.60	1.44	1.14	.67
24	7.87	.53	.98	1.31	1.58	1.69	1.69	1.54	1.21	.70
25	8.01	.56	1.03	1.40	1.66	1.79	1.78	1.62	1.28	.75
26	8.15	.59	1.10	1.48	1.75	1.89	1.88	1.70	1.33	.77
27	8.30	.63	1.12	1.57	1.85	2.00	1.98	1.79	1.41	.82
28	8.46	.66	1.22	1.65	1.95	2.09	2.07	1.87	1.47	.85
29	8.62	.70	1.28	1.74	2.05	2.20	2.18	1.96	1.53	.88
30	8.80	.73	1.35	1.82	2.14	2.31	2.29	2.07	1.63	.94
31	8.98	.77	1.41	1.90	2.25	2.41	2.38	2.15	1.69	.97
32	9.17	.80	1.47	1.99	2.35	2.52	2.49	2.25	1.76	1.02
33	9.38	.84	1.54	2.09	2.46	2.65	2.63	2.38	1.89	1.12
34	9.59	.89	1.63	2.21	2.62	2.82	2.80	2.55	2.04	1.21
35	9.83	.95	1.75	2.38	2.82	3.06	3.08	2.84	2.31	1.39
36	10.10	1.03	1.91	2.61	3.12	3.43	3.50	3.28	2.70	1.63
37	10.41	1.15	2.13	2.94	3.55	3.95	4.09	3.87	3.19	1.95
38	10.75	1.29	2.42	3.37	4.12	4.62	4.79	4.51	3.71	2.23
39	11.15	1.47	2.79	3.92	4.83	5.42	5.60	5.27	4.30	2.58
40	11.59	1.71	3.25	4.60	5.64	6.30	6.47	6.02	4.88	2.91
41	12.00	2.00	3.79	5.33	6.50	7.21	7.33	6.77	5.43	3.21
42	12.67	2.30	4.36	6.08	7.38	8.11	8.21	7.56	6.07	3.61
43	13.31	2.62	4.92	6.83	8.22	8.99	9.06	8.33	6.67	3.95
44	14.03	2.92	5.40	7.55	9.05	9.88	9.96	9.15	7.33	4.35
45	14.82	3.24	6.02	8.26	9.88	10.79	10.87	9.99	7.99	4.72
46	15.69	3.52	6.54	8.90	10.76	11.75	11.84	10.88	8.70	5.16
47	16.63	3.83	7.12	9.78	11.72	12.80	12.89	11.83	9.48	5.61
48	17.65	4.16	7.74	10.63	12.73	13.90	13.99	12.85	10.28	6.06
49	18.76	4.52	8.41	11.55	13.83	15.09	15.20	13.96	11.15	6.59
50	19.97	4.90	9.12	12.53	14.99	16.37	16.49	15.14	12.13	7.19
51	21.28	5.32	9.90	13.59	16.28	17.78	17.91	16.49	13.24	7.88
52	22.71	5.77	10.73	14.77	17.69	19.34	19.53	18.02	14.52	8.64
53	24.26	6.26	11.67	16.06	19.25	21.10	21.36	19.76	15.93	9.51
54	25.96	6.82	12.70	17.48	21.01	23.07	23.41	21.66	17.49	10.43
55	27.80	7.41	13.82	19.08	22.98	25.28	25.64	23.74	19.16	11.43
56	29.81	8.07	15.09	20.86	25.17	27.69	28.11	26.05	21.06	12.60
57	32.00	8.82	16.50	22.84	27.54	30.30	30.75	28.50	23.04	13.77
58	34.39	9.63	18.05	24.95	30.08	33.10	33.62	31.18	25.23	15.11
59	36.99	10.52	19.66	27.19	32.78	36.09	36.67	34.03	27.56	16.50
60	39.81	11.41	21.36	29.54	35.63	39.24	39.89	37.04	29.99	17.97
61	42.87	12.38	23.15	32.03	38.65	42.58	43.31	40.23	32.60	19.57
62	46.18	13.38	25.05	34.66	41.83	46.11	46.90	43.59	35.41	21.29
63	49.74	14.44	27.02	37.40	45.16	49.78	50.70	47.21	38.40	23.14
64	53.59	15.54	29.10	40.30	48.68	53.72	54.81	51.12	41.66	25.15
65	57.73	16.69	31.27	43.32	52.37	57.90	59.16	55.29	45.15	27.34

15Yr. Term Comb. 4%

OF LIFE INSURANCE.

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TABLE NO. CLXVI.
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON FIFTEEN-YEAR TERM POLICIES, COMBINED
EXPERIENCE, FOUR PER CENT.

AGE.	Net Pre- miums.	TERMINAL NET VALUES AT THE END OF						
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.
20	7.66	.68	1.31	1.88	2.38	2.81	3.14	3.37
21	7.78	.73	1.40	2.01	2.54	2.90	3.34	3.59
22	7.91	.77	1.48	2.12	2.68	3.16	3.53	3.80
23	8.05	.82	1.57	2.25	2.84	3.34	3.74	4.02
24	8.10	.87	1.66	2.38	3.01	3.53	3.95	4.24
25	8.34	.92	1.76	2.52	3.18	3.73	4.17	4.47
26	8.50	.96	1.84	2.64	3.33	3.92	4.37	4.68
27	8.67	1.01	1.94	2.78	3.51	4.21	4.50	4.91
28	8.84	1.06	2.04	2.92	3.60	4.32	4.82	5.16
29	9.03	1.15	2.18	3.11	3.91	4.58	5.10	5.46
30	9.24	1.20	2.30	3.28	4.14	4.84	5.42	5.82
31	9.46	1.24	2.41	3.46	4.39	5.17	5.80	6.22
32	9.71	1.38	2.64	3.78	4.79	5.65	6.33	6.85
33	9.99	1.48	2.86	4.11	5.24	6.18	6.98	7.60
34	10.30	1.60	3.11	4.51	5.74	6.85	7.70	8.53
35	10.63	1.82	3.51	5.04	6.46	7.73	8.82	9.72
36	11.01	2.04	3.90	5.65	7.27	8.74	10.03	11.08
37	11.43	2.21	4.32	6.31	8.18	9.89	11.34	12.64
38	11.90	2.50	4.89	7.17	9.32	11.23	13.02	14.38
39	12.42	2.80	5.53	8.14	10.53	12.83	14.71	16.23
40	13.00	3.10	6.29	9.20	12.03	14.47	16.50	18.16
41	13.64	3.61	7.05	10.46	13.49	16.23	18.33	20.14
42	14.35	4.05	8.04	11.70	15.09	18.01	20.42	22.21
43	15.14	4.62	8.93	13.01	16.64	19.80	22.40	24.34
44	16.03	4.87	9.67	14.06	18.02	21.45	24.20	26.40
45	16.96	5.53	10.60	15.45	19.73	23.45	26.51	28.81
46	18.00	6.00	11.60	16.76	21.42	25.46	28.80	31.28
47	19.14	6.46	12.54	18.16	23.21	27.62	31.23	33.93
48	20.36	7.02	13.63	19.72	25.22	29.90	33.92	36.88
49	21.69	7.63	14.79	21.41	27.37	32.55	36.85	40.09
50	23.14	8.26	16.04	23.21	29.68	35.34	40.03	43.58
51	24.72	8.92	17.34	25.12	32.18	38.34	43.44	47.39
52	26.41	9.76	18.80	27.35	35.01	41.72	47.33	51.60
53	28.27	10.51	20.43	29.62	37.95	45.31	51.49	56.20
54	30.27	11.39	22.14	32.12	41.22	49.26	56.04	61.28
55	32.43	12.34	23.98	34.85	44.76	53.54	60.92	66.64
56	34.76	13.34	25.99	37.79	48.58	58.10	66.12	72.34
57	37.28	14.46	28.16	40.98	52.64	62.96	71.65	78.41
58	40.03	15.38	30.24	44.07	56.70	67.78	77.28	84.63
59	42.90	17.11	33.08	47.97	61.48	73.56	83.72	91.64
60	46.08	18.15	35.33	51.28	65.98	78.95	89.90	98.50
61	49.46	19.46	37.82	55.09	70.80	84.72	96.53	105.60
62	53.08	20.76	40.56	58.97	75.79	90.74	103.43	113.42
63	56.96	22.22	43.29	62.95	80.95	96.94	110.57	121.44
64	61.09	23.72	46.16	67.12	86.31	103.42	118.10	129.86
65	65.51	25.15	49.01	71.29	91.75	110.08	125.86	138.58

TABLE NO. CLXVI.—*Concluded.*

NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
\$1000 ON FIFTEEN-YEAR TERM POLICIES, COMBINED
EXPERIENCE, FOUR PER CENT.

AGE.	TERMINAL NET VALUES AT THE END OF						
	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.
20	3.50	3.50	3.36	3.07	2.60	1.94	1.08
21	3.72	3.72	3.67	3.25	2.75	2.06	1.15
22	3.93	3.93	3.77	3.43	2.90	2.17	1.21
23	4.16	4.15	3.97	3.61	3.06	2.28	1.27
24	4.38	4.37	4.18	3.80	3.21	2.40	1.34
25	4.61	4.59	4.40	4.00	3.37	2.52	1.40
26	4.83	4.81	4.60	4.19	3.53	2.63	1.46
27	5.07	5.05	4.84	4.38	3.70	2.76	1.54
28	5.32	5.31	5.07	4.60	3.89	2.92	1.63
29	5.65	5.62	5.38	4.90	4.17	3.15	1.79
30	6.00	6.01	5.78	5.31	4.57	3.50	2.01
31	6.48	6.52	6.33	5.87	5.11	3.95	2.28
32	7.16	7.26	7.11	6.65	5.85	4.54	2.64
33	8.01	8.19	8.07	7.64	6.71	5.22	3.01
34	9.06	9.31	9.27	8.75	7.69	5.94	3.42
35	10.36	10.72	10.63	10.02	8.75	6.73	3.85
36	11.88	12.24	12.12	11.36	9.87	7.56	4.32
37	13.49	13.88	13.66	12.76	11.05	8.45	4.82
38	15.30	15.65	15.34	14.27	12.34	9.42	5.36
39	17.17	17.50	17.09	15.87	13.70	10.45	5.94
40	19.14	19.44	18.96	17.57	15.15	11.53	6.54
41	21.17	21.47	20.91	19.36	16.67	12.67	7.19
42	23.32	23.61	22.98	21.25	18.28	13.90	7.89
43	25.33	25.83	25.11	23.20	19.97	15.17	8.59
44	27.70	28.03	27.24	25.20	21.68	16.47	9.25
45	30.19	30.53	29.69	27.45	23.60	17.95	10.20
46	32.79	33.18	32.26	29.84	25.71	19.59	11.17
47	35.60	36.04	35.07	32.40	28.05	21.43	12.22
48	38.71	39.21	38.22	35.48	30.69	23.47	13.41
49	42.10	42.72	41.70	38.78	33.58	25.71	14.69
50	45.84	46.58	45.55	42.39	36.74	28.15	16.11
51	49.93	50.83	49.74	46.34	40.19	30.83	17.67
52	54.52	55.52	54.37	50.67	43.99	33.78	19.37
53	59.40	60.54	59.32	55.34	48.09	36.96	21.23
54	64.70	65.97	64.69	60.40	52.52	40.41	23.22
55	70.38	71.80	70.44	65.80	57.27	44.08	25.35
56	76.44	78.01	76.58	71.59	62.34	48.02	27.67
57	82.88	84.61	83.11	77.73	67.76	52.29	30.18
58	89.51	91.46	89.88	84.17	73.49	56.82	32.86
59	96.93	99.04	97.41	91.32	79.84	61.84	35.83
60	104.24	106.64	105.05	98.65	86.41	67.07	38.99
61	112.08	114.82	113.26	106.55	93.53	72.79	42.43
62	120.32	123.42	121.96	114.95	101.16	78.92	46.13
63	128.98	132.51	131.19	123.94	109.34	85.56	50.22
64	138.12	142.15	141.04	133.57	118.18	92.84	54.72
65	147.65	152.27	151.43	143.80	127.68	100.67	59.55

