

**SURVIVORSHIP AND DECREMENT TABLE AS OF JUNE 30, 1991  
 BASED ON AGGREGATE INSURANCE AND TERMINATION  
 EXPERIENCE FOR HOME MORTGAGES INSURED SINCE 1970**

**SECTION 203  
 20 YEAR TERM  
 UNITED STATES**

POLICY YEAR	SURVIVORS BEGINNING OF POLICY YEAR	TERMINATIONS DURING POLICY YEAR	
		CLAIM	NON-CLAIM
1	100000	100	1500
2	98400	885.6	2952
3	94562.4	1040.2	4255.3
4	89266.9	892.7	5356
5	83018.2	647.5	4981.1
6	77389.6	518.5	4643.4
7	72227.7	404.5	4333.7
8	67489.6	310.5	4049.4
9	63129.7	227.3	3787.8
10	59114.7	165.5	3546.9
11	55402.3	116.3	3324.1
12	51961.8	77.9	3117.7
13	48766.2	53.6	2926
14	45786.5	50.4	3021.9
15	42714.3	47	3075.4
16	39591.9	43.6	3088.2
17	36460.1	40.1	3062.7
18	33357.4	36.7	3002.2
19	30318.5	33.4	3638.2
20	26646.9	29.3	26617.6

ULTIMATE CLAIM TERMINATION RATE

5.72 PERCENT

ULTIMATE NON-CLAIM TERMINATION RATE

94.28 PERCENT

ESTIMATED LIFE EXPECTANCY

11.66 YEARS