



# Actuarial Aspects of Individual Life Insurance and Annuity Contracts

*MAAA Albert E. Easton FSA*

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## **Actuarial Aspects of Individual Life Insurance and Annuity Contracts** MAAA Albert E. Easton FSA

This text focuses on the life cycle of individual life and annuity contracts and the links among the various types of values that are associated with these contracts. For the student, it illustrates the relationships that exist among premiums, cash values, reserves, dividends and other non-guaranteed elements when designing individual products. It is thus a valuable supplemental reference for SOA fellowship study in the Individual Insurance specialty. For the experienced actuary, this text provides a comprehensive summary of current actuarial practice in the design, pricing and daily maintenance of individual products. This second edition has been updated for the industry changes that have occurred since 1999. A CD ROM with spreadsheets to demonstrate profit testing alternatives is also included with the second edition. This text is listed on the Course of Reading for the Society of Actuaries Fundamentals of Actuarial Practice course.

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