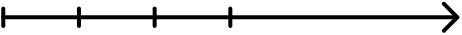


Insured Age	x	$x+1$	$x+2$	$x+3$...
Contract Time	0	1	2	3	...
					
Cash Flow	1	1	1	1	...
Prob (advance)	1	${}_1p_x$	${}_2p_x$	${}_3p_x$...
Prob (arrears)		${}_1p_x$	${}_2p_x$	${}_3p_x$...