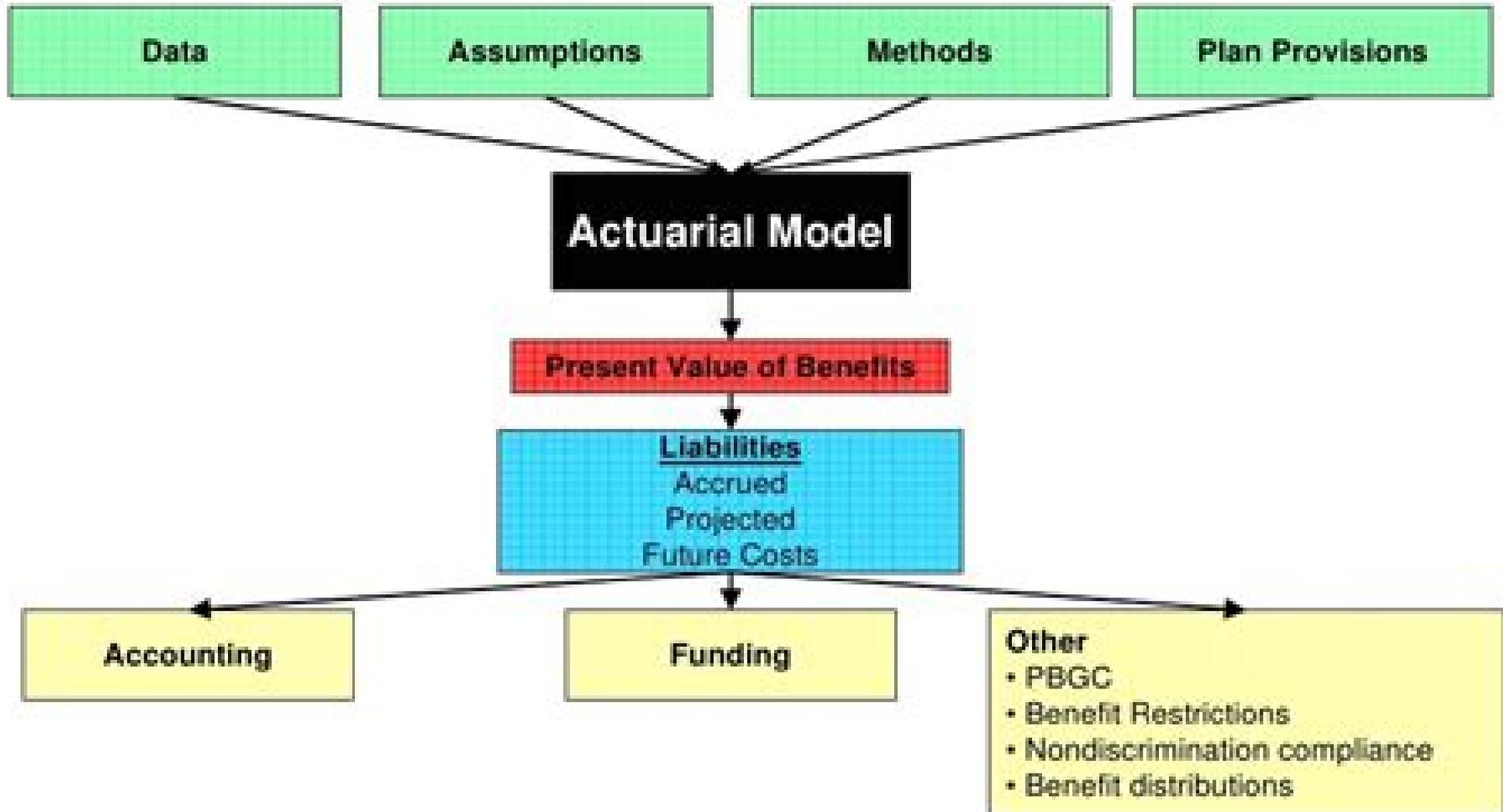


The Actuarial Model



Actuarial Model Life Insurance

Hans U. Gerber



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