

27. For a special fully discrete whole life insurance of 1000 on (42):

- (i) The gross premium for the first 4 years is equal to the level benefit premium for a fully discrete whole life insurance of 1000 on (40).
- (ii) The gross premium after the fourth year is equal to the level benefit premium for a fully discrete whole life insurance of 1000 on (42).
- (iii) Mortality follows the Illustrative Life Table.
- (iv) $i = 0.06$
- (v) ${}_3L$ is the prospective loss random variable at time 3, based on the gross premium.
- (vi) K_{42} is the curtate future lifetime of (42).

Calculate $E[{}_3L | K_{42} \geq 3]$.

- (A) 27
- (B) 31
- (C) 44
- (D) 48
- (E) 52