

Question #295**Answer: E**

The actuarial present value of the death benefit is

$$\begin{aligned} & 100,000 \frac{S_{62}(4)d_{62}^{(2)}v^{0.5} + S_{63}(4)d_{63}^{(2)}v^{1.5} + S_{64}(4)d_{64}^{(2)}v^{2.5}}{S_{62}l_{62}} \\ &= 100,000 \frac{3.589(4)(213)v^{0.5} + 3.643(4)(214)v^{1.5} + 3.698(4)(215)v^{2.5}}{3.589(52,860)} \\ &= 4,585. \end{aligned}$$