

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	$\dots$
-----------	--	--	--	--	--	---	---	---	---------

Prob (advance)						${}_n p_x$	${}_{n+1} p_x$	${}_{n+2} p_x$	$\dots$
----------------	--	--	--	--	--	------------	----------------	----------------	---------

Prob (arrear)							${}_{n+1} p_x$	${}_{n+2} p_x$	$\dots$
---------------	--	--	--	--	--	--	----------------	----------------	---------