

When using the normal distribution, choose the nearest z -value to find the probability, or if the probability is given, choose the nearest z -value. No interpolation should be used.

Example: If the given z -value is 0.759, and you need to find $\Pr(Z < 0.759)$ from the normal distribution table, then choose the probability for z -value = 0.76 : $\Pr(Z < 0.76) = 0.7764$.

Unless specified otherwise, when using the normal approximation to a discrete distribution, use the continuity correction.

NORMAL DISTRIBUTION TABLE

Entries represent the area under the standardized normal distribution from $-\infty$ to z , $\Pr(Z < z)$

The value of z to the first decimal is given in the left column. The second decimal place is given in the top row.

z	0.00	0.01	0.02	0.03	0.04	0.05	0.06	0.07	0.08	0.09
0.0	0.5000	0.5040	0.5080	0.5120	0.5160	0.5199	0.5239	0.5279	0.5319	0.5359
0.1	0.5398	0.5438	0.5478	0.5517	0.5557	0.5596	0.5636	0.5675	0.5714	0.5753
0.2	0.5793	0.5832	0.5871	0.5910	0.5948	0.5987	0.6026	0.6064	0.6103	0.6141
0.3	0.6179	0.6217	0.6255	0.6293	0.6331	0.6368	0.6406	0.6443	0.6480	0.6517
0.4	0.6554	0.6591	0.6628	0.6664	0.6700	0.6736	0.6772	0.6808	0.6844	0.6879
0.5	0.6915	0.6950	0.6985	0.7019	0.7054	0.7088	0.7123	0.7157	0.7190	0.7224
0.6	0.7257	0.7291	0.7324	0.7357	0.7389	0.7422	0.7454	0.7486	0.7517	0.7549
0.7	0.7580	0.7611	0.7642	0.7673	0.7704	0.7734	0.7764	0.7794	0.7823	0.7852
0.8	0.7881	0.7910	0.7939	0.7967	0.7995	0.8023	0.8051	0.8078	0.8106	0.8133
0.9	0.8159	0.8186	0.8212	0.8238	0.8264	0.8289	0.8315	0.8340	0.8365	0.8389
1.0	0.8413	0.8438	0.8461	0.8485	0.8508	0.8531	0.8554	0.8577	0.8599	0.8621
1.1	0.8643	0.8665	0.8686	0.8708	0.8729	0.8749	0.8770	0.8790	0.8810	0.8830
1.2	0.8849	0.8869	0.8888	0.8907	0.8925	0.8944	0.8962	0.8980	0.8997	0.9015
1.3	0.9032	0.9049	0.9066	0.9082	0.9099	0.9115	0.9131	0.9147	0.9162	0.9177
1.4	0.9192	0.9207	0.9222	0.9236	0.9251	0.9265	0.9279	0.9292	0.9306	0.9319
1.5	0.9332	0.9345	0.9357	0.9370	0.9382	0.9394	0.9406	0.9418	0.9429	0.9441
1.6	0.9452	0.9463	0.9474	0.9484	0.9495	0.9505	0.9515	0.9525	0.9535	0.9545
1.7	0.9554	0.9564	0.9573	0.9582	0.9591	0.9599	0.9608	0.9616	0.9625	0.9633
1.8	0.9641	0.9649	0.9656	0.9664	0.9671	0.9678	0.9686	0.9693	0.9699	0.9706
1.9	0.9713	0.9719	0.9726	0.9732	0.9738	0.9744	0.9750	0.9756	0.9761	0.9767
2.0	0.9772	0.9778	0.9783	0.9788	0.9793	0.9798	0.9803	0.9808	0.9812	0.9817
2.1	0.9821	0.9826	0.9830	0.9834	0.9838	0.9842	0.9846	0.9850	0.9854	0.9857
2.2	0.9861	0.9864	0.9868	0.9871	0.9875	0.9878	0.9881	0.9884	0.9887	0.9890
2.3	0.9893	0.9896	0.9898	0.9901	0.9904	0.9906	0.9909	0.9911	0.9913	0.9916
2.4	0.9918	0.9920	0.9922	0.9925	0.9927	0.9929	0.9931	0.9932	0.9934	0.9936
2.5	0.9938	0.9940	0.9941	0.9943	0.9945	0.9946	0.9948	0.9949	0.9951	0.9952
2.6	0.9953	0.9955	0.9956	0.9957	0.9959	0.9960	0.9961	0.9962	0.9963	0.9964
2.7	0.9965	0.9966	0.9967	0.9968	0.9969	0.9970	0.9971	0.9972	0.9973	0.9974
2.8	0.9974	0.9975	0.9976	0.9977	0.9977	0.9978	0.9979	0.9979	0.9980	0.9981
2.9	0.9981	0.9982	0.9982	0.9983	0.9984	0.9984	0.9985	0.9985	0.9986	0.9986
3.0	0.9987	0.9987	0.9987	0.9988	0.9988	0.9989	0.9989	0.9989	0.9990	0.9990
3.1	0.9990	0.9991	0.9991	0.9991	0.9992	0.9992	0.9992	0.9992	0.9993	0.9993
3.2	0.9993	0.9993	0.9994	0.9994	0.9994	0.9994	0.9994	0.9995	0.9995	0.9995
3.3	0.9995	0.9995	0.9995	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9997
3.4	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9997	0.9998
3.5	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998	0.9998
3.6	0.9998	0.9998	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
3.7	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
3.8	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999
3.9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Values of z for selected values of $\Pr(Z < z)$							
z	0.842	1.036	1.282	1.645	1.960	2.326	2.576
$\Pr(Z < z)$	0.800	0.850	0.900	0.950	0.975	0.990	0.995

