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textbook are incorrect, and these solutions correct them.

THEORY OF INTEREST AND LIFE CONTINGENCIES, WITH PENSION ...

The Basics of Interest Theory. A component that is common to all nancial transactions is the investment of money at interest. When a bank lends money to you, it charges rent for the money. When you lend money to a bank (also known as making a deposit in a savings account), the bank pays rent to you for the money.

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