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The Theory of Interest - Solutions Manual Chapter 1 1. (a) Applying formula (1.1)  $A(t) = t^2 + 2t + 3$  and  $A(0) = 3$   $A(t) = 1(2)$  so that  $a(t) = t + 2t + 3$ .  $k A(0) = 3$  (b) The three properties are listed on p. 2.  $a(0) = (3) = 1$ .  $1(1) = 3$   $a'(t) = (2t + 2) > 0$  for  $t \geq 0$ ,  $1(2)$  so that  $a(t)$  is an increasing function.

## Mathematical Interest Theory (Mathematical Association of ...

The objective of this book is to present the basic aspects of the theory of insurance, concentrating on the part of this theory related to life insurance. An understanding of the basic principles underlying this part of the subject will form a solid foundation for further study of the theory in a more general setting.

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This manual is written to accompany Mathematical Interest Theory by Leslie Jane Federer Vaaler and James W. Daniel. . It includes detailed solutions to the odd-numbered problems. There are solutions to 239 problems, and sometimes more than one way to reach the answer is presented .

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manner. The emphasis is on practical applications that give the reader a concrete understanding of why the various relationships should be true.

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(c) What is the annual interest rate? Solution. (a) The principal is \$1,000. (b) The interest earned is \$1,050 - \$1,000 = \$50. (c) The annual interest rate is  $\frac{50}{1000} = 5\%$  Interest rates are most often computed on an annual basis, but they can be determined for non-annual time periods as well. For example, a bank offers

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## **Mathematical Interest Theory Student, Solution Manual Edition**

We have  $a(t) = at^2 + b$ , so that  $a(0) = b = 1$   $a(3) = 9a + b = 1.72$ .  
1 The Theory of Interest - Solutions Manual Chapter 1  
Solving two equations in two unknowns  $a = .08$  and  $b = 1$ . Thus,  
 $a(5) = 52(.08) + 1 = 3$   $a(10) = 102(.08) + 1 = 9$ .  $a(10) = 100 = 300$ .

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