

INTEREST MEASUREMENT

Effective Rate of Interest

$$i_t = \frac{A(t) - A(t-1)}{A(t-1)}$$

Effective Rate of Discount

$$d_t = \frac{A(t) - A(t-1)}{A(t)}$$

Accumulation Function and Amount Function
 $A(t) = A(0) \cdot a(t)$

All-in-One Relationship Formula

$$(1+i)^t = \left(1 + \frac{(i)^{(m)}}{m}\right)^{mt} = (1+d)^t = \left(1 + \frac{d^{(m)}}{m}\right)^{mt} = e^{rt}$$

Simple Interest

$$a(t) = 1 + it$$

Variable Force of Interest

$$a_t = \frac{a'(t)}{a(t)}$$

Accumulate 1 from time t_1 to time t_2 :

$$AV = \exp\left(\int_{t_1}^{t_2} a_u du\right)$$

Discount Factor

$$v = \frac{1}{1+i} = 1-d$$

$$d = \frac{i}{1+i} = iv$$

ANNUITIES

Annuity-Immediate

$$PV = a_{\overline{n}|i} = v + v^2 + \dots + v^n = \frac{1-v^n}{i}$$

$$AV = s_{\overline{n}|i} = 1 + (1+i) + (1+i)^2 + \dots + (1+i)^{n-1} = \frac{(1+i)^n - 1}{i}$$



Annuity-Due

$$PV = \ddot{a}_{\overline{n}|i} = 1 + v + v^2 + \dots + v^{n-1} = \frac{1-v^n}{d}$$

$$AV = s_{\overline{n}|i} = (1+i) + (1+i)^2 + \dots + (1+i)^n = \frac{(1+i)^n - 1}{d}$$



Immediate vs. Due

$$\ddot{a}_{\overline{n}|i} = a_{\overline{n}|i}(1+i) = 1 + a_{\overline{n-1}|i}$$

$$s_{\overline{n}|i} = s_{\overline{n-1}|i}(1+i) = s_{\overline{n-1}|i} + 1$$

Deferred Annuity

m -year deferred n -year annuity-immediate:

$$PV = v^m a_{\overline{n}|i} = v^m \cdot a_{\overline{n}|i} = a_{\overline{n+m}|i} - a_{\overline{m}|i}$$

Perpetuity

Perpetuity-immediate:

$$PV = a_{\overline{\infty}|i} = v + v^2 + \dots = \frac{1}{i}$$

Perpetuity-due:

$$PV = \ddot{a}_{\overline{\infty}|i} = 1 + v + v^2 + \dots = \frac{1}{d}$$

$$\ddot{a}_{\overline{\infty}|i} = 1 + a_{\overline{\infty}|i}$$

MORE GENERAL ANNUITIES

j -effective method is used when payments are more or less frequent than the interest period.

" j -effective" Method

Convert the given interest rate to the equivalent effective interest rate for the period between each payment.

Example: To find the present value of n monthly payments given annual effective rate of i , define j as the monthly effective rate where

$$j = (1+i)^{1/12} - 1. \text{ Then apply } PV = a_{\overline{n}|j} \text{ using } j.$$

Payments in Arithmetic Progression

- PV of n -year annuity-immediate with payments of $P, P+Q, P+2Q, \dots, P+(n-1)Q$

$$PV = Pa_{\overline{n}|i} + Q \frac{a_{\overline{n}|i} - na_{\overline{n-1}|i}}{i}$$

Calculator-friendly version:

$$PV = \left(P + \frac{Q}{i}\right) a_{\overline{n}|i} + \left(-\frac{Qn}{i}\right) v^n$$

$$N = n, I/Y = i, (n \rightarrow 0), PMT = P + \frac{Q}{i}, FV = -\frac{Qn}{i}$$

- PV of n -year annuity-immediate with payments of $1, 2, 3, \dots, n$

$$\text{Unit increasing: } (Ia)_{\overline{n}|i} = \frac{a_{\overline{n}|i} - na_{\overline{n-1}|i}}{i}$$

$$P\&Q \text{ version: } P = 1, Q = 1, N = n$$

- PV of n -year annuity-immediate with payments of $1, n-1, n-2, \dots, 1$

$$\text{Unit decreasing: } (Da)_{\overline{n}|i} = \frac{n - a_{\overline{n}|i}}{i}$$

$$P\&Q \text{ version: } P = n, Q = -1, N = n$$

- PV of perpetuity-immediate and perpetuity-due with payments of $1, 2, 3, \dots$

$$(Ia)_{\overline{\infty}|i} = \frac{1}{id} = \frac{1}{i} + \frac{1}{i^2} \quad (I\ddot{a})_{\overline{\infty}|i} = \frac{1}{d^2}$$

Payments in Geometric Progression

PV of an n -year annuity-immediate with payments of $1, (1+k), (1+k)^2, \dots, (1+k)^{n-1}$

$$PV = \frac{1 - \left(\frac{1+k}{1+i}\right)^n}{i - k}, i \neq k$$

Level and Increasing Continuous Annuity

$$\ddot{a}_{\overline{\infty}|i} = \int_0^{\infty} v^t dt = \frac{1-v^{\infty}}{d} = \frac{1}{d} \ddot{a}_{\overline{\infty}|i}$$

$$(I\ddot{a})_{\overline{\infty}|i} = \int_0^{\infty} tv^t dt = \frac{\ddot{a}_{\overline{\infty}|i} - na_{\overline{\infty}|i}}{d}$$

