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Actuarial Study Materials

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

Eleventh Edition

by

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and

Rick Gorvett, FCAS, ASA, MAA
CERA, ARM, FRM, Ph.D.

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

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

$$= 17.8134 = 179$$

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

24. (i) $PV = 100a^{(j)}_{\overline{20}|j} = 2^{n-1}$

$$(ii) PV = 100a^{(j)}_{\overline{20}|j} = 2^{n-1}$$

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

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

$$i = 0.7\%$$

25. Let X = payments at 6/500,
 $X, X = 500, X = 900, \dots$

Twenty payments have also
through 1000 inclusive, etc.

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

$$50,000 = 5000$$

at 2%, where the right

$$50,000 = 10.5$$

$$X = 3,711$$

To get the first price

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

$$1 + j = 1.05$$

$$j = 0.05$$

$$PV = 1.05$$

where $P = 1.05$

$$PV = 1.05$$

the payments of 100 + 11, 100 + 11, ...
one of the payments under the decreasing
... which are the value of the payments

followed by 200, 300, ..., 1000 at times 10

for the PV at time 0 of an annuity of

and (2)

$q = 1.09$

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

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Harold Cherry



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