Illustrative Life Table: Basic Functions and Single Benefit Premiums at $i = 0.06$

x	l_x	$1000q_x$	\ddot{a}_x	$1000A_x$	$1000({}^2A_x)$	$1000{}_5E_x$	$1000{}_{10}E_x$	$1000{}_{20}E_x$	x
0	10,000,000	20.42	16.8010	49.00	25.92	728.54	541.95	299.89	0
5	9,749,503	0.98	17.0379	35.59	8.45	743.89	553.48	305.90	5
10	9,705,588	0.85	16.9119	42.72	9.37	744.04	553.34	305.24	10
15	9,663,731	0.91	16.7384	52.55	11.33	743.71	552.69	303.96	15
20	9,617,802	1.03	16.5133	65.28	14.30	743.16	551.64	301.93	20
21	9,607,896	1.06	16.4611	68.24	15.06	743.01	551.36	301.40	21
22	9,597,695	1.10	16.4061	71.35	15.87	742.86	551.06	300.82	22
23	9,587,169	1.13	16.3484	74.62	16.76	742.68	550.73	300.19	23
24	9,576,288	1.18	16.2878	78.05	17.71	742.49	550.36	299.49	24
25	9,565,017	1.22	16.2242	81.65	18.75	742.29	549.97	298.73	25
26	9,553,319	1.27	16.1574	85.43	19.87	742.06	549.53	297.90	26
27	9,541,153	1.33	16.0873	89.40	21.07	741.81	549.05	297.00	27
28	9,528,475	1.39	16.0139	93.56	22.38	741.54	548.53	296.01	28
29	9,515,235	1.46	15.9368	97.92	23.79	741.24	547.96	294.92	29
30	9,501,381	1.53	15.8561	102.48	25.31	740.91	547.33	293.74	30
31	9,486,854	1.61	15.7716	107.27	26.95	740.55	546.65	292.45	31
32	9,471,591	1.70	15.6831	112.28	28.72	740.16	545.90	291.04	32
33	9,455,522	1.79	15.5906	117.51	30.63	739.72	545.07	289.50	33
34	9,438,571	1.90	15.4938	122.99	32.68	739.25	544.17	287.82	34
35	9,420,657	2.01	15.3926	128.72	34.88	738.73	543.18	286.00	35
36	9,401,688	2.14	15.2870	134.70	37.26	738.16	542.11	284.00	36
37	9,381,566	2.28	15.1767	140.94	39.81	737.54	540.92	281.84	37
38	9,360,184	2.43	15.0616	147.46	42.55	736.86	539.63	279.48	38
39	9,337,427	2.60	14.9416	154.25	45.48	736.11	538.22	276.92	39
40	9,313,166	2.78	14.8166	161.32	48.63	735.29	536.67	274.14	40
41	9,287,264	2.98	14.6864	168.69	52.01	734.40	534.99	271.12	41
42	9,259,571	3.20	14.5510	176.36	55.62	733.42	533.14	267.85	42
43	9,229,925	3.44	14.4102	184.33	59.48	732.34	531.12	264.31	43
44	9,198,149	3.71	14.2639	192.61	63.61	731.17	528.92	260.48	44
45	9,164,051	4.00	14.1121	201.20	68.02	729.88	526.52	256.34	45
46	9,127,426	4.31	13.9546	210.12	72.72	728.47	523.89	251.88	46
47	9,088,049	4.66	13.7914	219.36	77.73	726.93	521.03	247.08	47
48	9,045,679	5.04	13.6224	228.92	83.06	725.24	517.91	241.93	48
49	9,000,057	5.46	13.4475	238.82	88.73	723.39	514.51	236.39	49
50	8,950,901	5.92	13.2668	249.05	94.76	721.37	510.81	230.47	50
51	8,897,913	6.42	13.0803	259.61	101.15	719.17	506.78	224.15	51
52	8,840,770	6.97	12.8879	270.50	107.92	716.76	502.40	217.42	52
53	8,779,128	7.58	12.6896	281.72	115.09	714.12	497.64	210.27	53
54	8,712,621	8.24	12.4856	293.27	122.67	711.24	492.47	202.70	54
55	8,640,861	8.96	12.2758	305.14	130.67	708.10	486.86	194.72	55
56	8,563,435	9.75	12.0604	317.33	139.11	704.67	480.79	186.32	56
57	8,479,908	10.62	11.8395	329.84	147.99	700.93	474.22	177.53	57
58	8,389,826	11.58	11.6133	342.65	157.33	696.85	467.12	168.37	58
59	8,292,713	12.62	11.3818	355.75	167.13	692.41	459.46	158.87	59
60	8,188,074	13.76	11.1454	369.13	177.41	687.56	451.20	149.06	60
61	8,075,403	15.01	10.9041	382.79	188.17	682.29	442.31	139.00	61
62	7,954,179	16.38	10.6584	396.70	199.41	676.56	432.77	128.75	62
63	7,823,879	17.88	10.4084	410.85	211.13	670.33	422.54	118.38	63
64	7,683,979	19.52	10.1544	425.22	223.34	663.56	411.61	107.97	64
65	7,533,964	21.32	9.8969	439.80	236.03	656.23	399.94	97.60	65