TABLE NO. CLXVII.							
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER \$1000 ON TWENTY-YEAR TERM POLICIES, COMBINED EXPERIENCE, FOUR PER CENT.							
AGE.	Net Pre- miums.	TERMINAL NET VALUES AT THE END OF					
		1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.
20	7.94	0.98	1.90	2.80	3.63	4.40	5.11
21	8.08	1.01	2.01	2.95	3.83	4.65	5.39
22	8.22	1.10	2.14	3.13	4.06	4.93	5.70
23	8.37	1.16	2.26	3.31	4.29	5.18	6.01
24	8.53	1.21	2.38	3.49	4.52	5.48	6.35
25	8.70	1.32	2.56	3.73	4.82	5.84	6.76
26	8.89	1.40	2.71	3.96	5.13	6.21	7.19
27	9.10	1.48	2.89	4.22	5.48	6.64	7.60
28	9.33	1.56	3.08	4.52	5.88	7.13	8.28
29	9.58	1.74	3.37	4.93	6.40	7.77	9.02
30	9.86	1.83	3.61	5.30	6.91	8.42	9.81
31	10.16	2.04	3.97	5.82	7.59	9.26	10.83
32	10.49	2.17	4.29	6.33	8.29	10.17	11.80
33	10.86	2.37	4.70	6.97	9.16	11.21	13.18
34	11.26	2.68	5.25	7.78	10.18	12.51	14.73
35	11.70	2.91	5.78	8.55	11.27	13.90	16.43
36	12.18	3.26	6.41	9.53	12.58	15.55	18.43
37	12.72	3.57	7.11	10.60	14.04	17.40	20.59
38	13.30	4.02	7.97	11.80	15.75	19.47	23.16
39	13.96	4.37	8.78	13.18	17.45	21.73	25.69
40	14.66	4.80	9.86	14.70	19.58	24.17	28.55
41	15.44	5.59	11.02	16.52	21.77	26.84	31.54
42	16.31	6.01	12.17	18.10	23.89	29.35	34.43
43	17.25	6.80	13.44	19.98	26.22	32.13	37.62
44	18.29	7.38	14.69	21.74	28.50	34.90	40.87
45	19.42	8.00	15.98	23.61	30.93	37.88	44.36
46	20.65	8.73	17.26	25.53	33.48	41.00	48.04
47	21.98	9.44	18.68	27.65	36.24	44.41	52.02
48	23.41	10.23	20.23	29.92	39.24	48.07	56.32
49	24.96	11.08	21.89	32.38	42.44	51.99	60.95
50	26.62	11.99	23.67	34.98	45.85	56.20	65.90
51	28.43	12.83	25.42	37.62	49.39	60.58	71.08
52	30.35	13.92	27.48	40.65	53.33	65.41	76.81
53	32.42	14.93	29.53	43.72	57.38	70.46	82.80
54	34.64	16.04	31.73	46.98	61.74	75.85	89.10
55	37.02	17.21	34.06	50.48	66.37	81.57	95.90
56	39.55	18.45	36.54	54.18	71.25	87.56	102.94
57	42.26	19.77	39.16	58.07	76.33	93.77	110.16
58	45.18	20.89	41.64	61.83	81.32	99.88	117.54
59	48.21	22.83	44.90	66.38	87.04	106.93	125.66
60	51.52	23.95	47.41	70.16	92.27	113.35	133.25
61	55.00	25.41	50.20	74.45	97.99	120.12	141.23
62	58.68	26.80	53.14	78.69	103.34	126.94	149.25
63	62.58	28.32	56.00	82.91	108.89	133.73	157.29
64	66.71	29.77	58.85	87.12	114.38	140.52	165.36
65	71.06	31.18	61.65	91.23	119.82	147.27	173.39

TABLE NO. CLXVII.—Continued.							
NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER \$1000 ON TWENTY-YEAR TERM POLICIES, COMBINED EXPERIENCE, FOUR PER CENT.							
AGE.	TERMINAL NET VALUES AT THE END OF						
	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.
20	5.72	6.25	6.68	6.99	7.16	7.19	7.05
21	6.04	6.60	6.96	7.36	7.54	7.56	7.41
22	6.39	6.97	7.44	7.77	7.95	7.96	7.80
23	6.74	7.35	7.83	8.17	8.36	8.38	8.21
24	7.11	7.75	8.26	8.62	8.82	8.84	8.67
25	7.56	8.24	8.78	9.17	9.39	9.43	9.24
26	8.05	8.78	9.37	9.80	10.05	10.09	9.95
27	8.62	9.42	10.07	10.57	10.85	10.96	10.84
28	9.21	10.18	10.92	11.47	11.85	12.02	11.97
29	10.15	11.15	11.96	12.63	13.10	13.36	13.39
30	11.09	12.10	13.16	13.95	14.55	14.93	15.02
31	12.23	13.51	14.63	15.58	16.32	16.80	17.00
32	13.50	14.97	16.29	17.43	18.28	18.95	19.15
33	15.02	16.72	18.27	19.55	20.67	21.34	21.54
34	16.84	18.81	20.53	22.12	23.26	24.00	24.14
35	18.84	21.03	23.12	24.78	26.07	26.79	26.88
36	21.11	23.71	25.91	27.77	29.09	29.81	29.84
37	23.73	26.49	28.95	30.90	32.28	33.01	33.00
38	26.51	29.58	32.18	34.24	35.70	36.45	36.38
39	29.41	32.68	35.32	37.68	39.24	40.01	39.91
40	32.52	36.04	39.03	41.41	43.06	43.88	43.71
41	35.82	39.61	42.83	45.38	47.16	48.01	47.80
42	39.07	43.19	46.68	49.45	51.36	52.83	52.07
43	42.66	47.11	50.90	53.89	55.96	56.98	56.77
44	46.32	51.17	55.28	58.53	60.82	61.95	61.75
45	50.28	55.53	60.00	63.57	66.08	67.35	67.21
46	54.46	60.17	65.06	68.97	71.73	73.20	73.15
47	58.99	65.22	70.55	74.83	77.92	79.62	79.66
48	63.90	70.68	76.49	81.23	84.67	86.60	86.71
49	69.18	76.55	82.93	88.15	91.98	94.14	94.32
50	74.83	82.88	89.87	95.61	99.82	102.22	102.47
51	80.81	89.58	97.23	103.49	108.11	110.77	111.13
52	87.37	96.92	105.21	112.02	117.05	120.00	120.46
53	94.25	104.57	113.55	120.88	126.46	129.71	130.28
54	101.53	112.68	122.32	130.41	136.40	139.97	140.68
55	109.19	121.12	131.67	140.32	146.85	150.79	151.64
56	117.11	130.09	141.38	150.73	157.79	161.91	163.18
57	125.49	139.40	151.45	161.54	169.18	173.95	175.30
58	133.87	148.68	161.70	172.55	180.87	186.10	187.89
59	143.04	158.85	172.76	184.43	193.48	199.36	201.45
60	151.77	168.63	183.53	196.14	206.01	212.58	215.17
61	160.88	178.82	194.79	208.38	219.13	226.45	229.62
62	170.08	189.19	206.25	220.88	232.56	240.72	244.55
63	179.36	199.65	217.85	233.55	246.26	255.32	259.90
64	188.67	210.18	229.55	246.40	260.18	270.22	275.67
65	197.96	220.70	241.30	259.33	274.24	285.38	291.74

TABLE NO. CLXVII.—*Concluded.*
 NET ANNUAL PREMIUMS AND TERMINAL NET VALUES PER
 \$1000 ON TWENTY-YEAR TERM POLICIES, COMBINED
 EXPERIENCE, FOUR PER CENT.

AGE.	TERMINAL NET VALUES AT THE END OF					
	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.
20	6.73	6.21	5.49	4.52	3.30	1.80
21	7.07	6.53	5.77	4.75	3.46	1.80
22	7.44	6.88	6.05	4.99	3.64	1.99
23	7.84	7.22	6.37	5.25	3.84	2.11
24	8.27	7.64	6.76	5.60	4.12	2.20
25	8.84	8.20	7.29	6.09	4.54	2.55
26	9.56	8.92	8.00	6.74	5.06	2.85
27	10.49	9.87	8.90	7.59	5.72	3.24
28	11.66	11.03	10.07	8.58	6.49	3.67
29	13.11	12.51	11.41	9.73	7.34	4.13
30	14.81	14.12	12.89	10.95	8.24	4.62
31	16.74	15.86	14.50	12.27	9.22	5.17
32	18.84	17.90	16.23	13.72	10.28	5.76
33	21.12	20.01	18.10	15.29	11.44	6.40
34	23.61	22.32	20.16	17.01	12.71	7.10
35	26.23	24.76	22.34	18.83	14.05	7.83
36	29.08	27.41	24.71	20.79	15.49	8.65
37	32.12	30.25	27.22	22.89	17.06	9.52
38	35.38	33.27	29.92	25.15	18.73	10.43
39	38.76	36.43	32.76	27.51	20.48	11.41
40	42.43	39.87	35.83	30.08	22.41	12.50
41	46.40	43.59	39.17	32.92	24.55	13.73
42	50.55	47.51	42.74	35.97	26.89	15.05
43	55.12	51.87	46.73	39.40	29.48	16.52
44	60.04	56.57	51.05	43.09	32.27	18.10
45	65.44	61.75	55.78	47.12	35.32	19.84
46	71.32	67.36	60.90	51.50	38.65	21.74
47	77.72	73.47	66.48	56.28	42.29	23.81
48	84.67	80.10.	72.56	61.49	46.26	26.08
49	92.17	87.27	79.13	67.12	50.56	28.53
50	100.21	94.96	86.17	73.17	55.15	31.15
51	108.76	103.14	93.68	79.62	60.08	34.01
52	117.96	111.96	101.76	86.58	65.45	37.11
53	127.68	121.27	110.35	94.04	71.22	40.47
54	137.96	131.17	119.54	102.05	77.43	44.09
55	148.85	141.73	129.37	110.64	84.14	48.05
56	160.39	152.94	139.84	119.85	91.38	52.33
57	172.54	164.81	150.98	129.71	99.15	56.95
58	185.22	177.25	162.77	140.20	107.50	62.01
59	198.92	190.74	175.58	151.67	116.73	67.61
60	212.90	204.64	188.89	163.74	126.50	73.55
61	227.67	219.38	203.13	176.67	136.99	80.01
62	243.02	234.82	218.09	190.32	148.17	86.93
63	258.91	250.85	233.67	204.67	160.00	94.33
64	275.28	267.43	249.94	219.77	172.64	102.44
65	292.04	284.57	266.92	235.76	186.30	111.33

COST OF INSURANCE.

Combined Experience Table of
Mortality.

INTEREST, FOUR PER CENT.

TABLE No. CLXVIII.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 SINGLE PREMIUM POLICY, COMBINED EX-
 PERIENCE, FOUR PER CENT.

