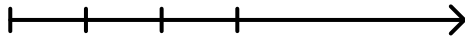


Insured Age	x	$x+1$	$x+2$	$x+3$	\dots
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Contract Time	0	1	2	3	\dots
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Cash Flow	1	1	1	1	\dots
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Prob (advance)	1	${}_1p_x$	${}_2p_x$	${}_3p_x$	\dots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