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18.03.2002

VL

$$\lim_{x \rightarrow 0} \frac{\cos x - 1 + \frac{x^2}{2}}{x^4} = ?$$

Let us decompose function  $\cos x$  using Maclaurin formula:

$$\cos x = 1 - \frac{x^2}{2!} + \frac{x^4}{4!} - \frac{x^6}{6!} + \dots + \frac{(-1)^n x^{2n}}{(2n)!} + O(x^{2n+1})$$

Now substitute it to our limit:

$$\lim_{x \rightarrow 0} \frac{\cos x - 1 + \frac{x^2}{2}}{x^4} = \lim_{x \rightarrow 0} \frac{1 - \frac{x^2}{2} + \frac{x^4}{24} - \frac{x^6}{720} + \dots - 1 + \frac{x^2}{2}}{x^4} =$$

$$= \lim_{x \rightarrow 0} \left( \frac{1}{24} - \frac{x^2}{6!} + \frac{x^4}{8!} + \dots \right) = \frac{1}{24}$$

Answer:  $\frac{1}{24}$