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

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

TABLE NO. CLXIX.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXIX.—Continued.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.62	7.67	7.74	7.81	7.88	7.95	8.02	8.09
21	7.72	7.79	7.85	7.93	8.00	8.07	8.14	8.22
22	7.84	7.90	7.98	8.05	8.12	8.20	8.27	8.34
23	7.96	8.03	8.11	8.17	8.25	8.33	8.40	8.47
24	8.09	8.16	8.23	8.31	8.38	8.46	8.53	8.61
25	8.22	8.29	8.37	8.45	8.52	8.60	8.67	8.74
26	8.36	8.43	8.51	8.58	8.66	8.74	8.81	8.88
27	8.50	8.58	8.65	8.73	8.81	8.88	8.95	9.05
28	8.65	8.72	8.80	8.88	8.95	9.03	9.12	9.26
29	8.80	8.88	8.96	9.03	9.11	9.20	9.34	9.55
30	8.96	9.04	9.11	9.19	9.29	9.43	9.63	9.88
31	9.12	9.20	9.28	9.37	9.52	9.72	9.97	10.29
32	9.29	9.37	9.46	9.61	9.82	10.07	10.39	10.72
33	9.46	9.56	9.71	9.92	10.17	10.49	10.83	11.20
34	9.66	9.81	10.02	10.28	10.60	10.95	11.31	11.70
35	9.92	10.14	10.39	10.72	11.07	11.44	11.83	12.25
36	10.25	10.51	10.85	11.20	11.57	11.97	12.39	12.85
37	10.64	10.98	11.32	11.71	12.11	12.54	13.00	13.49
38	11.12	11.48	11.86	12.26	12.70	13.17	13.66	14.18
39	11.63	12.02	12.43	12.87	13.34	13.84	14.37	14.91
40	12.19	12.60	13.05	13.53	14.03	14.57	15.12	15.71
41	12.79	13.24	13.73	14.24	14.79	15.34	15.94	16.56
42	13.45	13.94	14.46	15.01	15.58	16.19	16.82	17.45
43	14.16	14.69	15.25	15.83	16.45	17.09	17.73	18.42
44	14.94	15.51	16.09	16.72	17.38	18.03	18.73	19.46
45	15.78	16.38	17.02	17.68	18.35	19.06	19.80	20.62
46	16.67	17.33	18.01	18.68	19.41	20.16	21.00	21.86
47	17.66	18.35	19.04	19.78	20.55	21.40	22.28	23.22
48	18.71	19.42	20.17	20.95	21.82	22.72	23.68	24.66
49	19.82	20.58	21.38	22.26	23.18	24.16	25.16	26.22
50	21.02	21.84	22.74	23.68	24.67	25.70	26.78	27.90
51	22.32	23.24	24.20	25.22	26.27	27.37	28.52	29.69
52	23.78	24.76	25.80	26.87	28.00	29.17	30.37	31.61
53	25.34	26.41	27.51	28.66	29.86	31.09	32.36	33.65
54	27.06	28.18	29.36	30.59	31.85	33.16	34.48	35.79
55	28.90	30.11	31.37	32.66	34.00	35.36	36.71	38.00
56	30.91	32.20	33.53	34.90	36.29	37.68	39.09	40.52
57	33.08	34.44	35.86	37.28	38.71	40.16	41.63	43.10
58	35.42	36.87	38.34	39.80	41.30	42.81	44.33	45.84
59	37.96	39.46	40.97	42.51	44.06	45.63	47.19	48.76
60	40.66	42.22	43.81	45.40	47.01	48.62	50.24	51.85
61	43.54	45.18	46.83	48.49	50.15	51.82	53.48	55.11
62	46.65	48.35	50.06	51.77	53.50	55.21	56.90	58.61
63	49.96	51.74	53.50	55.29	57.06	58.80	60.57	62.34
64	53.52	55.35	57.19	59.03	60.83	62.66	64.49	66.26
65	57.31	59.22	61.12	62.99	64.88	66.78	68.61	70.38

TABLE NO. CLXIX.—Continued.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXIX.—Continued.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	8.93	9.16	9.45	9.76	10.09	10.43	10.80	11.19
21	9.22	9.51	9.82	10.15	10.50	10.87	11.26	11.68
22	9.57	9.88	10.21	10.56	10.94	11.34	11.76	12.21
23	9.95	10.28	10.64	11.01	11.41	11.84	12.29	12.76
24	10.36	10.71	11.09	11.49	11.92	12.38	12.85	13.35
25	10.79	11.17	11.58	12.01	12.47	12.94	13.45	13.97
26	11.26	11.67	12.10	12.57	13.04	13.55	14.08	14.61
27	11.76	12.20	12.67	13.14	13.66	14.19	14.73	15.29
28	12.30	12.77	13.25	13.77	14.31	14.85	15.42	16.02
29	12.88	13.37	13.89	14.43	14.98	15.56	16.16	16.83
30	13.49	14.01	14.56	15.11	15.70	16.31	16.98	17.68
31	14.15	14.70	15.25	15.84	16.46	17.14	17.85	18.60
32	14.84	15.40	16.00	16.62	17.31	18.02	18.78	19.56
33	15.56	16.16	16.79	17.48	18.21	18.97	19.76	20.59
34	16.33	16.97	17.67	18.40	19.17	19.97	20.81	21.68
35	17.16	17.87	18.60	19.39	20.19	21.04	21.92	22.82
36	18.07	18.82	19.61	20.43	21.28	22.17	23.09	24.03
37	19.05	19.85	20.67	21.54	22.44	23.37	24.32	25.29
38	20.10	20.94	21.82	22.73	23.66	24.63	25.61	26.59
39	21.22	22.11	23.03	23.98	24.96	25.95	26.94	27.96
40	22.41	23.35	24.31	25.31	26.33	27.32	28.35	29.38
41	23.69	24.67	25.68	26.70	27.72	28.76	29.81	30.86
42	25.05	26.07	27.11	28.15	29.21	30.27	31.34	32.41
43	26.49	27.55	28.60	29.68	30.76	31.85	32.94	34.04
44	28.01	29.08	30.18	31.28	32.39	33.49	34.61	35.72
45	29.59	30.71	31.82	32.96	34.08	35.22	36.35	37.46
46	31.27	32.41	33.56	34.71	35.86	37.02	38.15	39.29
47	33.03	34.20	35.37	36.55	37.72	38.87	40.04	41.21
48	34.88	36.07	37.27	38.47	39.64	40.83	42.02	43.18
49	36.81	38.03	39.25	40.45	41.67	42.89	44.06	45.20
50	38.84	40.09	41.32	42.56	43.80	45.00	46.16	47.25
51	40.98	42.23	43.50	44.77	46.00	47.18	48.29	49.29
52	43.20	44.49	45.79	47.05	48.27	49.40	50.41	51.35
53	45.55	46.88	48.17	49.41	50.57	51.61	52.57	53.41
54	48.03	49.35	50.63	51.81	52.88	53.86	54.72	55.57
55	50.61	51.92	53.13	54.23	55.24	56.12	56.98	57.84
56	53.29	54.54	55.66	56.70	57.60	58.49	59.36	60.22
57	56.03	57.18	58.24	59.17	60.09	60.99	61.86	62.84
58	58.80	59.90	60.85	61.79	62.71	63.62	64.62	65.78
59	61.65	62.63	63.60	64.55	65.49	66.52	67.71	68.92
60	64.54	65.54	66.52	67.48	68.54	69.76	71.01	72.45
61	67.59	68.61	69.60	70.70	71.96	73.24	74.72	76.51
62	70.83	71.85	72.99	74.30	75.61	77.15	79.00	81.20
63	74.25	75.43	76.63	78.14	79.73	81.64	83.91	86.43
64	78.03	79.43	80.84	82.47	84.45	86.80	89.41	93.35
65	82.24	83.70	85.40	87.45	89.88	92.58	96.66	100.35

TABLE NO. CLXIX.—Continued.
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	11.61	12.06	12.51	13.00	13.51	14.02	14.56	15.13
21	12.13	12.59	13.08	13.59	14.10	14.65	15.22	15.85
22	12.67	13.16	13.68	14.20	14.74	15.32	15.95	16.61
23	13.25	13.77	14.29	14.84	15.42	16.06	16.72	17.42
24	13.87	14.39	14.95	15.53	16.17	16.84	17.55	18.28
25	14.50	15.06	15.64	16.29	16.96	17.68	18.41	19.18
26	15.17	15.76	16.42	17.09	17.81	18.55	19.33	20.14
27	15.89	16.55	17.23	17.95	18.70	19.48	20.30	21.13
28	16.68	17.37	18.10	18.86	19.65	20.47	21.31	22.18
29	17.52	18.26	19.02	19.82	20.64	21.49	22.38	23.27
30	18.42	19.19	20.00	20.83	21.69	22.58	23.48	24.37
31	19.37	20.18	21.03	21.89	22.79	23.70	24.60	25.53
32	20.38	21.23	22.11	23.01	23.93	24.84	25.78	26.72
33	21.45	22.33	23.25	24.17	25.10	26.04	26.99	27.95
34	22.57	23.50	24.43	25.36	26.32	27.28	28.25	29.21
35	23.76	24.70	25.64	26.61	27.58	28.56	29.54	30.52
36	24.99	25.94	26.92	27.90	28.89	29.88	30.87	31.86
37	26.26	27.25	28.24	29.24	30.24	31.25	32.25	33.24
38	27.59	28.60	29.61	30.63	31.65	32.66	33.66	34.67
39	28.98	30.01	31.03	32.07	33.10	34.11	35.13	36.16
40	30.43	31.46	32.51	33.56	34.58	35.62	36.66	37.67
41	31.93	33.00	34.01	35.09	36.14	37.20	38.22	39.21
42	33.50	34.57	35.63	36.70	37.77	38.81	39.81	40.74
43	35.13	36.20	37.29	38.38	39.43	40.45	41.40	42.25
44	36.81	37.92	39.03	40.10	41.13	42.09	42.96	43.76
45	38.59	39.71	40.80	41.86	42.84	43.70	44.53	45.24
46	40.44	41.55	42.62	43.62	44.52	45.35	46.07	46.78
47	42.34	43.43	44.45	45.37	46.21	46.95	47.67	48.39
48	44.29	45.33	46.27	47.12	47.88	48.62	49.34	50.05
49	46.26	47.22	48.09	48.86	49.61	50.36	51.08	51.80
50	48.22	49.12	49.90	50.67	51.43	52.17	52.99	53.94
51	50.20	51.00	51.79	52.56	53.33	54.17	55.02	56.12
52	52.17	52.98	53.77	54.54	55.41	56.40	57.40	58.56
53	54.23	55.04	55.84	56.72	57.74	58.76	59.95	61.39
54	56.40	57.21	58.12	59.16	60.21	61.43	62.90	64.65
55	58.67	59.60	60.67	61.74	63.00	64.50	66.30	68.29
56	61.17	62.27	63.37	64.66	66.22	68.05	70.10	73.19
57	63.97	65.11	66.42	68.02	69.91	72.01	75.19	78.06
58	66.95	68.31	69.94	71.89	74.05	77.32	80.27	77.56
59	70.31	72.00	74.00	76.23	79.59	82.63	80.02	69.89
60	74.18	76.25	78.54	82.01	85.14	82.45	72.01	
61	78.65	81.01	84.58	87.81	85.04	74.27		
62	83.64	87.33	90.66	87.80	76.68			
63	90.24	93.69	90.74	79.25				
64	96.02	93.86	81.98					
65	97.19	84.88						

TABLE NO. CLXIX.—*Concluded.*
 COST OF INSURANCE PER \$1000 OF AN ORDINARY LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

AGE.	41st Year.	42d Year.	43d Year.	44th Year.	45th Year.	46th Year.	47th Year.	48th Year.
20	15.75	16.40	17.09	17.80	18.54	19.32	20.11	20.94
21	16.50	17.20	17.91	18.66	19.44	20.24	21.07	21.91
22	17.31	18.03	18.78	19.57	20.37	21.21	22.05	22.89
23	18.15	18.91	19.70	20.51	21.35	22.20	23.05	23.92
24	19.04	19.84	20.66	21.50	22.36	23.21	24.08	24.96
25	19.98	20.81	21.66	22.52	23.38	24.26	25.15	26.04
26	20.97	21.83	22.70	23.56	24.45	25.34	26.24	27.14
27	22.00	22.88	23.75	24.64	25.54	26.45	27.35	28.26
28	23.07	23.95	24.85	25.76	26.67	27.58	28.50	29.41
29	24.15	25.06	25.98	26.90	27.82	28.75	29.67	30.57
30	25.29	26.21	27.14	28.07	29.01	29.93	30.85	31.78
31	26.46	27.40	28.33	29.28	30.22	31.14	32.08	33.01
32	27.67	28.61	29.56	30.51	31.44	32.39	33.34	34.25
33	28.90	29.87	30.83	31.77	32.72	33.68	34.60	35.49
34	30.18	31.15	32.11	33.07	34.03	34.97	35.87	36.71
35	31.50	32.46	33.44	34.41	35.36	36.27	37.12	37.89
36	32.84	33.83	34.81	35.77	36.69	37.55	38.33	39.04
37	34.24	35.24	36.20	37.14	38.01	38.79	39.51	40.14
38	35.68	36.66	37.61	38.49	39.28	40.01	40.65	41.28
39	37.15	38.11	39.00	39.81	40.55	41.19	41.83	42.46
40	38.64	39.55	40.36	41.11	41.77	42.41	43.05	43.67
41	40.12	40.95	41.71	42.38	43.03	43.68	44.31	45.01
42	41.58	42.35	43.03	43.69	44.35	44.99	45.70	46.52
43	43.04	43.72	44.40	45.06	45.71	46.43	47.27	48.11
44	44.46	45.15	45.82	46.48	47.22	48.06	48.92	49.91
45	45.94	46.63	47.30	48.05	48.91	49.78	50.79	52.00
46	47.48	48.17	48.93	49.81	50.69	51.72	52.96	54.43
47	49.08	49.86	50.75	51.66	52.70	53.97	55.47	57.13
48	50.85	51.76	52.68	53.74	55.03	56.57	58.26	60.84
49	52.82	53.76	54.85	56.16	57.72	59.46	62.08	64.45
50	54.90	56.02	57.36	58.95	60.73	63.40	65.82	67.75
51	57.25	58.63	60.26	62.07	64.81	67.28	69.16	71.91
52	59.97	61.64	63.49	66.29	68.82	71.65	73.21	76.00
53	63.10	65.00	67.86	70.45	73.23	76.59	79.59	83.13
54	66.60	69.53	72.19	75.91	79.06	82.66	86.31	90.00
55	71.30	74.03	77.69	81.61	85.91	90.66	95.66	100.00
56	75.98	79.58	84.27					
57	75.60	66.03						
58	67.90							

