

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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CERA, ARM, FRM, Ph.D.

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Note:
NO RETURN IF OPENED

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

$$\begin{aligned} PV &= 2 \log \left(\frac{1}{15} + \frac{1}{25} \right) \\ &= 17.8134 = 179 \\ g &= 1.909 \quad \text{ANS. (B)} \end{aligned}$$

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

$$\begin{aligned} \text{(ii) } PV &= 100a^{(j)}_{\overline{20}|j} = 100 \left(\frac{1 - v^{20}}{j} \right) \\ &= 100 \left(\frac{1 - \frac{1}{1.05^{20}}}{0.05} \right) \\ &= 1.69 \quad \text{ANS. (C)} \end{aligned}$$

25. Let $X = \text{payments at } 6/5\%$,
 $X, X = 500, X = 600, \dots$

Twenty payments have also
through 1995 inclusive, etc.

We are given for 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, $W_j = 100$

$$1 + j = 1.05$$

$$j = 0.05$$

$$PV = 100$$

where $P = 100$

$$PV = 100$$

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

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

... for the PV at time 0 of an annuity of

...
... (2)

... = 100

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

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