

**Question #220****Answer: C**

$$\mu_x^{NS} = \frac{500}{500(110-x)} = \frac{1}{110-x}$$

$$= \frac{1}{2} \mu_x^S \Rightarrow \mu_x^S = \frac{2}{110-x}$$

$$\Rightarrow l_x^S = l_0^S (110-x)^2 \text{ [see note below]}$$

Thus  ${}_t p_{20}^S = \frac{l_{20+t}^S}{l_{20}^S} = \frac{(90-t)^2}{90^2}$

$${}_t p_{25}^{NS} = \frac{l_{25+t}^{NS}}{l_{25}^{NS}} = \frac{(85-t)}{85}$$

$$\begin{aligned}
\dot{e}_{20:25} &= \int_0^{85} {}_t p_{20:25} dt \\
&= \int_0^{85} {}_t p_{20}^S {}_t p_{25}^{NS} dt = \int_0^{85} \frac{(90-t)^2}{(90)^2} \frac{(85-t)}{85} dt \\
&= \frac{1}{688,500} \int_0^{85} (90-t)^2 (90-t-5) dt \\
&= \frac{1}{688,500} \left[ \int_0^{85} (90-t)^3 dt - 5 \int_0^{85} (90-t)^2 dt \right] \\
&= \frac{1}{688,500} \left[ \frac{-(90-t)^4}{4} + \frac{5(90-t)^3}{3} \right]_0^{85} \\
&= \frac{1}{688,500} [-156.25 + 208.33 + 16,402,500 - 1,215,000] \\
&= 22.1
\end{aligned}$$

[There are other ways to evaluate the integral, leading to the same result].

The  $S_0(x)$  form is derived as  $S_0(x) = e^{-\int_0^x \left(\frac{2}{110-t}\right) dt} = e^{2\ln(110-t)} \Big|_0^x = \left(\frac{110-x}{110}\right)^2$

The  $l_x$  form is equivalent.