TABLE NO. CLXX.
 COST OF INSURANCE PER \$1000 OF A FIVE-PAYMENT
 LIFE POLICY DURING VARIOUS YEARS, COM-
 BINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.
20	6.92	6.61	6.28	5.93
21	7.00	6.68	6.34	5.98
22	7.07	6.75	6.40	6.02
23	7.16	6.82	6.46	6.08
24	7.25	6.90	6.53	6.13
25	7.34	6.99	6.60	6.19
26	7.44	7.07	6.68	6.25
27	7.54	7.17	6.76	6.32
28	7.65	7.27	6.85	6.39
29	7.77	7.38	6.94	6.47
30	7.90	7.49	7.04	6.55
31	8.03	7.61	7.14	6.62
32	8.18	7.74	7.24	6.70
33	8.33	7.86	7.35	6.79
34	8.48	8.00	7.47	6.87
35	8.64	8.14	7.58	6.96
36	8.81	8.28	7.70	7.05
37	8.98	8.44	7.82	7.13
38	9.17	8.59	7.94	7.23
39	9.36	8.75	8.07	7.33
40	9.55	8.92	8.23	7.49
41	9.77	9.12	8.43	7.69
42	10.00	9.37	8.69	7.93
43	10.31	9.70	9.00	8.23
44	10.69	10.07	9.39	8.55
45	11.14	10.54	9.80	8.90
46	11.69	11.04	10.24	9.27
47	12.28	11.59	10.73	9.67
48	12.92	12.18	11.25	10.10
49	13.61	12.82	11.82	10.57
50	14.39	13.52	12.44	11.07
51	15.22	14.29	13.11	11.60
52	16.13	15.12	13.81	12.17
53	17.12	16.01	14.59	12.78
54	18.17	16.98	15.43	13.42
55	19.33	18.03	16.30	14.10
56	20.60	19.14	17.26	14.84
57	21.94	20.36	18.30	15.66
58	23.41	21.69	19.46	16.54
59	25.02	23.18	20.72	17.51
60	26.80	24.79	22.10	18.53
61	28.76	26.57	23.59	19.64
62	30.91	28.50	25.23	20.84
63	33.25	30.62	27.00	22.12
64	35.82	32.93	28.92	23.51
65	38.62	35.43	31.01	24.98
66	41.66	38.17	33.26	26.54
67	44.99	41.12	35.66	28.22
68	48.58	44.29	38.28	30.01
69	52.43	47.74	41.08	31.94

TABLE NO. CLXXI.
 COST OF INSURANCE PER \$1000 OF A TEN-PAYMENT
 LIFE POLICY, DURING VARIOUS YEARS, COM-
 BINED EXPERIENCE, FOUR PER CENT.

AGR.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	7.11	7.00	6.88	6.76	6.62	6.47	6.31	6.14	5.95
21	7.19	7.08	6.96	6.83	6.69	6.54	6.37	6.20	6.00
22	7.27	7.16	7.04	6.91	6.77	6.61	6.44	6.26	6.06
23	7.36	7.25	7.12	6.99	6.84	6.69	6.51	6.33	6.12
24	7.46	7.34	7.22	7.08	6.93	6.77	6.59	6.40	6.18
25	7.56	7.44	7.31	7.17	7.02	6.86	6.67	6.47	6.25
26	7.66	7.54	7.42	7.27	7.12	6.95	6.76	6.55	6.31
27	7.77	7.66	7.52	7.38	7.22	7.05	6.85	6.63	6.38
28	7.90	7.77	7.64	7.49	7.33	7.15	6.94	6.71	6.45
29	8.03	7.90	7.76	7.61	7.44	7.25	7.03	6.79	6.52
30	8.16	8.04	7.90	7.74	7.55	7.36	7.13	6.87	6.59
31	8.31	8.18	8.03	7.86	7.68	7.47	7.23	6.96	6.66
32	8.46	8.33	8.17	8.00	7.80	7.58	7.33	7.05	6.73
33	8.62	8.48	8.32	8.14	7.93	7.70	7.43	7.13	6.80
34	8.79	8.64	8.47	8.28	8.07	7.82	7.54	7.23	6.89
35	8.96	8.81	8.63	8.43	8.20	7.94	7.65	7.34	7.02
36	9.15	8.98	8.80	8.59	8.34	8.07	7.78	7.49	7.19
37	9.38	9.17	8.97	8.74	8.49	8.22	7.96	7.69	7.39
38	9.54	9.36	9.15	8.92	8.67	8.43	8.19	7.93	7.65
39	9.74	9.55	9.34	9.11	8.90	8.69	8.46	8.23	7.92
40	9.95	9.76	9.55	9.36	9.19	8.99	8.81	8.55	8.22
41	10.19	10.00	9.83	9.68	9.53	9.38	9.17	8.89	8.53
42	10.45	10.30	10.19	10.06	9.95	9.79	9.56	9.26	8.87
43	10.78	10.69	10.60	10.52	10.41	10.23	9.99	9.67	9.24
44	11.19	11.13	11.10	11.03	10.90	10.72	10.45	10.10	9.63
45	11.67	11.68	11.65	11.57	11.44	11.24	10.95	10.57	10.05
46	12.27	12.27	12.24	12.16	12.02	11.81	11.50	11.07	10.48
47	12.90	12.91	12.89	12.81	12.66	12.43	12.09	11.60	10.96
48	13.59	13.61	13.59	13.51	13.36	13.10	12.71	12.18	11.46
49	14.34	14.38	14.36	14.28	14.11	13.82	13.39	12.80	11.97
50	15.16	15.21	15.20	15.12	14.91	14.60	14.12	13.44	12.52
51	16.05	16.12	16.12	16.01	15.80	15.44	14.89	14.13	13.11
52	17.04	17.11	17.09	16.99	16.75	16.33	15.72	14.88	13.76
53	18.11	18.17	18.17	18.05	17.76	17.30	16.63	15.72	14.46
54	19.25	19.34	19.33	19.17	18.86	18.35	17.64	16.61	15.21
55	20.51	20.61	20.56	20.40	20.05	19.53	18.73	17.59	16.01
56	21.87	21.95	21.92	21.73	21.40	20.81	19.93	18.64	16.86
57	23.32	23.42	23.39	23.24	22.86	22.22	21.22	19.79	17.78
58	24.91	25.03	25.05	24.87	24.47	23.75	22.64	21.02	18.75
59	26.65	26.83	26.85	26.68	26.22	25.42	24.17	22.34	19.79
60	28.60	28.80	28.84	28.64	28.14	27.24	25.84	23.79	20.89

TABLE NO. CLXXII.
 COST OF INSURANCE PER \$1000 FIFTEEN PAYMENT LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE. FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.17	7.13	7.08	7.03	6.97	6.91	6.84	6.77
21	7.25	7.20	7.16	7.11	7.05	6.99	6.92	6.85
22	7.33	7.29	7.24	7.20	7.14	7.08	7.02	6.94
23	7.43	7.36	7.34	7.29	7.23	7.17	7.10	7.03
24	7.53	7.48	7.44	7.39	7.34	7.27	7.21	7.12
25	7.63	7.59	7.54	7.48	7.43	7.37	7.31	7.24
26	7.74	7.71	7.64	7.61	7.55	7.49	7.42	7.34
27	7.86	7.82	7.77	7.72	7.67	7.61	7.54	7.46
28	7.97	7.93	7.90	7.85	7.80	7.73	7.65	7.57
29	8.10	8.07	8.02	7.98	7.93	7.86	7.78	7.69
30	8.25	8.21	8.18	8.13	8.06	8.00	7.90	7.80
31	8.38	8.36	8.32	8.26	8.21	8.14	8.04	7.94
32	8.56	8.52	8.47	8.42	8.35	8.25	8.18	8.06
33	8.72	8.69	8.64	8.58	8.51	8.42	8.32	8.20
34	8.89	8.84	8.81	8.74	8.67	8.57	8.47	8.34
35	9.08	9.02	8.98	8.90	8.83	8.73	8.62	8.51
36	9.26	9.21	9.15	9.09	9.00	8.88	8.80	8.72
37	9.45	9.40	9.34	9.27	9.18	9.10	9.03	8.99
38	9.65	9.61	9.54	9.46	9.39	9.34	9.33	9.34
39	9.86	9.79	9.75	9.69	9.65	9.66	9.67	9.73
40	10.08	9.98	9.96	9.97	9.99	10.03	10.11	10.17
41	10.32	10.28	10.28	10.33	10.38	10.49	10.57	10.64
42	10.59	10.59	10.66	10.74	10.88	10.98	11.09	11.15
43	10.92	11.00	11.11	11.26	11.40	11.53	11.63	11.71
44	11.33	11.47	11.66	11.81	11.98	12.11	12.23	12.32
45	11.84	12.04	12.24	12.43	12.59	12.75	12.88	12.98
46	12.44	12.67	12.88	13.09	13.27	13.46	13.60	13.71
47	13.08	13.33	13.60	13.77	14.03	14.22	14.39	14.48
48	13.80	14.06	14.33	14.59	14.83	15.05	15.21	15.32
49	14.56	14.86	15.16	15.45	15.72	15.93	16.12	16.23
50	15.39	15.73	16.06	16.38	16.65	16.90	17.10	17.20
51	16.31	16.70	17.06	17.39	17.69	17.96	18.14	18.25
52	17.31	17.73	18.11	18.48	18.81	19.08	19.27	19.39
53	18.41	18.84	19.27	19.67	20.01	20.29	20.51	20.67
54	19.57	20.07	20.52	20.93	21.31	21.62	21.89	22.06
55	20.86	21.39	21.87	22.31	22.72	23.04	23.40	23.60
56	22.26	22.79	23.33	23.82	24.31	24.73	25.07	25.26
57	23.74	24.33	24.92	25.51	26.02	26.52	26.86	27.08
58	25.35	26.04	26.71	27.36	27.96	28.45	28.84	29.07
59	27.14	27.92	28.65	29.33	30.02	30.57	31.00	31.23
60	29.12	29.96	30.82	31.58	32.30	32.90	33.34	33.60

