

Insured Age	x	$x+1$	$x+2$	\dots	$x+n-1$	$x+n$
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Contract Time	0	1	2	\dots	$n-1$	n
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Cash Flow	1	1	1	\dots	1	1
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Prob (advance)	1	${}_1p_x$	${}_2p_x$	\dots	${}_{n-1}p_x$	
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Prob (arrears)		${}_1p_x$	${}_2p_x$	\dots	${}_{n-1}p_x$	${}_np_x$
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