Illustrative Life Table: Basic Functions and Single Benefit Premiums at $i = 0.06$

x	l_x	$1000q_x$	\ddot{a}_x	$1000A_x$	$1000({}^2A_x)$	$1000{}_5E_x$	$1000{}_{10}E_x$	$1000{}_{20}E_x$	x
66	7,373,338	23.29	9.6362	454.56	249.20	648.27	387.53	87.37	66
67	7,201,635	25.44	9.3726	469.47	262.83	639.66	374.36	77.38	67
68	7,018,432	27.79	9.1066	484.53	276.92	630.35	360.44	67.74	68
69	6,823,367	30.37	8.8387	499.70	291.46	620.30	345.77	58.54	69
70	6,616,155	33.18	8.5693	514.95	306.42	609.46	330.37	49.88	70
71	6,396,609	36.26	8.2988	530.26	321.78	597.79	314.27	41.86	71
72	6,164,663	39.62	8.0278	545.60	337.54	585.25	297.51	34.53	72
73	5,920,394	43.30	7.7568	560.93	353.64	571.81	280.17	27.96	73
74	5,664,051	47.31	7.4864	576.24	370.08	557.43	262.31	22.19	74
75	5,396,081	51.69	7.2170	591.49	386.81	542.07	244.03	17.22	75
76	5,117,152	56.47	6.9493	606.65	403.80	525.71	225.46	13.04	76
77	4,828,182	61.68	6.6836	621.68	421.02	508.35	206.71	9.61	77
78	4,530,360	67.37	6.4207	636.56	438.42	489.97	187.94	6.88	78
79	4,225,163	73.56	6.1610	651.26	455.95	470.57	169.31	4.77	79
80	3,914,365	80.30	5.9050	665.75	473.59	450.19	151.00	3.19	80
81	3,600,038	87.64	5.6533	680.00	491.27	428.86	133.19	2.05	81
82	3,284,542	95.61	5.4063	693.98	508.96	406.62	116.06	1.27	82
83	2,970,496	104.28	5.1645	707.67	526.60	383.57	99.81	0.75	83
84	2,660,734	113.69	4.9282	721.04	544.15	359.79	84.59	0.42	84
85	2,358,246	123.89	4.6980	734.07	561.57	335.40	70.56	0.22	85
86	2,066,090	134.94	4.4742	746.74	578.80	310.56	57.83	0.11	86
87	1,787,299	146.89	4.2571	759.03	595.79	285.44	46.50	0.05	87
88	1,524,758	159.81	4.0470	770.92	612.51	260.21	36.61	0.02	88
89	1,281,083	173.75	3.8442	782.41	628.92	235.11	28.17	0.01	89
90	1,058,491	188.77	3.6488	793.46	644.96	210.36	21.13	0.00	90
91	858,676	204.93	3.4611	804.09	660.61	186.21	15.41	0.00	91
92	682,707	222.27	3.2812	814.27	675.83	162.90	10.91	0.00	92
93	530,959	240.86	3.1091	824.01	690.59	140.69	7.47	0.00	93
94	403,072	260.73	2.9450	833.30	704.86	119.79	4.93	0.00	94
95	297,981	281.91	2.7888	842.14	718.61	100.43	3.13	0.00	95
96	213,977	304.45	2.6406	850.53	731.83	82.78	1.90	0.00	96
97	148,832	328.34	2.5002	858.48	744.50	66.97	1.10	0.00	97
98	99,965	353.60	2.3676	865.99	756.60	53.09	0.60	0.00	98
99	64,617	380.20	2.2426	873.06	768.13	41.14	0.31	0.00	99
100	40,049	408.12	2.1252	879.70	779.08	31.12	0.15	0.00	100
101	23,705	437.28	2.0152	885.93	789.44	22.91	0.07	0.00	101
102	13,339	467.61	1.9123	891.76	799.21	16.37	0.03	0.00	102
103	7,101	498.99	1.8164	897.19	808.41	11.33	0.01	0.00	103
104	3,558	531.28	1.7273	902.23	817.02	7.56	0.00	0.00	104
105	1,668	564.29	1.6447	906.90	825.06	4.86	0.00	0.00	105
106	727	597.83	1.5685	911.22	832.53	2.99	0.00	0.00	106
107	292	631.64	1.4984	915.19	839.46	1.76	0.00	0.00	107
108	108	665.45	1.4341	918.82	845.84	0.98	0.00	0.00	108
109	36	698.97	1.3755	922.14	851.69	0.52	0.00	0.00	109
110	11	731.87	1.3223	925.15	857.04	0.26	0.00	0.00	110

Illustrative Life Table: Basic Functions and Single Benefit Premiums at $i = 0.06$

Lives are independent.