TABLE NO. CLXXII.—*Concluded.*
 COST OF INSURANCE PER \$1000 FIFTEEN-PAYMENT LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year
20	6.69	6.61	6.51	6.39	6.28	6.16	6.00
21	6.77	6.68	6.58	6.45	6.35	6.21	6.05
22	6.85	6.77	6.67	6.55	6.41	6.28	6.11
23	6.95	6.86	6.75	6.63	6.49	6.33	6.16
24	7.05	6.94	6.83	6.71	6.57	6.40	6.22
25	7.14	7.04	6.93	6.79	6.63	6.46	6.27
26	7.24	7.14	7.02	6.87	6.72	6.55	6.32
27	7.35	7.24	7.12	6.95	6.79	6.59	6.38
28	7.47	7.35	7.21	7.05	6.86	6.66	6.44
29	7.58	7.45	7.29	7.13	6.94	6.74	6.54
30	7.68	7.55	7.40	7.22	7.04	6.85	6.68
31	7.81	7.67	7.51	7.33	7.17	7.01	6.85
32	7.93	7.78	7.63	7.49	7.35	7.21	7.07
33	8.07	7.92	7.79	7.68	7.57	7.46	7.30
34	8.21	8.10	8.02	7.91	7.83	7.72	7.54
35	8.41	8.35	8.27	8.22	8.12	8.00	7.80
36	8.67	8.62	8.60	8.53	8.44	8.30	8.08
37	8.98	8.97	8.95	8.88	8.77	8.60	8.37
38	9.35	9.35	9.32	9.25	9.13	8.94	8.69
39	9.76	9.77	9.72	9.65	9.52	9.31	9.02
40	10.20	10.20	10.16	10.07	9.92	9.69	9.36
41	10.68	10.68	10.64	10.53	10.38	10.10	9.72
42	11.20	11.20	11.15	11.04	10.84	10.52	10.11
43	11.76	11.76	11.71	11.57	11.34	11.01	10.49
44	12.37	12.38	12.30	12.15	11.88	11.45	10.89
45	13.05	13.03	12.94	12.76	12.43	11.97	11.32
46	13.76	13.75	13.64	13.40	13.03	12.50	11.78
47	14.54	14.50	14.36	14.09	13.68	13.10	12.27
48	15.38	15.31	15.14	14.84	14.40	13.72	12.78
49	16.25	16.19	15.99	15.67	15.15	14.39	13.32
50	17.22	17.13	16.94	16.57	15.98	15.09	13.87
51	18.28	18.20	17.96	17.64	16.87	15.86	14.45
52	19.45	19.36	19.10	18.60	17.82	16.68	15.05
53	20.72	20.61	20.31	19.76	18.86	17.52	15.67
54	22.13	21.98	21.63	20.99	19.94	18.43	16.29
55	23.63	23.48	23.07	22.31	21.13	19.37	16.91
56	25.29	25.11	24.62	23.76	22.39	20.38	17.55
57	27.11	26.87	26.31	25.31	23.71	21.43	18.19
58	29.07	28.80	28.12	26.94	25.16	22.53	18.83
59	31.23	30.88	30.07	28.74	26.69	23.70	19.48
60	33.55	33.11	32.20	30.68	28.33	24.92	20.13

TABLE NO. CLXXIII.
 COST OF INSURANCE PER \$1000 TWENTY-PAYMENT LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXIII.—Continued.
 COST OF INSURANCE PER \$1000 TWENTY-PAYMENT LIFE
 POLICY DURING VARIOUS YEARS, COMBINED
 EXPERIENCE, FOUR PER CENT.

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

TABLE No. CLXXIII.—*Concluded.*
 COST OF INSURANCE PER \$1000 TWENTY-PAYMENT
 LIFE POLICY DURING VARIOUS YEARS, COM-
 BINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXIV.
 COST OF INSURANCE PER \$1000 OF A TEN-YEAR ENDOWMENT POLICY DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.
20	6.70	6.16	5.58	4.95	4.28	3.55	2.76	1.91	0.99
21	6.78	6.24	5.65	5.02	4.34	3.60	2.80	1.94	1.01
22	6.86	6.32	5.73	5.08	4.40	3.66	2.85	1.98	1.03
23	6.96	6.40	5.81	5.16	4.47	3.72	2.90	2.02	1.05
24	7.05	6.49	5.89	5.24	4.54	3.78	2.96	2.05	1.07
25	7.14	6.59	5.98	5.33	4.62	3.85	3.01	2.09	1.09
26	7.25	6.69	6.08	5.42	4.71	3.92	3.07	2.14	1.12
27	7.36	6.80	6.19	5.52	4.79	4.00	3.13	2.18	1.14
28	7.49	6.92	6.30	5.62	4.89	4.08	3.19	2.22	1.17
29	7.61	7.04	6.41	5.73	4.99	4.16	3.26	2.28	1.20
30	7.75	7.17	6.54	5.85	5.09	4.25	3.34	2.33	1.22
31	7.89	7.31	6.67	5.97	5.20	4.35	3.41	2.38	1.25
32	8.05	7.46	6.80	6.09	5.31	4.40	3.49	2.44	1.27
33	8.21	7.60	6.95	6.22	5.42	4.54	3.57	2.49	1.30
34	8.37	7.77	7.10	6.36	5.55	4.65	3.65	2.55	1.34
35	8.55	7.93	7.25	6.51	5.68	4.76	3.74	2.63	1.39
36	8.73	8.10	7.42	6.65	5.81	4.87	3.84	2.71	1.43
37	8.91	8.29	7.59	6.81	5.95	5.00	3.96	2.82	1.50
38	9.12	8.48	7.76	6.97	6.11	5.17	4.13	2.95	1.58
39	9.32	8.67	7.95	7.16	6.31	5.38	4.31	3.10	1.67
40	9.54	8.88	8.16	7.40	6.56	5.62	4.54	3.27	1.77
41	9.77	9.12	8.43	7.69	6.85	5.91	4.79	3.45	1.86
42	10.03	9.42	8.77	8.03	7.21	6.23	5.05	3.66	1.97
43	10.36	9.79	9.15	8.45	7.60	6.58	5.34	3.88	2.11
44	10.77	10.22	9.63	8.90	8.02	6.95	5.67	4.12	2.24
45	11.24	10.75	10.14	9.40	8.48	7.37	6.02	4.38	2.40
46	11.82	11.32	10.71	9.94	8.99	7.83	6.41	4.67	2.56
47	12.24	11.95	11.32	10.52	9.54	8.33	6.83	4.99	2.73
48	13.13	12.63	11.98	11.17	10.15	8.88	7.28	5.33	2.93
49	13.87	13.37	12.71	11.88	10.81	9.46	7.80	5.71	3.14
50	14.69	14.18	13.52	12.65	11.53	10.12	8.34	6.12	3.38
51	15.57	15.07	14.39	13.48	12.32	10.83	8.94	6.57	3.63
52	16.55	16.04	15.33	14.40	13.17	11.58	9.58	7.06	3.91
53	17.61	17.08	16.36	15.39	14.09	12.42	10.29	7.62	4.24
54	18.74	18.23	17.49	16.45	15.10	13.34	11.10	8.23	4.60
55	19.99	19.47	18.69	17.62	16.20	14.37	11.99	8.92	4.99
56	21.34	20.80	20.00	18.90	17.45	15.51	12.97	9.67	5.43
57	22.79	22.25	21.44	20.34	18.88	16.76	14.04	10.50	5.89
58	24.38	23.84	23.06	21.92	20.32	18.14	15.23	11.42	6.43
59	26.10	25.63	24.83	23.66	21.97	19.66	16.55	12.42	6.99
60	28.05	27.58	26.80	25.56	23.80	21.34	18.00	13.55	7.67

TABLE NO. CLXXV.
 COST OF INSURANCE PER \$1000 OF A FIFTEEN YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE No. CLXXV.—*Concluded.*
 COST OF INSURANCE PER \$1000 OF A FIFTEEN-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	3.95	3.42	2.85	2.23	1.55	0.81	0.00
21	4.02	3.48	2.90	2.27	1.60	0.82	0.00
22	4.09	3.55	2.96	2.32	1.61	0.84	0.00
23	4.16	3.62	3.02	2.36	1.65	0.86	0.00
24	4.24	3.69	3.08	2.42	1.69	0.88	0.00
25	4.33	3.77	3.15	2.47	1.72	0.90	0.00
26	4.41	3.85	3.21	2.53	1.76	0.93	0.00
27	4.51	3.93	3.29	2.58	1.81	0.95	0.00
28	4.61	4.02	3.35	2.65	1.85	0.99	0.00
29	4.72	4.11	3.45	2.72	1.87	1.01	0.00
30	4.82	4.21	3.53	2.77	1.95	1.03	0.00
31	4.93	4.31	3.62	2.86	2.01	1.06	0.00
32	5.05	4.41	3.71	2.94	2.09	1.11	0.00
33	5.17	4.53	3.84	3.07	2.19	1.18	0.00
34	5.32	4.68	3.99	3.20	2.30	1.24	0.00
35	5.49	4.87	4.17	3.37	2.43	1.31	0.00
36	5.71	5.09	4.39	3.55	2.56	1.39	0.00
37	5.97	5.35	4.62	3.75	2.72	1.47	0.00
38	6.27	5.64	4.88	3.96	2.86	1.56	0.00
39	6.60	5.95	5.16	4.21	3.05	1.69	0.00
40	6.97	6.29	5.47	4.47	3.25	1.78	0.00
41	7.31	6.67	5.81	4.75	3.47	1.90	0.00
42	7.77	7.07	6.18	5.06	3.70	2.02	0.00
43	8.29	7.53	6.59	5.41	3.96	2.17	0.00
44	8.81	8.03	7.04	5.79	4.24	2.34	0.00
45	9.40	8.56	7.51	6.20	4.55	2.51	0.00
46	10.02	9.16	8.05	6.64	4.88	2.70	0.00
47	10.70	9.79	8.63	7.13	5.25	2.92	0.00
48	11.47	10.50	9.27	7.62	5.66	3.16	0.00
49	12.25	11.26	9.94	8.28	6.10	3.43	0.00
50	13.14	12.08	10.71	8.93	6.65	3.72	0.00
51	14.09	13.03	11.56	9.64	7.21	4.05	0.00
52	15.19	14.04	12.51	10.48	7.84	4.40	0.00
53	16.43	15.18	13.54	11.38	8.53	4.80	0.00
54	17.76	16.44	14.71	12.39	9.29	5.25	0.00
55	19.14	17.81	15.98	13.47	10.14	5.75	0.00

TABLE NO. CLXXVI.
 COST OF INSURANCE PER \$1000 OF A TWENTY-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE No. CLXXVI.—Continued.
 COST OF INSURANCE PER \$1000 OF A TWENTY-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT

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

TABLE NO. CLXXVI.—*Concluded.*

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

AGE.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	2.61	2.05	1.43	0.75	0.00
21	2.67	2.09	1.47	0.77	0.00
22	2.73	2.14	1.50	0.79	0.00
23	2.79	2.19	1.54	0.81	0.00
24	2.85	2.24	1.57	0.83	0.00
25	2.92	2.30	1.61	0.85	0.00
26	3.00	2.36	1.66	0.89	0.00
27	3.09	2.44	1.73	0.93	0.00
28	3.18	2.55	1.81	0.98	0.00
29	3.31	2.65	1.91	1.03	0.00
30	3.46	2.79	2.01	1.09	0.00
31	3.64	2.94	2.12	1.16	0.00
32	3.82	3.13	2.25	1.23	0.00
33	4.04	3.29	2.38	1.29	0.00
34	4.27	3.49	2.52	1.37	0.00
35	4.53	3.70	2.69	1.47	0.00
36	4.82	3.95	2.83	1.56	0.00
37	5.13	4.19	3.08	1.68	0.00
38	5.45	4.48	3.28	1.80	0.00
39	5.80	4.78	3.51	1.91	0.00
40	6.21	5.12	3.76	2.08	0.00
41	6.64	5.47	4.03	2.23	0.00
42	7.12	5.89	4.35	2.43	0.00
43	7.63	6.32	4.67	2.64	0.00
44	8.21	6.82	5.07	2.83	0.00
45	8.84	7.37	5.49	3.07	0.00
46	9.55	7.99	5.95	3.33	0.00
47	10.33	8.65	6.47	3.65	0.00
48	11.18	9.38	7.04	3.97	0.00
49	12.12	10.21	7.66	4.23	0.00
50	13.17	11.11	8.36	4.74	0.00
51	14.30	12.10	9.12	5.17	0.00
52	15.57	13.19	9.96	5.67	0.00
53	16.96	14.36	10.88	6.21	0.00
54	18.44	15.72	11.92	6.81	0.00
55	20.10	17.12	13.03	7.48	0.00

