

| t | Pr[in force at start of year] | Pr_t | Π_t | NPV_t |
|-----|----------------------------------|---------------|----------|----------------|
| 0* | 1.00000 | -2000.00 | -2000.00 | -2000.00 |
| 1 | 1.00000 | 240.04 | 240.04 | -1781.78 |
| 2 | 0.94937 | 187.79 | 178.28 | -1634.44 |
| 3 | 0.92964 | 224.22 | 208.45 | -1477.83 |
| 4 | 0.91022 | 274.02 | 249.41 | -1307.48 |
| 5 | 0.89112 | 306.24 | 272.90 | -1138.03 |
| 6 | 0.87234 | 385.44 | 336.23 | -948.23 |
| 7 | 0.84514 | 398.25 | 336.57 | -775.52 |
| 8 | 0.81870 | 372.64 | 305.08 | -633.20 |
| 9 | 0.79297 | 386.51 | 306.49 | -503.22 |
| 10 | 0.76793 | 400.94 | 307.89 | -384.51 |
| 11 | 0.74356 | 376.50 | 279.95 | -286.39 |
| 12 | 0.66787 | 389.57 | 260.18 | -203.49 |
| 13 | 0.56643 | 405.70 | 229.80 | -136.92 |
| 14 | 0.48028 | 422.41 | 202.88 | -83.50 |
| 15 | 0.40712 | 439.70 | 179.01 | -40.65 |
| 16 | 0.34500 | 457.56 | 157.86 | -6.29 |
| 17 | 0.29225 | 475.98 | 139.11 | 21.23 |
| 18 | 0.24747 | 494.96 | 122.49 | 43.26 |
| 19 | 0.20946 | 514.47 | 107.76 | 60.88 |
| 20 | 0.17720 | 492.22 | 87.22 | 73.84 |

Table 7: UL Type B example SN4.2, Scenario 1: Profit signature, NPV and DPP at 10% risk discount rate.