YIELD RATES

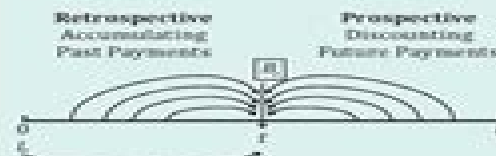
Two methods for comparing investments:

- Net Present Value (NPV):** Sum the present value of cash inflows and cash outflows. Choose investment with greatest positive NPV.
- Internal Rate of Return (IRR):** The rate such that the present value of cash inflows is equal to the present value of cash outflows. Choose investment with greatest IRR.

LOAN AMORTIZATION

Outstanding Balance Calculation

- Prospective:** $B_t = Ra_{\overline{n-t}|i}$, R = level payments
Present value of future payments.
- Retrospective:** $B_t = L(1+i)^t - Ra_{\overline{t}|i}$
Accumulated value of original loan amount L minus accumulated value of all past payments.



Loan Amortization

For a loan of $a_{\overline{n}|i}$ repaid with n payments of 1:

Interest (I_t)	Period t
Principal repaid (P_t)	$1 - v^{n-t+1}$
Total	1

General Formulas for Amortized Loan with Level/Non-Level Payments:

$$I_t = i \cdot B_{t-1}$$

$$B_t = B_{t-1}(1+i) - R_t = B_{t-1} - P_t$$

$$P_t = R_t - I_t$$

$$P_{t+n} = P_t(1+i)^n \text{ (only for Level Payments)}$$

Actuary Exam Fm Study Guide

Olivier Le Courtois



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ASM STUDY MANUAL FOR EXAM FM. (FOR USE 6/2017 EXAM & AFTER). HAROLD. CHERRY, SOA Exam FM
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contains over 200 challenging practice test problems for SOA Exam FM or CAS Exam 2 The problems are very comprehensive covering topics from loan amortizations to bonds to annuities A detailed solutions manual also exists within the book The full book is 113 pages with spiral binding **Actuaries' Survival Guide** Ping Wang,Fred Szabo,2024-02-02

Actuaries Survival Guide Navigating the Exam and Data Science Third Edition explains what actuaries are what they do and where they do it It describes exciting combinations of ideas techniques and skills involved in the day to day work of actuaries This edition has been updated to reflect the rise of social networking and the internet the progress toward a global knowledge based economy and the global expansion of the actuarial field that has occurred since the prior edition Includes details on the Society of Actuaries SOA and Casualty Actuarial Society CAS examinations as well as sample questions and answers Presents an overview of career options and includes profiles of companies and agencies that employ actuaries Provides a link between theory and practice and helps readers understand the blend of qualitative and quantitative skills and knowledge required to succeed in actuarial exams Offers insights provided by real life actuaries and actuarial students about the profession ACTEX Study Manual for SOA Exam FM John B. Dinius,Matthew J. Hassett,Michael Irven Ratliff,Toni Coombs Garcia,Amy C. Steeby,2021 This manual has been updated to reflect the SOA s 2021 syllabus and contains over 1000 examples exercises and problems to help you prepare for Exam FM The manual is designed to address all topics on the SOA s Exam FM syllabus The following pages provide recommendations on how to prepare for actuarial exams and suggestions for using this manual most effectively A.S.M. Study Manual for Exam FM/Exam 2 Harold Cherry,Casualty Actuarial Society,Society of Actuaries,Actuarial Study Materials,2007 *SOA Exam FM* Harold Cherry,2017 The 12th edition of the manual has the following features The manual has been revised and updated to conform to the new syllabus for the June 2017 and subsequent exams The concepts of financial mathematics are explained in plain English in a manner that appeals to your intuition and common sense The manual shows you tricks and shortcuts for various types of problems warns you about common traps that students fall into and tells you how to avoid them Over 1 000 problems with detailed solutions about half of them from prior SOA CAS exams and half that are original to the manual After each topic there are examples called Stepping Stones that are designed to tell you whether you have understood what you have just read and to serve as a bridge to more difficult exam level problems There is a summary of the key concepts and formulas after each topic There are 9 sets of Calculator Notes that give you detailed instructions for using the BA II Plus calculator Six original full length 35 questions practice exams with complete solutions are included Over 600 pages in all R sum de l diteur A.S.M. Study Manual for Exam FM/Exam 2 Harold Cherry,2005 **S. Broverman Study Guide for SOA Exam FM** Samuel A. Broverman,2017 This study guide is designed to help with the preparation for Exam FM of the Society of Actuaries Introductory note *Exam FM Study Guide* ,2004 *A/S/M exam FM* Wafaa Shaban,2021 **Financial Mathematics** Olivier Le Courtois,2019-08-11 This books presents in a very compact way the fundamental aspects of financial mathematics It provides the key concepts and

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