TABLE NO. CLXXVII.
 COST OF INSURANCE PER \$1000 OF A TWENTY-FIVE YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.13	7.04	6.94	6.85	6.74	6.62	6.49	6.34
21	7.21	7.13	7.04	6.94	6.83	6.71	6.59	6.45
22	7.30	7.22	7.13	7.03	6.93	6.81	6.69	6.55
23	7.40	7.32	7.23	7.14	7.04	6.93	6.81	6.68
24	7.50	7.42	7.34	7.25	7.15	7.04	6.93	6.80
25	7.60	7.53	7.45	7.37	7.27	7.17	7.06	6.93
26	7.71	7.64	7.57	7.49	7.40	7.30	7.19	7.07
27	7.83	7.77	7.70	7.62	7.54	7.44	7.34	7.21
28	7.96	7.90	7.84	7.76	7.68	7.59	7.48	7.36
29	8.08	8.04	7.98	7.91	7.84	7.74	7.64	7.52
30	8.24	8.19	8.14	8.07	7.99	7.90	7.80	7.67
31	8.39	8.35	8.30	8.23	8.16	8.07	7.96	7.85
32	8.55	8.51	8.46	8.40	8.33	8.24	8.14	8.02
33	8.72	8.68	8.63	8.58	8.50	8.42	8.32	8.20
34	8.89	8.86	8.82	8.76	8.69	8.61	8.50	8.38
35	9.08	9.05	9.00	8.95	8.88	8.80	8.70	8.60
36	9.27	9.24	9.20	9.15	9.08	9.00	8.92	8.87
37	9.47	9.44	9.40	9.35	9.29	9.23	9.20	9.21
38	9.68	9.65	9.61	9.57	9.53	9.52	9.56	9.60
39	9.90	9.87	9.84	9.82	9.83	9.89	9.96	10.08
40	10.12	10.10	10.09	10.13	10.21	10.31	10.46	10.60
41	10.36	10.37	10.42	10.52	10.64	10.83	10.99	11.17
42	10.63	10.70	10.82	10.97	11.18	11.38	11.48	11.78
43	10.95	11.12	11.29	11.52	11.76	12.00	12.22	12.45
44	11.41	11.60	11.86	12.12	12.39	12.66	12.93	13.18
45	11.91	12.19	12.48	12.77	13.07	13.38	13.68	13.99
46	12.51	12.83	13.15	13.48	13.82	14.17	14.51	14.86
47	13.17	13.53	13.88	14.25	14.63	15.02	15.42	15.78
48	13.89	14.28	14.68	15.10	15.52	15.96	16.37	16.80
49	14.67	15.10	15.55	16.01	16.49	16.95	17.43	17.90
50	15.52	16.00	16.50	17.01	17.52	18.05	18.57	19.06
51	16.45	16.98	17.51	18.08	18.65	19.23	19.77	20.33
52	17.46	18.05	18.63	19.25	19.87	20.47	21.09	21.70
53	18.57	19.19	19.84	20.51	21.16	21.84	22.51	23.24
54	19.74	20.44	21.15	21.85	22.57	23.31	24.11	24.90
55	21.05	21.80	22.54	23.31	24.11	24.97	25.83	26.73
56	22.45	23.24	24.06	24.90	25.82	26.75	27.72	28.69
57	23.95	24.81	25.70	26.68	27.68	28.72	29.76	30.83
58	25.59	26.53	27.55	28.61	29.72	30.84	31.99	33.15
59	27.37	28.45	29.56	30.73	31.92	33.15	34.40	35.66
60	29.37	30.54	31.77	33.02	34.33	35.66	37.01	38.38

TABLE NO. CLXXVII.—Continued.
 COST OF INSURANCE PER \$1000 OF A TWENTY-FIVE YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXVII.—*Concluded.*
 COST OF INSURANCE PER \$1000 OF A TWENTY-FIVE YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	4.28	3.91	3.51	3.06	2.57	2.02	1.42	.75
21	4.38	4.02	3.60	3.13	2.62	2.08	1.46	.77
22	4.47	4.10	3.68	3.21	2.69	2.15	1.52	.80
23	4.57	4.21	3.77	3.30	2.80	2.23	1.59	.86
24	4.69	4.29	3.87	3.41	2.91	2.32	1.67	.88
25	4.80	4.41	4.00	3.55	3.04	2.45	1.77	.96
26	4.93	4.56	4.16	3.71	3.22	2.59	1.88	1.01
27	5.09	4.74	4.34	3.89	3.37	2.74	1.98	1.07
28	5.30	4.94	4.58	4.10	3.56	2.89	2.10	1.14
29	5.53	5.21	4.81	4.35	3.76	3.06	2.22	1.20
30	5.81	5.48	5.08	4.58	3.98	3.25	2.37	1.30
31	6.11	5.79	5.36	4.84	4.22	3.46	2.53	1.37
32	6.45	6.11	5.67	5.13	4.50	3.69	2.70	1.46
33	6.80	6.44	6.02	5.47	4.82	3.90	2.91	1.57
34	7.21	6.84	6.40	5.83	5.11	4.20	3.10	1.69
35	7.64	7.28	6.81	6.21	5.45	4.49	3.30	1.82
36	8.10	7.75	7.25	6.63	5.83	4.79	3.54	1.96
37	8.63	8.24	7.73	7.08	6.21	5.12	3.81	2.09
38	9.19	8.78	8.27	7.55	6.67	5.53	4.09	2.28
39	9.80	9.39	8.81	8.11	7.17	5.91	4.44	2.46
40	10.45	10.03	9.46	8.70	7.71	6.43	4.79	2.68
41	11.17	10.73	10.15	9.36	8.31	6.94	5.18	2.92
42	11.91	11.49	10.89	10.07	8.98	7.50	5.61	3.18
43	12.79	12.35	11.75	10.87	9.71	8.16	6.13	3.46
44	13.74	13.34	12.66	11.76	10.53	8.87	6.67	3.78
45	14.77	14.35	13.69	12.74	11.43	9.64	7.26	4.11
46	15.92	15.50	14.81	13.81	12.42	10.49	7.91	4.49
47	17.16	16.73	16.03	14.98	13.48	11.42	8.63	4.91
48	18.52	18.10	17.36	16.26	14.68	12.43	9.41	5.40
49	20.02	19.58	18.82	17.65	15.91	13.60	10.31	5.91
50	21.62	21.21	20.40	19.15	17.32	14.76	11.23	6.47

TABLE NO. CLXXVIII.
 COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.17	7.13	7.08	7.03	6.98	6.92	6.86	6.78
21	7.26	7.21	7.17	7.13	7.07	7.02	6.95	6.89
22	7.34	7.31	7.27	7.22	7.18	7.13	7.07	7.01
23	7.44	7.41	7.37	7.33	7.29	7.24	7.19	7.13
24	7.54	7.51	7.47	7.44	7.41	7.36	7.31	7.26
25	7.64	7.62	7.59	7.56	7.53	7.49	7.45	7.40
26	7.76	7.73	7.72	7.69	7.66	7.63	4.59	7.54
27	7.87	7.86	7.84	7.83	7.80	7.78	7.73	7.69
28	8.00	7.99	7.98	7.97	7.95	7.93	7.89	7.85
29	8.14	8.14	8.13	8.12	8.11	8.08	8.05	8.01
30	8.28	8.28	8.29	8.28	8.26	8.25	8.22	8.18
31	8.43	8.44	8.45	8.44	8.43	8.42	8.38	8.35
32	8.60	8.61	8.61	8.61	8.61	8.59	8.57	8.54
33	8.77	8.78	8.79	8.79	8.78	8.78	8.75	8.71
34	8.94	8.96	8.97	8.97	8.97	8.97	8.94	8.91
35	9.12	9.15	9.16	9.17	9.17	9.16	9.15	9.14
36	9.32	9.34	9.36	9.37	9.37	9.37	9.37	9.42
37	9.51	9.54	9.56	9.57	9.58	9.60	9.66	9.77
38	9.73	9.75	9.77	9.79	9.82	9.90	10.02	10.18
39	9.94	9.97	10.00	10.04	10.13	10.27	10.44	10.67
40	10.17	10.20	10.25	10.35	10.51	10.70	10.95	11.21
41	10.41	10.47	10.58	10.75	10.95	11.23	11.48	11.80
42	10.68	10.80	10.98	11.20	11.49	11.79	12.11	12.43
43	11.02	11.22	11.45	11.76	12.08	12.42	12.76	13.12
44	11.46	11.70	12.03	12.36	12.72	13.08	13.47	13.87
45	11.96	12.30	12.65	13.01	13.41	13.82	14.24	14.69
46	12.57	12.93	13.33	13.73	14.16	14.61	15.09	15.58
47	13.22	13.63	14.06	14.51	14.98	15.48	16.00	16.52
48	13.94	14.39	14.86	15.35	15.88	16.42	16.97	17.55
49	14.72	15.21	15.73	16.27	16.85	17.42	18.04	18.66
50	15.57	16.11	16.68	17.27	17.87	18.52	19.18	19.83
51	16.50	17.09	17.71	18.34	19.01	19.70	20.39	21.11
52	17.51	18.16	18.81	19.51	20.23	20.95	21.70	22.49
53	18.62	19.29	20.02	20.77	21.52	22.31	23.13	24.02
54	19.79	20.54	21.32	22.10	22.92	23.78	24.72	25.68
55	21.09	21.90	22.70	23.56	24.45	25.42	26.43	27.50

TABLE NO. CLXXVIII.—Continued.

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

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

TABLE NO. CLXXVIII.—Continued.

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

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

TABLE NO. CLXXVIII.—*Concluded.*
 COST OF INSURANCE PER \$1000 OF A THIRTY-YEAR
 ENDOWMENT POLICY DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.
20	3.23	2.76	2.23	1.61	0.87	0.00
21	3.37	2.93	2.35	1.70	0.91	0.00
22	3.55	3.06	2.49	1.80	0.97	0.00
23	3.74	3.25	2.64	1.91	1.03	0.00
24	3.95	3.41	2.79	2.02	1.11	0.00
25	4.17	3.62	2.96	2.15	1.18	0.00
26	4.41	3.82	3.14	2.29	1.26	0.00
27	4.66	4.07	3.35	2.46	1.33	0.00
28	4.97	4.37	3.59	2.62	1.43	0.00
29	5.31	4.64	3.81	2.81	1.54	0.00
30	5.64	4.95	4.08	2.99	1.65	0.00
31	6.02	5.26	4.38	3.22	1.78	0.00
32	6.44	5.67	4.67	3.45	1.90	0.00
33	6.87	6.04	5.00	3.73	2.05	0.00
34	7.33	6.49	5.41	4.02	2.25	0.00
35	7.87	6.98	5.82	4.33	2.42	0.00
36	8.45	7.53	6.29	4.72	2.61	0.00
37	9.12	8.11	6.79	5.10	2.82	0.00
38	9.83	8.78	7.34	5.56	3.05	0.00
39	10.60	9.49	7.96	6.05	3.30	0.00
40	11.45	10.27	8.66	6.52	3.69	0.00

TABLE No. CLXXIX.

