1. Death/ Total Disability Benefit

$$\bar{A}^{d}_{x+t} = \frac{\sum_{s=t}^{104-x} \delta_{x+s} \times \bar{C}_{x+s}}{D_{x+t}} \quad , \quad t = 0$$

$$\delta_{x+s} = \begin{cases} \max\left\{3,\ {}_{s+0.5}V_x,\ 1.06 \times (s+1) \times GP_x\right\} & , \text{if } s < n \\ \max\{1,\ {}_{s+0.5}V_x,\ 1.06 \times n \times GP_x\} & , \text{if } s \geq n \end{cases}$$

2. Annuity

$$\phi_k = \begin{cases} 5\% \times GP_x & , \textit{if } 1 \leq k \leq n \\ 50\% \times GP_x & , \textit{if } n+1 \leq k \leq 105-x \\ 0\% & , \textit{others} \end{cases}$$

$$A^{s}_{x+t} = \frac{\sum_{k=t+1}^{105-x} \phi_k \times D_{x+k}}{D_{x+t}} \quad , \quad t = 0$$

3. Endowment

$$A^{105}_{x+t} = \frac{1.06 \times n \times GP_x \times D_{105}}{D_{x+t}} , \quad t = 0$$

4. Insurance Premium

$$\ddot{a}_{x+t:\overline{n-t}|} = \frac{\sum_{s=t}^{n-1} D_{x+s}}{D_{x+t}} , \quad t = 0$$

$$NP^{d}_{x} = \frac{\bar{A}^{d}_{x} + A^{105}_{x}}{\ddot{a}_{x:\overline{n}|}}$$

$$NP^{s}_{x} = \frac{A^{s}_{x}}{\ddot{a}_{x:\overline{n}|}}$$

$$NP_x = NP^{d}_{x} + NP^{s}_{x}$$