x	\ddot{a}_{xx}	$1000A_{xx}$	$1000({}^2A_{xx})$	\ddot{a}_{xx+10}	$1000A_{xx+10}$	$1000({}^2A_{xx+10})$	x
0	16.1345	86.73	50.89	16.2844	78.24	34.71	0
5	16.6432	57.93	16.51	16.4093	71.17	19.17	5
10	16.4660	67.96	18.13	16.1541	85.62	22.70	10
15	16.2187	81.96	21.67	15.8187	104.60	28.49	15
20	15.9005	99.97	27.00	15.3934	128.67	37.00	20
21	15.8272	104.12	28.33	15.2962	134.18	39.11	21
22	15.7502	108.48	29.77	15.1945	139.94	41.39	22
23	15.6696	113.04	31.33	15.0883	145.95	43.83	23
24	15.5851	117.82	33.01	14.9774	152.22	46.46	24
25	15.4967	122.83	34.82	14.8617	158.77	49.28	25
26	15.4041	128.07	36.77	14.7411	165.60	52.31	26
27	15.3073	133.55	38.87	14.6154	172.71	55.56	27
28	15.2062	139.27	41.12	14.4845	180.12	59.03	28
29	15.1005	145.26	43.55	14.3484	187.83	62.75	29
30	14.9901	151.50	46.16	14.2068	195.84	66.72	30
31	14.8750	158.02	48.96	14.0598	204.16	70.97	31
32	14.7549	164.82	51.96	13.9071	212.80	75.50	32
33	14.6298	171.90	55.18	13.7488	221.76	80.34	33
34	14.4995	179.27	58.63	13.5848	231.05	85.48	34
35	14.3640	186.94	62.32	13.4150	240.66	90.96	35
36	14.2230	194.92	66.26	13.2393	250.60	96.78	36
37	14.0766	203.21	70.48	13.0579	260.88	102.96	37
38	13.9246	211.81	74.98	12.8705	271.48	109.52	38
39	13.7670	220.74	79.77	12.6774	282.41	116.46	39
40	13.6036	229.99	84.89	12.4784	293.68	123.80	40
41	13.4344	239.56	90.32	12.2737	305.26	131.56	41
42	13.2594	249.47	96.11	12.0633	317.17	139.75	42
43	13.0786	259.70	102.25	11.8474	329.39	148.38	43
44	12.8919	270.27	108.76	11.6260	341.92	157.46	44
45	12.6994	281.16	115.66	11.3994	354.75	166.99	45
46	12.5011	292.39	122.95	11.1677	367.87	177.00	46
47	12.2971	303.94	130.67	10.9310	381.26	187.48	47
48	12.0873	315.81	138.80	10.6898	394.92	198.44	48
49	11.8720	328.00	147.38	10.4441	408.82	209.88	49
50	11.6513	340.49	156.41	10.1944	422.96	221.81	50
51	11.4252	353.29	165.89	9.9409	437.31	234.22	51
52	11.1941	366.37	175.85	9.6840	451.85	247.10	52
53	10.9580	379.74	186.28	9.4240	466.57	260.46	53
54	10.7172	393.37	197.18	9.1614	481.43	274.27	54
55	10.4720	407.24	208.57	8.8966	496.42	288.54	55
56	10.2227	421.35	220.44	8.6301	511.50	303.24	56
57	9.9696	435.68	232.79	8.3623	526.66	318.35	57
58	9.7131	450.20	245.62	8.0938	541.86	333.85	58
59	9.4535	464.90	258.93	7.8249	557.08	349.73	59
60	9.1911	479.75	272.69	7.5563	572.28	365.94	60
61	8.9266	494.72	286.91	7.2885	587.44	382.46	61
62	8.6602	509.80	301.56	7.0221	602.53	399.26	62
63	8.3926	524.95	316.62	6.7574	617.50	416.30	63
64	8.1241	540.15	332.09	6.4952	632.34	433.53	64