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

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

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

TABLE NO. CLXXX.								
COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES								
PAYABLE AT THE AGE OF FORTY OR AT DEATH								
IF PRIOR, DURING VARIOUS YEARS, COM-								
BINED EXPERIENCE, FOUR PER CENT.								
AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.06	6.90	6.73	6.55	6.35	6.13	5.90	5.65
21	7.13	6.95	6.76	6.55	6.33	6.09	5.83	5.55
22	7.19	7.00	6.78	6.55	6.30	6.03	5.74	5.42
23	7.26	7.04	6.80	6.54	6.26	5.96	5.63	5.27
24	7.33	7.08	6.81	6.52	6.21	5.86	5.49	5.03
25	7.40	7.12	6.82	6.49	6.13	5.74	5.31	4.84
26	7.48	7.16	6.81	6.43	6.02	5.57	5.08	4.55
27	7.55	7.18	6.78	6.35	5.83	5.36	4.80	4.17
28	7.62	7.20	6.74	6.24	5.69	5.09	4.42	3.70
29	7.69	7.20	6.66	6.08	5.43	4.72	3.95	3.10
30	7.75	7.17	6.54	5.85	5.09	4.25	3.33	2.33
31	7.79	7.11	6.36	5.53	4.62	3.63	2.53	1.32
32	7.83	7.00	6.08	5.09	3.99	2.78	1.46	0.00
33	7.82	6.80	5.69	4.46	3.11	1.63	0.00	
34	7.75	6.48	5.09	3.55	1.86	0.00		
35	7.60	5.96	4.16	2.18	0.00			
36	7.28	5.08	2.66	0.00				
37	6.61	3.46	0.00					
38	5.07	0.00						
39	0.00							
AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	5.37	5.08	4.75	4.40	4.01	3.59	3.12	2.61
21	5.24	4.91	4.54	4.14	3.70	3.22	2.69	2.11
22	5.08	4.70	4.29	3.83	3.33	2.79	2.19	1.52
23	4.88	4.45	3.98	3.46	2.89	2.27	1.58	0.83
24	4.64	4.14	3.60	3.01	2.36	1.65	0.86	0.00
25	4.33	3.77	3.15	2.47	1.72	0.90	0.00	
26	3.95	3.31	2.59	1.81	0.95	0.00		
27	3.49	2.73	1.91	1.00	0.00			
28	2.90	2.02	1.06	0.00				
29	2.16	1.13	0.00					
30	1.22	0.00						
31	0.00							
AGE.	17th Year.	18th Year.	19th Year.	20th Year.				
20	2.05	1.43	0.75	0.00				
21	1.47	0.77	0.00					
22	0.80	0.00						
23	0.00							

TABLE NO. CLXXXI.								
COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF FORTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS, COMBINED EXPERIENCE, FOUR PER CENT.								
AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.13	7.04	6.94	6.85	6.74	6.62	6.49	6.34
21	7.20	7.10	7.00	6.89	6.77	6.63	6.49	6.33
22	7.27	7.17	7.06	6.93	6.79	6.64	6.49	6.31
23	7.36	7.24	7.11	6.97	6.82	6.66	6.48	6.28
24	7.44	7.31	7.17	7.01	6.84	6.66	6.46	6.23
25	7.53	7.38	7.22	7.05	6.86	6.65	6.42	6.17
26	7.62	7.45	7.28	7.08	6.87	6.63	6.37	6.09
27	7.71	7.53	7.32	7.11	6.86	6.60	6.30	5.97
28	7.82	7.60	7.38	7.12	6.85	6.54	6.20	5.82
29	7.92	7.68	7.42	7.13	6.81	6.45	6.06	5.63
30	8.03	7.75	7.45	7.12	6.74	6.33	5.88	5.38
31	8.13	7.82	7.47	7.08	6.65	6.17	5.64	5.06
32	8.25	7.88	7.46	7.01	6.51	5.95	5.34	4.66
33	8.35	7.92	7.44	6.90	6.31	5.66	4.94	4.14
34	8.45	7.94	7.37	6.74	6.05	5.27	4.42	3.48
35	8.54	7.93	7.25	6.51	5.67	4.75	3.74	2.62
36	8.62	7.88	7.07	6.17	5.17	4.07	2.85	1.51
37	8.67	7.78	6.79	5.69	4.47	3.14	1.66	0.00
38	8.69	7.58	6.35	5.00	3.51	1.86	0.00	
39	8.64	7.24	5.70	4.00	2.12	0.00		
40	8.49	6.68	4.68	2.48	0.00			
41	8.15	5.72	3.03	0.00				
42	7.44	3.94	0.00					
43	5.77	0.00						
44	0.00							

TABLE No. CLXXXI.—*Concluded.*

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

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

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

TABLE NO. CLXXXII.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF FIFTY OR AT DEATH
 IF PRIOR, DURING VARIOUS YEARS, COM-
 BINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXXII.— <i>Concluded.</i>								
COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES								
PAYABLE AT THE AGE OF FIFTY OR AT DEATH								
IF PRIOR, DURING VARIOUS YEARS, COM-								
BINED EXPERIENCE, FOUR PER CENT.								
AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	6.71	6.62	6.53	6.43	6.31	6.18	6.03	5.87
21	6.73	6.64	6.53	6.42	6.29	6.13	5.97	5.78
22	6.76	6.65	6.53	6.40	6.24	6.07	5.88	5.67
23	6.77	6.65	6.52	6.36	6.19	5.99	5.77	5.53
24	6.79	6.65	6.49	6.31	6.11	5.89	5.64	5.36
25	6.79	6.62	6.45	6.24	6.01	5.76	5.48	5.15
26	6.78	6.59	6.39	6.15	5.89	5.60	5.27	4.91
27	6.75	6.54	6.30	6.04	5.74	5.40	5.03	4.62
28	6.71	6.46	6.19	5.89	5.54	5.16	4.74	4.30
29	6.64	6.37	6.05	5.69	5.30	4.88	4.42	3.92
30	6.56	6.23	5.87	5.46	5.02	4.55	4.04	3.45
31	6.43	6.05	5.64	5.18	4.70	4.17	3.57	2.88
32	6.27	5.84	5.36	4.86	4.31	3.69	2.98	2.15
33	6.06	5.57	5.04	4.48	3.83	3.10	2.23	1.21
34	5.80	5.25	4.66	3.99	3.22	2.32	1.26	0.00
35	5.49	4.87	4.17	3.37	2.43	1.31	0.00	
36	5.11	4.37	3.54	2.55	1.38	0.00		
37	4.61	3.73	2.69	1.45	0.00			
38	3.95	2.85	1.54	0.00				
39	3.04	1.65	0.00					
40	1.77	0.00						
AGE.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.	24th Year.
20	5.69	5.48	5.25	4.99	4.69	4.37	4.02	3.64
21	5.57	5.34	5.07	4.77	4.44	4.08	3.70	3.28
22	5.43	5.16	4.86	4.52	4.16	3.77	3.34	2.86
23	5.26	4.95	4.61	4.24	3.84	3.40	2.91	2.36
24	5.05	4.70	4.32	3.91	3.47	2.97	2.40	1.73
25	4.80	4.41	4.00	3.55	3.04	2.45	1.77	0.96
26	4.51	4.09	3.63	3.11	2.51	1.81	0.98	0.00
27	4.19	3.72	3.18	2.57	1.85	1.00	0.00	
28	3.81	3.26	2.64	1.90	1.03	0.00		
29	3.35	2.71	1.95	1.06	0.00			
30	2.79	2.01	1.09	0.00				
31	2.08	1.13	0.00					
32	1.16	0.00						
33	0.00							
AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.		
20	3.23	2.76	2.23	1.61	0.87	0.00		
21	2.81	2.27	1.64	0.89	0.00			
22	2.31	1.67	0.90	0.00				
23	1.70	0.92	0.00					
24	0.94	0.00						
25	0.00							

TABLE NO. CLXXXIII.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF FIFTY-FIVE OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE. FOUR PER CENT.

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

TABLE NO. CLXXXIII.—Continued.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF FIFTY-FIVE OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE No. CLXXXIII.—*Concluded.*
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF FIFTY-FIVE OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

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

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

Comb.4%

End.Age60

500

PRINCIPLES AND PRACTICE

TABLE No. CLXXXIV.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SIXTY OR AT DEATH
 IF PRIOR, DURING VARIOUS YEARS, COM-
 BINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.22	7.22	7.23	7.24	7.25	7.25	7.26	7.26
21	7.30	7.30	7.31	7.32	7.32	7.33	7.34	7.35
22	7.38	7.39	7.40	7.40	7.41	7.42	7.42	7.43
23	7.48	7.48	7.49	7.50	7.50	7.51	7.51	7.52
24	7.57	7.58	7.58	7.59	7.60	7.60	7.61	7.61
25	7.67	7.68	7.68	7.69	7.69	7.70	7.70	7.71
26	7.78	7.78	7.79	7.80	7.80	7.80	7.81	7.80
27	7.89	7.90	7.90	7.91	7.91	7.91	7.91	7.89
28	8.01	8.02	8.03	8.03	8.03	8.02	8.01	7.99
29	8.14	8.15	8.15	8.15	8.15	8.13	8.11	8.09
30	8.28	8.28	8.28	8.28	8.26	8.25	8.22	8.18
31	8.42	8.43	8.42	8.41	8.39	8.36	8.32	8.27
32	8.58	8.58	8.56	8.54	8.51	8.47	8.42	8.36
33	8.74	8.72	8.70	8.67	8.63	8.59	8.52	8.44
34	8.90	8.88	8.85	8.81	8.76	8.69	8.61	8.51
35	9.08	9.05	9.00	8.95	8.88	8.80	8.70	8.60
36	9.26	9.21	9.16	9.09	9.00	8.90	8.80	8.72
37	9.44	9.38	9.31	9.22	9.12	9.02	8.94	8.89
38	9.63	9.56	9.47	9.36	9.26	9.18	9.13	9.08
39	9.83	9.74	9.63	9.52	9.44	9.39	9.33	9.30
40	10.03	9.92	9.81	9.72	9.67	9.62	9.59	9.52
41	10.25	10.13	10.04	9.99	9.93	9.90	9.83	9.72
42	10.49	10.40	10.34	10.29	10.26	10.18	10.07	9.89
43	10.80	10.74	10.68	10.65	10.58	10.46	10.27	10.02
44	11.19	11.13	11.09	11.02	10.89	10.70	10.43	10.08
45	11.63	11.60	11.52	11.39	11.19	10.91	10.53	10.04
46	12.17	12.09	11.95	11.74	11.45	11.06	10.54	9.86
47	12.75	12.60	12.38	12.07	11.66	11.11	10.40	9.48
48	13.36	13.13	12.80	12.36	11.78	11.03	10.15	8.82
49	14.01	13.66	13.19	12.57	11.77	10.72	9.41	7.76
50	14.69	14.18	13.52	12.65	11.53	10.12	8.34	6.12
51	15.39	14.67	13.73	12.51	10.98	9.05	6.64	3.67
52	16.10	15.07	13.73	12.05	9.94	7.29	4.03	0.00
53	16.80	15.30	13.43	11.08	8.13	4.49	0.00	
54	17.39	15.27	12.59	9.24	5.10	0.00		
55	17.83	14.70	10.79	5.96	0.00			
56	17.87	13.11	7.24	0.00				
57	16.97	9.37	0.00					
58	13.63	0.00						
59	0.00							

TABLE NO. CLXXXIV.—Continued.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SIXTY OR AT DEATH
 IF PRIOR, DURING VARIOUS YEARS, COM-
 BINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXXIV.—*Concluded.*

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

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

AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	6.77	6.74	6.72	6.67	6.59	6.48	6.32	6.10
21	6.80	6.78	6.74	6.66	6.54	6.38	6.16	5.87
22	6.86	6.81	6.73	6.61	6.45	6.23	5.94	5.56
23	6.88	6.81	6.69	6.52	6.30	6.00	5.62	5.12
24	6.89	6.77	6.60	6.37	6.07	5.68	5.18	4.54
25	6.85	6.68	6.45	6.15	5.76	5.24	4.60	3.79
26	6.77	6.54	6.23	5.83	5.31	4.66	3.84	2.82
27	6.63	6.32	5.91	5.38	4.73	3.99	2.86	1.58
28	6.41	6.00	5.46	4.80	3.95	2.90	1.60	0.00
29	6.09	5.55	4.87	4.01	2.95	1.63	0.00	
30	5.64	4.95	4.08	2.99	1.65	0.00		
31	5.03	4.15	3.04	1.68	0.00			
32	4.23	3.10	1.71	0.00				
33	3.16	1.75	0.00					
34	1.78	0.00						

