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valuable reference due to its easy-to-understand explanations and end-of-chapter exercises. In 2013 the Society of Actuaries announced a change to Exam MLC's format, incorporating 60% written answer questions and new standard notation and terminology to be used for the exam. There are several areas of expanded content in the Sixth Edition due to these changes. Six important changes to the Sixth Edition: **WRITTEN-ANSWER EXAMPLES** This edition offers additional written-answer examples in order to better prepare the reader for the new SOA exam format. **NOTATION AND TERMINOLOGY CONFORMS TO EXAM MLC MQR 6** fully incorporates all standard notation and terminology for exam MLC, as detailed by the SOA in their document *Notation and Terminology Used on Exam MLC*. **MULTI-STATE MODELS** Extension of multi-state model

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in the theory of finance. In turn, actuarial concepts have been applied to other areas such as biostatistics, demography, economic, and reliability engineering.

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