RATES OF MORTALITY PER THOUSAND.]

According to Combined Annuity Experience—1863 to 1893—and the several Tables specified below.

(Aggregate Tables—Males.)

Age.	Annuity Experience 1863 to 1893.	Government Annuity Experience. 1883.	1860.	1829.	Assured Lives Hm. Table.
50	19.82	19.90	17.42	16.10	15 95
55	20.40	23.74	23.00	25.00	21.03
60	28.10	26.95	28.46	31.50	29.68
65	38.59	36.61	40 65	40.70	43.43
70	55 25	61.63	61.45	61.10	62.19
75	82.46	87.48	86.00	79.80	98 36
80	131.36	132.50	130.52	120.50	144.65
85	180.98	195 50	183 43	206.20	209.89
90	289.09	273.57	250.38	377.10	279.45

From the above table it will be seen that at the older ages the rates of mortality are more favorable than that shown by the Ordinary Hm. Table, thus again proving what is well known, that an assured life experience is not a proper basis for deducing annuity rates. The new Experience also shows a more favorable mortality Experience generally than that of the other three Annuitant Experiences above referred to, thus demonstrating that the selection in reference to the purchase of annuities has been against the companies, and that higher premiums would have to be charged than formerly. We also add a similar table in reference to the female lives, except that the Carlisle Table for females is used in place of the Institute of Actuaries Table in the last column.

RATES OF MORTALITY PER THOUSAND.

According to Combined Annuity Experience—1863 to 1893—and the several Tables specified below.

(Aggregates Tables—Females.)

Age.	Annuity Experience 1863 to 1893.	Government Annuity Experience. 1883.	1860.	1829.	Carlisle Table.
50	12.20	11.23	13.65	12.00	13.42
55	12.79	15.85	16.39	14.30	17.92
60	16 92	20.50	20.90	18.60	33.49
65	27.07	29.44	31.39	26.70	41.09
70	41.17	44.57	47.81	41.40	51.65
75	66.82	75.48	71.82	63.90	95.52
80	110.73	115.34	113.03	104.20	121.72
85	171 87	179.83	167.60	121.50	175.28
90	243.61	266.32	236.93	220.10	260.56

Coming now to the expectation of Life, the following table will illustrate in what respect the new Experience is differentiated from the other Experiences above referred to, both for males and females.

CURTATE EXPECTATION OF LIFE TABLE.

According to Combined Annuity Experience, 1863 to 1893, and the several Tables Specified below.

(Aggregate Experience—*(males.)*)

Age.	Annuity Experience 1863 to 1893.	Government Annuity Experience. 1883	1860	1829	Assured Lives Hm. Table.
	Years	Years	Years	Years	Years
50	20.38	20.01	20.03	19.80	19.81
55	17.38	17.07	16.91	16.65	16.45
60	14.27	14.11	13.91	13.89	13.33
65	11.42	11.07	11.04	11.13	10.51
70	8.80	8.45	8.58	8.72	8.00
75	6.53	6.34	6.50	6.62	5.88
80	4.71	4.55	4.72	4.44	4.22
85	3.35	3.18	3.43	2 62	3.01
90	2 34	2.18	2.28	1.45	1.86
95	2.31	1.20	1.01	.68	.43

CURTATE EXPECTATION OF LIFE TABLE,

According to Combined Annuity Experience. 1863 to 1893 and the several Tables specified.

Aggregate Experience—*(Females.)*

Age.	Annuity Experience 1863 to 1893.	Government Annuity Experience. 1883	1860	1829	Carlisle Table.
50	23.75	22.77	18.60	23.85	26.01
55	20.17	19.16	22.49	20.28	17.08
60	16.48	15.76	19.06	16.82	13 84
65	13.04	12.48	15.67	13.50	11.29
70	10.01	9.90	12.46	10.49	8.68
75	7.31	6.95	9.64	7 96	6 51
80	5.17	4.96	7.20	6.00	5.01
85	3.61	3.37	5.19	4.34	3.62
90	2.48	2.23	3.67	2.34	2.78
95	1.70	1.35	2.44	1.05	3.03

Here again it will be noticed that the new Experience for females shows generally a longer expectation of life than that of the other Experiences referred to.

In order to illustrate what would be the financial effect of the new Experience, compared with that of previous tables, the following table is given, showing the value of an annuity of 1 per annum at 3 per cent. interest, based upon Select Tables, except the Institute of Actuaries Experience, which is based upon the ordinary mixed table.

SELECT ANNUITY VALUES.

Value of Annuity of 1 per Annum; with interest at 3%.

Also Ordinary Annuity Values by Institute of Actuaries Hm. and Hf Tables.

Age.	MALES. Annuity Experience 1863 to 1893.	Government Experience 1883.	Assured Lives Hm. Table.	FEMALES. Annuity Experience 1863 to 1893.	Government Experience 1893.	Assured Lives Hf. Table.
40	16.360	16.376	17.176	18.184	18.180	17.445
45	14.600	15.152	15.594	16.993	16.820	16.129
50	13.867	13.813	13 896	15.585	15.271	14.585
55	12 667	12.310	12.094	13.971	13.607	12.811
60	10 862	10.601	10.236	12.158	11.791	10.8-0
65	9.029	8.902	8.418	10.281	9.909	8.921
70	7.317	7.299	6.657	8.471	8.000	7.061
75	6 095	5.809	5.061	6.644	6.367	5.462
80	4.530	4.553	3.742	4.941	4.937	4.336