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

TABLE NO. CLXXXV.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SIXTY-FIVE OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	7.23	7.25	7.27	7.30	7.32	7.34	7.37	7.39
21	7.31	7.33	7.36	7.38	7.40	7.43	7.45	7.48
22	7.40	7.42	7.45	7.47	7.49	7.52	7.55	7.58
23	7.49	7.52	7.54	7.56	7.59	7.62	7.65	7.68
24	7.59	7.61	7.64	7.66	7.69	7.72	7.76	7.79
25	7.69	7.72	7.74	7.77	7.80	7.84	7.87	7.90
26	7.80	7.82	7.86	7.89	7.92	7.95	7.99	8.01
27	7.91	7.94	7.97	8.01	8.04	8.07	8.10	8.13
28	8.04	8.07	8.10	8.13	8.17	8.20	8.22	8.25
29	8.17	8.20	8.24	8.27	8.30	8.32	8.35	8.37
30	8.31	8.34	8.38	8.41	8.43	8.46	8.48	8.49
31	8.46	8.49	8.52	8.55	8.58	8.60	8.61	8.62
32	8.62	8.65	8.67	8.70	8.72	8.73	8.74	8.74
33	8.78	8.80	8.83	8.85	8.86	8.88	8.88	8.86
34	8.94	8.97	8.99	9.00	9.02	9.02	9.01	8.99
35	9.12	9.15	9.16	9.17	9.17	9.16	9.14	9.14
36	9.31	9.32	9.33	9.33	9.32	9.31	9.30	9.33
37	9.50	9.51	9.51	9.50	9.48	9.48	9.51	9.58
38	9.70	9.70	9.69	9.67	9.66	9.70	9.77	9.87
39	9.91	9.89	9.88	9.87	9.90	9.98	10.08	10.23
40	10.12	10.10	10.09	10.13	10.21	10.31	10.46	10.60
41	10.35	10.34	10.37	10.45	10.56	10.71	10.86	10.99
42	10.60	10.64	10.72	10.83	10.99	11.14	11.28	11.40
43	10.93	11.02	11.13	11.29	11.44	11.59	11.72	11.81
44	11.34	11.45	11.62	11.78	11.92	12.05	12.15	12.22
45	11.81	11.99	12.15	12.30	12.43	12.53	12.61	12.64
46	12.39	12.56	12.71	12.85	12.96	13.03	13.06	13.04
47	13.01	13.17	13.31	13.42	13.50	13.54	13.51	13.38
48	13.69	13.83	13.94	14.03	14.06	14.03	13.90	13.68
49	14.41	14.53	14.61	14.65	14.62	14.48	14.25	13.88
50	15.19	15.28	15.31	15.28	15.14	14.90	14.51	13.93
51	16.03	16.07	16.04	15.89	15.64	15.23	14.62	13.78
52	16.94	16.90	16.74	16.48	16.06	15.41	14.53	13.36
53	17.91	17.74	17.46	17.01	16.32	15.39	14.15	12.55
54	18.91	18.62	18.13	17.40	16.41	15.09	13.38	11.16
55	19.99	19.47	18.69	17.62	16.20	14.37	11.99	8.92
56	21.10	20.25	19.10	17.56	15.57	12.99	9.66	5.41
57	22.19	20.73	19.24	17.07	14.23	10.59	5.93	0.00
58	23.27	21.40	18.98	15.83	11.78	6.59	0.00	
59	24.26	21.52	17.94	13.35	7.47	0.00		
60	25.05	20.89	15.55	8.70	0.00			
61	25.30	18.82	10.53	0.00				
62	24.27	13.58	0.00					
63	19.65	0.00						
64	0.00							

TABLE NO. CLXXXV.—Continued.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SIXTY-FIVE OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXXV.—Continued.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SIXTY-FIVE OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXXV.— <i>Concluded.</i>								
COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES PAYABLE AT THE AGE OF SIXTY-FIVE OR AT DEATH IF PRIOR, DURING VARIOUS YEARS COMBINED EXPERIENCE, FOUR PER CENT.								
AGE.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.
20	7.71	7.79	7.90	8.01	8.11	8.20	8.27	8.31
21	7.86	7.97	8.08	8.18	8.26	8.33	8.38	8.40
22	8.04	8.15	8.25	8.34	8.41	8.46	8.48	8.46
23	8.23	8.33	8.41	8.49	8.54	8.56	8.54	8.46
24	8.41	8.50	8.57	8.62	8.64	8.62	8.54	8.41
25	8.58	8.66	8.71	8.73	8.71	8.63	8.49	8.27
26	8.75	8.80	8.82	8.80	8.72	8.58	8.36	8.02
27	8.90	8.92	8.90	8.82	8.68	8.45	8.11	7.65
28	9.03	9.01	8.92	8.78	8.55	8.21	7.74	7.12
29	9.12	9.03	8.89	8.66	8.31	7.84	7.21	6.39
30	9.15	9.01	8.77	8.42	7.94	7.30	6.47	5.40
31	9.13	8.89	8.53	8.05	7.40	6.56	5.47	4.07
32	9.02	8.66	8.16	7.50	6.66	5.55	4.13	2.31
33	8.79	8.29	7.62	6.76	5.64	4.19	2.35	0.00
34	8.42	7.74	6.87	5.73	4.26	2.38	0.00	
35	7.87	6.98	5.82	4.33	2.42	0.00		
36	7.11	5.93	4.41	2.47	0.00			
37	6.04	4.49	2.51	0.00				
38	4.58	2.56	0.00					
39	2.62	0.00						

AGE.	33d Year.	34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.
20	8.33	8.32	8.24	8.11	7.90	7.58	7.15	6.57
21	8.39	8.31	8.18	7.96	7.64	7.21	6.63	5.88
22	8.38	8.25	8.03	7.71	7.27	6.69	5.93	4.95
23	8.33	8.11	7.78	7.34	6.75	5.99	4.99	3.71
24	8.19	7.86	7.41	6.81	6.04	5.04	3.75	2.10
25	7.94	7.49	6.88	6.11	5.09	3.79	2.12	0.00
26	7.57	6.96	6.17	5.15	3.83	2.14	0.00	
27	7.04	6.24	5.20	3.87	2.17	0.00		
28	6.31	5.27	3.92	2.19	0.00			
29	5.33	3.97	2.22	0.00				
30	4.02	2.25	0.00					
31	2.28	0.00						

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

TABLE NO. CLXXXVI.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SEVENTY OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXXVI.—Continued.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SEVENTY OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

AGE.	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.
20	7.52	7.56	7.61	7.65	7.71	7.75	7.80	7.85
21	7.61	7.66	7.71	7.76	7.81	7.86	7.91	7.95
22	7.72	7.77	7.82	7.87	7.92	7.97	8.01	8.05
23	7.83	7.89	7.94	7.98	8.03	8.08	8.12	8.16
24	7.95	8.00	8.05	8.10	8.14	8.19	8.23	8.27
25	8.07	8.12	8.17	8.22	8.26	8.30	8.34	8.37
26	8.19	8.25	8.29	8.33	8.38	8.42	8.44	8.48
27	8.32	8.37	8.41	8.46	8.50	8.52	8.56	8.60
28	8.46	8.50	8.54	8.58	8.61	8.64	8.69	8.77
29	8.59	8.63	8.67	8.70	8.73	8.78	8.86	9.00
30	8.73	8.77	8.80	8.83	8.87	8.96	9.10	9.26
31	8.87	8.90	8.93	8.95	9.06	9.20	9.37	9.59
32	9.01	9.04	9.09	9.17	9.31	9.48	9.70	9.93
33	9.16	9.20	9.29	9.43	9.60	9.83	10.06	10.30
34	9.32	9.41	9.56	9.73	9.96	10.19	10.44	10.68
35	9.54	9.69	9.86	10.10	10.34	10.58	10.83	11.08
36	9.83	10.01	10.25	10.49	10.74	10.99	11.24	11.50
37	10.16	10.40	10.65	10.90	11.16	11.42	11.68	11.94
38	10.57	10.82	11.08	11.34	11.60	11.88	12.13	12.39
39	11.01	11.27	11.54	11.80	12.07	12.34	12.60	12.82
40	11.48	11.75	12.02	12.29	12.57	12.83	13.06	13.28
41	11.97	12.25	12.53	12.81	13.08	13.31	13.53	13.71
42	12.50	12.80	13.07	13.34	13.58	13.81	13.99	14.10
43	13.06	13.35	13.63	13.87	14.10	14.29	14.41	14.47
44	13.65	13.94	14.19	14.43	14.62	14.74	14.80	14.77
45	14.28	14.53	14.77	14.97	15.09	15.15	15.13	15.02
46	14.90	15.15	15.35	15.48	15.54	15.52	15.41	15.15
47	15.56	15.77	15.90	15.96	15.94	15.82	15.56	15.11
48	16.22	16.35	16.42	16.39	16.28	16.00	15.55	14.83
49	16.85	16.91	16.89	16.77	16.49	16.02	15.28	14.22
50	17.46	17.43	17.31	17.02	16.53	15.77	14.68	13.17
51	18.03	17.90	17.60	17.10	16.31	15.18	13.62	11.49
52	18.55	18.24	17.72	16.91	15.74	14.11	11.90	8.96
53	18.96	18.42	17.57	16.36	14.67	12.37	9.31	5.27
54	19.19	18.31	17.04	15.29	12.89	9.70	5.50	0.00
55	19.14	17.81	15.98	13.47	10.14	5.75	0.00	
56	18.69	16.76	14.13	10.64	6.02	0.00		
57	17.65	14.89	11.20	6.35	0.00			
58	15.76	11.86	6.72	0.00				
59	12.63	7.15	0.00					
60	7.67	0.00						
61	0.00							

TABLE NO. CLXXXVI.—Continued.
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SEVENTY OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

TABLE NO. CLXXXVI.—*Continued.*
 COST OF INSURANCE PER \$1000 OF ENDOWMENT POLICIES
 PAYABLE AT THE AGE OF SEVENTY OR AT
 DEATH IF PRIOR, DURING VARIOUS YEARS,
 COMBINED EXPERIENCE, FOUR PER CENT.

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

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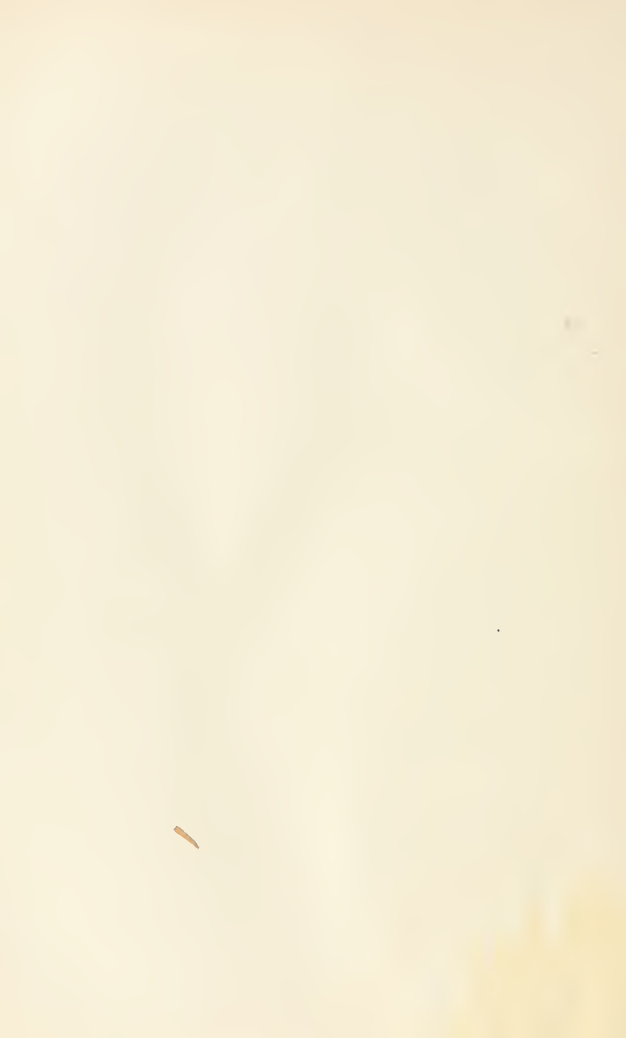
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