

a/s/m

Actuarial Study Materials

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

Eleventh Edition

by

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and

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2

Note:
NO RETURN IF OPENED

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

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

$$= 17.8134 = 179$$

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

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

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

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

$$= 1.09 (100 + 10)$$

$$i = 9.7\% \quad \text{ANS. (D)}$$

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

$$50,000 = 500 \cdot \frac{1 - v^{20}}{1 - v}$$

$$X = 3,751$$

To get the first price

26. Note that "interest
rate of the first 2
periods" $Wj = 0.05$

$$1 + j = 1.05$$

$$j = 0.05$$

$$PV = 100$$

where $P = 100$

$$PV = 100$$

the payments of $100 - 11, 100 - 11, \dots$
and 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)

$q = 1.09$

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

Asm Financial Mathematics Manual

Harold Cherry



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Table of Contents Asm Financial Mathematics Manual

1. Understanding the eBook Asm Financial Mathematics Manual
 - The Rise of Digital Reading Asm Financial Mathematics Manual
 - Advantages of eBooks Over Traditional Books
2. Identifying Asm Financial Mathematics Manual
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Asm Financial Mathematics Manual
 - User-Friendly Interface
4. Exploring eBook Recommendations from Asm Financial Mathematics Manual
 - Personalized Recommendations
 - Asm Financial Mathematics Manual User Reviews and Ratings
 - Asm Financial Mathematics Manual and Bestseller Lists
5. Accessing Asm Financial Mathematics Manual Free and Paid eBooks

- Asm Financial Mathematics Manual Public Domain eBooks
 - Asm Financial Mathematics Manual eBook Subscription Services
 - Asm Financial Mathematics Manual Budget-Friendly Options
6. Navigating Asm Financial Mathematics Manual eBook Formats
- ePub, PDF, MOBI, and More
 - Asm Financial Mathematics Manual Compatibility with Devices
 - Asm Financial Mathematics Manual Enhanced eBook Features
7. Enhancing Your Reading Experience
- Adjustable Fonts and Text Sizes of Asm Financial Mathematics Manual
 - Highlighting and Note-Taking Asm Financial Mathematics Manual
 - Interactive Elements Asm Financial Mathematics Manual
8. Staying Engaged with Asm Financial Mathematics Manual
- Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Asm Financial Mathematics Manual
9. Balancing eBooks and Physical Books Asm Financial Mathematics Manual
- Benefits of a Digital Library
 - Creating a Diverse Reading Collection Asm Financial Mathematics Manual
10. Overcoming Reading Challenges
- Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Asm Financial Mathematics Manual
- Setting Reading Goals Asm Financial Mathematics Manual
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Asm Financial Mathematics Manual
- Fact-Checking eBook Content of Asm Financial Mathematics Manual
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
- Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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