


Insured Age	x	$x+1$	$x+2$	\dots	$x+n-1$	$x+n$	$x+n+1$	$x+n+2$	\dots
Contract Time	0	1	2	\dots	$n-1$	n	$n+1$	$n+2$	\dots
									
Cash Flow	1	1	1	\dots	1	1	1	1	\dots
Prob (advance)	1	1	1	\dots	1	${}_np_x$	${}_{n+1}p_x$	${}_{n+2}p_x$	\dots
Prob (arrears)		1	1	\dots	1	1	${}_{n+1}p_x$	${}_{n+2}p_x$	\dots