

## CHAPTER 2 LIFE ASSURANCE CONTRACTS

In this chapter, we will look at the following contracts:

1. Whole life assurance
2. Term assurance
3. Pure endowment
4. Endowment assurance
5. Deferred assurance

We will also develop formulae for the means and variances of the payments under various assurance contracts, assuming a constant deterministic interest rate.

We will then define the assurance factors and their select and continuous equivalents.

We will obtain expressions in the form of sums/integrals for the mean and variance of the present value of benefit payments under each contract defined in terms of the (curtate) random future lifetime, assuming (constant) contingent benefits are payable at the middle or end of the year of contingent event or continuously.

Where appropriate, simplify the above expressions into a form suitable for evaluation by table look-up or other means.

### Introduction

In the previous chapter, we looked at how life tables can be used to calculate probabilities of survival and death for an individual.

We now define the **present values** of all the main life insurance and annuity contracts, and show how the means and variances of these present values can be calculated.

We now look at each of the following assurance contracts:

#### Whole life assurance

The simplest life insurance contract is the whole life assurance. The benefit under such a contract is an amount, called the **sum assured**, which will be paid on the policyholder's death.

#### Term assurance

A term assurance contract is a contract to pay a sum assured on or after death, provided death occurs during a specified period, called the **term of the contract**.

#### Pure endowment

A pure endowment contract provides a sum assured at the end of a fixed term, provided the policyholder is alive.

#### Endowment assurance

An endowment assurance is a combination of:

# Life Assurance Contracts

**Patrick Vollmar**



## **Life Assurance Contracts:**

## Decoding **Life Assurance Contracts**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its capability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Life Assurance Contracts**," a mesmerizing literary creation penned with a celebrated wordsmith, readers set about an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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### Table of Contents **Life Assurance Contracts**

1. Understanding the eBook Life Assurance Contracts
  - The Rise of Digital Reading Life Assurance Contracts
  - Advantages of eBooks Over Traditional Books
2. Identifying Life Assurance Contracts
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Life Assurance Contracts
  - User-Friendly Interface
4. Exploring eBook Recommendations from Life Assurance Contracts
  - Personalized Recommendations
  - Life Assurance Contracts User Reviews and Ratings
  - Life Assurance Contracts and Bestseller Lists

5. Accessing Life Assurance Contracts Free and Paid eBooks
  - Life Assurance Contracts Public Domain eBooks
  - Life Assurance Contracts eBook Subscription Services
  - Life Assurance Contracts Budget-Friendly Options
6. Navigating Life Assurance Contracts eBook Formats
  - ePub, PDF, MOBI, and More
  - Life Assurance Contracts Compatibility with Devices
  - Life Assurance Contracts Enhanced eBook Features
7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Life Assurance Contracts
  - Highlighting and Note-Taking Life Assurance Contracts
  - Interactive Elements Life Assurance Contracts
8. Staying Engaged with Life Assurance Contracts
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Life Assurance Contracts
9. Balancing eBooks and Physical Books Life Assurance Contracts
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Life Assurance Contracts
10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
11. Cultivating a Reading Routine Life Assurance Contracts
  - Setting Reading Goals Life Assurance Contracts
  - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Life Assurance Contracts
  - Fact-Checking eBook Content of Life Assurance Contracts
  - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

#### 14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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