

Show all work for full credit, and use correct notation. Simplify answers completely.

1. Given a double decrement model with constant forces  $\mu_x^{(1)} = 0.1$  and  $\mu_x^{(2)} = 0.2$ , determine

$$(a) q_x^{(2)} \quad {}_tP_x^{(1)} = e^{-.1t} \quad \& \quad {}_tP_x^{(2)} = e^{-.2t} \Rightarrow {}_tP_x^{(\tau)} = e^{-.3t}$$

$$CF \Rightarrow \frac{q_x^{(2)}}{q_x^{(\tau)}} = \frac{\mu_x^{(2)}}{\mu_x^{(\tau)}} = \frac{.2}{.3} \Rightarrow q_x^{(2)} = \frac{2}{3} (1 - e^{-.3})$$

$$(b) {}_{0.3}q_x^{(2)} = \int_0^{0.3} {}_tP_x^{(1)} \cdot {}_tP_x^{(2)} \cdot \mu_{x+t}^{(2)} dt = \int_0^{0.3} e^{-.3t} (.2) dt$$

$$= \frac{.2}{.3} e^{-.3t} \Big|_0^{0.3} = \frac{2}{3} (1 - e^{-.09})$$

2. Given a double decrement model where decrement 1 is BOY and  $q_x^{(1)} = 0.1$ , and for decrement 2,  $\mu_x^{(2)} = 1.2$ , determine  $q_x^{(1)}$  and  $q_x^{(2)}$ .

$$\mu_x^{(2)} = 1.2 \Rightarrow {}_tP_x^{(2)} = e^{-1.2t}$$

$$(1) \text{ BOY} \Rightarrow q_x^{(1)} = q_x^{(1)} = .1$$

$$\text{and } q_x^{(2)} = P_x^{(1)} \cdot q_x^{(2)} = .9(1 - e^{-1.2})$$

3. Given a double decrement model where decrement 1 is EOY and  $q_x^{(1)} = 0.1$ , and for decrement 2,  $\mu_x^{(2)} = 1.2$ , determine  $q_x^{(1)}$  and  $q_x^{(2)}$ .

$$\mu_x^{(2)} = 1.2 \Rightarrow {}_tP_x^{(2)} = e^{-1.2t}$$

$$(1) \text{ EOY} \Rightarrow q_x^{(2)} = q_x^{(2)} = 1 - e^{-1.2}$$

$$\text{and } q_x^{(1)} = P_x^{(2)} \cdot q_x^{(1)} = e^{-1.2} (0.1) = .1 e^{-1.2}$$

4. For a four decrement model (whoa!!), decrement 1 is EOY and  $q_x^{(1)} = 0.1$ , decrement 2 is BOY and  $q_x^{(2)} = 0.2$ , decrement 3 is MOY and  $q_x^{(3)} = 0.3$ , and departures from decrement 4 occur continuously throughout the interval from time 0 to time 1. Given  ${}_{0.5}p_x^{(4)} = 0.5$ , determine  $q_x^{(3)}$ .

$$(3) \text{ MOY} \Rightarrow q_x^{(3)} = .5 P_x^{(1)} \cdot .5 P_x^{(2)} \cdot .5 P_x^{(4)} \cdot q_x^{(3)}$$

$$= (1) (.8) (.5) (.3)$$

$$\Rightarrow q_x^{(3)} = .12$$