A uniform distribution of deaths between integral ages is a widely used assumption for estimating future-lifetimes; however, this assumption does not necessarily reflect the true distribution of deaths throughout the year. We propose the use of a seasonal mortality assumption for estimating the distribution of future-lifetimes between integral ages: this assumption accounts for the number of deaths that occur in given months of the year, including the excess mortality that is observed in winter months.

Short term life insurance is usually issued at the time of a change in employment; changing jobs usually means a gap in group insurance coverage that typically lasts 1 to 6 months. The impact of the seasonal mortality assumption on life insurance premium calculations for short term life insurance is then examined by applying the proposed assumption to Mexican mortality data and can be observed that premiums differ widely depending on the month the coverage is bought.