

Life Contingencies

${}_tP_x$	$\left(\frac{l_{x+t}}{l_x} \right)$ It is the Probability that a life currently aged x and alive will survive t more years after age x.
${}_tq_x$	$\left(1 - \frac{l_{x+t}}{l_x} \right)$ It is the probability that a life currently aged x and alive will die within t more years after age x.
μ_x	It is the transition rate from one state to another, in this case we consider it from alive to death.
${}_tP_x$	$\exp \left(- \int_0^t \mu_{x+s} ds \right)$
T_x	It is the exact no of years including fractions a life currently aged x will survive after age x.
K_x	It is the maximum no of integer ages a life would survive after age x.
${}_tq_x$	Assuming Uniform Distribution of Deaths (UDD) - $(t + q_x) \quad , \quad 0 \leq t < 1$
${}_tP_x$	Assuming CFM - $(p_x)^t \quad , \quad 0 \leq t < 1$
$m {}_tq_x$	${}_mP_x * {}_tq_{(x+m)}$ It is the probability that a life currently aged x will die within t more years after age x+m.

${}_tP_{[x]}$	$\left(\frac{l_{x+t}}{l_{[x]}} \right)$ It is the Probability that a Select life currently aged x and alive will survive t more years after age x and t is more than select period.
${}_tq_{[x]}$	$\left(1 - \frac{l_{x+t}}{l_{[x]}} \right)$ It is the probability that a Select life currently aged x and alive will die within t more years after age x and t is more than the select period.
μ_x^{ij}	It is the transition rate from state i to state j for a life currently age x. It is not a probability so it is value can be greater than 1.
${}_tP_x^{ij}$	It is the Probability that a life currently aged x and at state i will be found at state j at age (x+t).
${}_tP_x^n$	$\exp \left[- \int_0^t \sum_{j=1}^n \mu_{x+s}^{ij} ds \right]$ It is the probability that a life currently aged x and in state i will remain in state i for t more years.
Joint life Status	$x:y$
Last Survival Status	$\overline{x}:\overline{y}$
$T_{x:y}$	It measures the exact number of years including fractions for which the joint life status of lives currently aged x and y remains active after age x and y.
$T_{\overline{x}:\overline{y}}$	It is the exact number of years including fractions for which the last survival status of lives currently aged x and y remains active after age x and y.

Theory Of Interest And Life Contingencies With

**University of Michigan. College of
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