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Life tables. Section 3.5. Interpolating life tables. Example 1 Using the life table in Section 4.1 and assuming a uniform distribution of deaths, find: (i) $0.5p_{35}$ (ii) $1.5p_{35}$. Solution: (i) We have that $p_{35} = {}'36 {}'35 = 9712697250 = 0.9987249357$ and $0.5p_{35} = 1 - 0.5q_{35} = 1 - 0.5(1 - 0.9987249357) = 0.9993624678$. (ii) We have that $p_{36} \dots$

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present value of $Da_{x:n|} = Z \int_0^n (n-t) \cdot v^t \cdot t p_x dt$. An annually decreasing n -year term life unit annuity paid at the time of death has an actuarial present value of $(Da)_x \dots$

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5/49 Chapter 4. Life insurance. Actuarial problems. (#7, Exam M, Spring 2005) Z is the present-value random variable for a whole life insurance of b payable at the moment of death of (x).

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continuously. If the funding is limited to t years, then the present value of the loss for a n -year deferred insurance paid at the end of the year of the death funded continuously at rate P is $vK_x I(K_x > n) - P a_{\min(T_x, t)} = n |Z_x - PY: t|$. The actuarial present value of the loss is $n |A_x \dots$

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Benefit premiums.

Actuarial problems. (E)
Let G be the
expense-loaded

premium. We have that

$$G \cdot a_{50} = (1000)A_{50}$$

$$+ \ddot{a}_{50} + 15 + (50)A_{50}$$

$$= (1050)A_{50} + \ddot{a}_{50}$$

$$+ 15. \text{ We have that } A_{50} = 1$$

$$\frac{50}{50} | 0.05 = 0.3651185092, \ddot{a}_{50} =$$

$$1 - A_{50} d =$$

$$1 - 0.3651185092 \cdot 0.05$$

$$1.05 = 13.33251131.$$

$$\text{Hence, } G = (1050)A_{50}$$

$$+ \ddot{a}_{50} + 15 \ddot{a}_{50} =$$

$$(1050)(0.3651185092)$$

$$+ 15 + 13 \dots$$

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