65	7.8552	555.36	347.92	6.2360	647.02	450.93	65

Illustrative Life Table: Basic Functions and Single Benefit Premiums at $i = 0.06$

Lives are independent.

x	\ddot{a}_{xx}	$1000A_{xx}$	$1000({}^2A_{xx})$	\ddot{a}_{xx+10}	$1000A_{xx+10}$	$1000({}^2A_{xx+10})$	x
66	7.5866	570.57	364.09	5.9802	661.50	468.44	66
67	7.3187	585.74	380.58	5.7283	675.76	486.02	67
68	7.0520	600.83	397.35	5.4809	689.76	503.62	68
69	6.7872	615.82	414.36	5.2385	703.48	521.21	69
70	6.5247	630.68	431.58	5.0014	716.90	538.72	70
71	6.2650	645.37	448.96	4.7701	730.00	556.11	71
72	6.0088	659.88	466.46	4.5450	742.74	573.34	72
73	5.7565	674.16	484.03	4.3263	755.11	590.36	73
74	5.5086	688.19	501.64	4.1146	767.10	607.12	74
75	5.2655	701.95	519.23	3.9099	778.69	623.59	75
76	5.0278	715.41	536.75	3.7125	789.86	639.71	76
77	4.7959	728.54	554.16	3.5227	800.60	655.46	77
78	4.5700	741.32	571.41	3.3406	810.91	670.79	78
79	4.3507	753.74	588.45	3.1663	820.78	685.67	79
80	4.1381	765.77	605.25	2.9998	830.20	700.08	80
81	3.9326	777.40	621.75	2.8412	839.18	713.99	81
82	3.7344	788.62	637.91	2.6905	847.71	727.37	82
83	3.5438	799.41	653.70	2.5476	855.80	740.21	83
84	3.3607	809.77	669.08	2.4125	863.44	752.49	84
85	3.1855	819.69	684.02	2.2851	870.66	764.20	85
86	3.0181	829.16	698.48	2.1652	877.44	775.34	86
87	2.8587	838.19	712.45	2.0527	883.81	785.89	87
88	2.7071	846.77	725.89	1.9475	889.77	795.86	88
89	2.5633	854.91	738.79	1.8493	895.33	805.25	89
90	2.4274	862.60	751.14	1.7579	900.50	814.05	90
91	2.2991	869.86	762.91	1.6731	905.30	822.29	91
92	2.1784	876.70	774.11	1.5947	909.73	829.96	92
93	2.0651	883.11	784.73	1.5225	913.82	837.07	93
94	1.9590	889.11	794.77	1.4563	917.57	843.64	94
95	1.8600	894.72	804.22	1.3957	921.00	849.67	95
96	1.7678	899.93	813.09	1.3407	924.11	855.20	96
97	1.6823	904.77	821.39	1.2908	926.93	860.21	97
98	1.6032	909.25	829.12	1.2460	929.47	864.75	98
99	1.5304	913.38	836.29	1.2060	931.73	868.81	99
100	1.4634	917.16	842.92	1.1706	933.74	872.43	100
101	1.4023	920.63	849.02	1.1395	935.50	875.61	101
102	1.3466	923.78	854.60	1.1124	937.03	878.39	102
103	1.2962	926.63	859.67	1.0892	938.35	880.78	103
104	1.2509	929.20	864.26	1.0695	939.46	882.81	104
105	1.2103	931.49	868.38	1.0531	940.39	884.50	105
106	1.1744	933.53	872.04	1.0397	941.15	885.89	106
107	1.1428	935.32	875.27	1.0289	941.76	887.00	107
108	1.1153	936.87	878.10	1.0205	942.24	887.87	108
109	1.0916	938.21	880.53	1.0141	942.60	888.54	109
110	1.0715	939.35	882.60	1.0093	942.87	889.03	110

