

Insured Age	$x$	$x+1$	$x+2$	$\dots$	$x+n-1$	$x+n$
-------------	-----	-------	-------	---------	---------	-------

Contract Time	0	1	2	$\dots$	$n-1$	$n$
---------------	---	---	---	---------	-------	-----



Cash Flow	1	1	1	$\dots$	1	1
-----------	---	---	---	---------	---	---

Prob (advance)	1	${}_1p_x$	${}_2p_x$	$\dots$	${}_{n-1}p_x$	
----------------	---	-----------	-----------	---------	---------------	--

Prob (arrears)		${}_1p_x$	${}_2p_x$	$\dots$	${}_{n-1}p_x$	${}_np_x$
----------------	--	-----------	-----------	---------	---------------	-----------