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He has pursued a life actuarial career and passed exams 1, 2, 3, 4, 5, 6, and 7 in rapid succession after discovering a successful study strategy.

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 $- d \cdot aSM x - 1 \cdot aNS x - d \cdot aSM x = 1 - \cdot aSM x$

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$$a_{\overline{10}|0.05} = 1 - 1.05^{-10} = 0.2100$$
$$100 \times 0.2100 = 21$$

ANSWER: E Q13 Difficulty  $a_{\overline{55}|0.05} = 50,000$  10E  
 $55 a_{\overline{65}|0.05} + 200,000 25E 55 + 0.05 a_{\overline{55}|0.10} +$   
 $0.15 8.0192 = 50000 \times 0.59342 \times 13.5498 +$   
 $200000 \times 75657.2 97846.2 \times 1.05^{-25} + 0.05 \times 8 \dots$

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Finally the exam day has come. Mr. Busy and Mr. Lazy walk into the exam room. The 1st problem in the exam is about increasing annuity and loan amortization.

Problem 1 Date of loan 1/1/2005 Amount of loan \$150,000

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[yufeng.guo.actuary@gmail.com](mailto:yufeng.guo.actuary@gmail.com). ix. Chapter 12 Black-Scholes You probably have memorized the famous Black-Scholes call and put price formulas and can readily calculate the price of a plain vanilla European

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call or put option. But what if SOA throws a tricky derivative at you? Here are a few examples of ad hoc contracts:

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