Illustrative Service Table

x	$l_x^{(\tau)}$	$d_x^{(d)}$	$d_x^{(w)}$	$d_x^{(i)}$	$d_x^{(r)}$
30	100,000	100	19,990	0	0
31	79,910	80	14,376	0	0
32	65,454	72	9,858	0	0
33	55,524	61	5,702	0	0
34	49,761	60	3,971	0	0
35	45,730	64	2,693	46	0
36	42,927	64	1,927	43	0
37	40,893	65	1,431	45	0
38	39,352	71	1,181	47	0
39	38,053	72	989	49	0
40	36,943	78	813	52	0
41	36,000	83	720	54	0
42	35,143	91	633	56	0
43	34,363	96	550	58	0
44	33,659	104	505	61	0
45	32,989	112	462	66	0
46	32,349	123	421	71	0
47	31,734	133	413	79	0
48	31,109	143	373	87	0
49	30,506	156	336	95	0
50	29,919	168	299	102	0
51	29,350	182	293	112	0
52	28,763	198	259	121	0
53	28,185	209	251	132	0
54	27,593	226	218	143	0
55	27,006	240	213	157	0
56	26,396	259	182	169	0
57	25,786	276	178	183	0
58	25,149	297	148	199	0
59	24,505	316	120	213	0
60	23,856	313	0	0	3,552
61	19,991	298	0	0	1,587
62	18,106	284	0	0	2,692
63	15,130	271	0	0	1,350
64	13,509	257	0	0	2,006
65	11,246	204	0	0	4,448
66	6,594	147	0	0	1,302
67	5,145	119	0	0	1,522
68	3,504	83	0	0	1,381
69	2,040	49	0	0	1,004
70	987	17	0	0	970

Interest Functions

Interest Functions at $i = 0.06$						
m	$j^{(m)}$	$d^{(m)}$	$i/i^{(m)}$	$d/d^{(m)}$	$\alpha(m)$	$\beta(m)$
1	0.06000	0.05660	1.00000	1.00000	1.00000	0.00000
2	0.05913	0.05743	1.01478	0.98564	1.00021	0.25739
4	0.05870	0.05785	1.02223	0.97852	1.00027	0.38424
12	0.05841	0.05813	1.02721	0.97378	1.00028	0.46812
∞	0.05827	0.05827	1.02971	0.97142	1.00028	0.50985

where $\alpha(m) = \frac{id}{i^{(m)}d^{(m)}}$ and

$$\beta(m) = \frac{i - i^{(m)}}{i^{(m)}d^{(m)}}$$

Special Notes:

1. Unless specified, the force of interest is constant in each question.
2. Unless specified, future lifetimes are independent in each question.
3. Unless specified, all lives in a question follow the same mortality table.