Auxiliary put this directory on the Matlab path

FMINSEARCHBND put this directory with subfolders on Matlab path

**main\_Checkdata.m** calls the **loadData.m** function which in itself reads the table **bltper\_1x1.txt**. Purpose is to check integrity of the data.

**main\_CreateStruct.m** loads the data and creates a structure **LifeTableS** which gets saved under this name. Purpose is to load the data subsequently in a more efficient manner than by parsing a text file.

**main\_AnnuityCost.m** computes the cost of a life annuity over the various years and various interest rates. Plots those series over time.

**main\_AnnuityActualCost.m** cost of a life annuity over the various years and various interest rates but if one takes cohorts. Plots those series over time and makes a table with the costs in LaTex format.

**main\_EstimateModels.m** runs all the estimations for the various models. These are LC1, LC2, RH, CBD1, CBD2, and CBD3.