


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