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Actuarial Study Materials

Study Manual For  
Exam FM/Exam  
Financial Mathematics  
& Financial Economics

Eleventh Edition

by

Harold Cherry, FSA, MAAA  
and

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CERA, ARM, FRM, Ph.D.

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increasing perpetuity that can be handled by  
a 2-year period, where  $j = 1.5^2 - 1 = 25\%$ .

$$PV = 2 \log \left( \frac{1}{25} + \frac{1}{25} \right)$$

$$= 17.8134 = 179$$

$$g = 1.909 \quad \text{ANS. (B)}$$

24. (i)  $PV = 100a^{(j)}_{\overline{20}|j} = 100 \left( \frac{1 - v^{20}}{j} \right)$

$$(ii) PV = 100a^{(j)}_{\overline{20}|j} = 100 \left( \frac{1 - v^{20}}{j} \right)$$

$$= 1.09 \left( \frac{100}{1} + \frac{10}{1} \right)$$

$$= 1.09 \left( 100 + \frac{10}{1} \right)$$

$$j = 0.7\%$$

25. Let  $X$  = payment at 6/5/96,  
 $X, X = 500, X = 600, \dots$

Twenty payments have also  
through 10/5/96 inclusive, etc.

We are given that the PV of  
to determine the PV, with

$$50,000 = 500a_{\overline{20}|j}$$

at 2%, where the right

$$50,000 = 500 \cdot 20$$

$$X = 5,711$$

To get the first price

26. From the "interest,  
date of the first  
period,  $W_j = 0.05$

$$1 + j = 1.05$$

$$j = 0.05$$

$$PV = 100$$

where  $P = 100$

$$PV = 100$$

is payments of  $100 - 11, 100 - 11, \dots$   
of the payments under the decreasing  
which are the result of the payments

followed by 200, 300, ..., 1000 at times 20

for the PV at time 0 of an annuity of

and (2)

$g = 1.09$

which perpetuity payable at the end of year  
where the symbols are at 10%. This is an

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