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$$2) + (75 \times 14 \times 0.8 \times 0.4) + (100 \times 18 \times 0.8 \times 0.6 \times 0.5) = 17$$

As with life annuities, one can as an alternative construct a partial life table, which automatically gives you the multiplication of the probabilities, and then use the first formula in (5.1). So for example in this case, starting with $l_{60} = 1000$, we have in turn, d.

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