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LAMPIRAN

Lampiran 1. Tabel Mortalitas

Usia	Lx Laki Laki	dx Laki Laki	Lx Perempuan	dx Perempuan	Laki-Laki	Perempuan
0	100000	524	100000	266	0.00524	0.00266
1	99476	53	99734	41	0.00053	0.00041
2	99423	42	99693	31	0.00042	0.00031
3	99382	34	99662	24	0.00034	0.00024
4	99348	29	99638	21	0.00029	0.00021
5	99319	26	99617	20	0.00026	0.00020
6	99293	23	99597	22	0.00023	0.00022
7	99270	21	99576	23	0.00021	0.00023
8	99249	20	99553	22	0.00020	0.00022
9	99230	20	99531	21	0.00020	0.00021
10	99210	19	99510	19	0.00019	0.00019
11	99191	19	99491	18	0.00019	0.00018
12	99172	19	99473	20	0.00019	0.00020
13	99153	20	99453	22	0.00020	0.00022
14	99133	23	99431	23	0.00023	0.00023
15	99111	27	99408	23	0.00027	0.00023
16	99084	31	99385	24	0.00031	0.00024
17	99053	37	99362	24	0.00037	0.00024
18	99016	43	99338	25	0.00043	0.00025
19	98974	47	99313	26	0.00047	0.00026
20	98927	48	99287	27	0.00049	0.00027
21	98879	48	99260	28	0.00049	0.00028
22	98830	48	99233	30	0.00049	0.00030
23	98782	48	99203	32	0.00049	0.00032
24	98734	49	99171	34	0.00050	0.00034
25	98684	51	99137	38	0.00052	0.00038
26	98633	54	99100	42	0.00055	0.00042
27	98579	59	99058	46	0.00060	0.00046
28	98519	64	99012	49	0.00065	0.00049
29	98455	69	98964	51	0.00070	0.00052
30	98387	74	98912	55	0.00075	0.00056
31	98313	80	98857	59	0.00081	0.00060

32	98233	85	98798	63	0.00087	0.00064
33	98148	91	98735	68	0.00093	0.00069
34	98056	97	98666	73	0.00099	0.00074
35	97959	105	98593	79	0.00107	0.00080
36	97854	114	98515	85	0.00116	0.00086
37	97741	124	98430	92	0.00127	0.00093
38	97617	136	98338	98	0.00139	0.00100
39	97481	151	98240	106	0.00155	0.00108
40	97330	168	98134	116	0.00173	0.00118
41	97162	188	98018	125	0.00193	0.00128
42	96974	209	97893	138	0.00216	0.00141
43	96765	233	97755	151	0.00241	0.00154
44	96531	261	97604	165	0.00270	0.00169
45	96271	291	97439	182	0.00302	0.00187
46	95980	324	97257	203	0.00338	0.00209
47	95656	361	97054	223	0.00377	0.00230
48	95295	398	96830	245	0.00418	0.00253
49	94897	437	96585	268	0.00461	0.00277
50	94459	480	96318	294	0.00508	0.00305
51	93979	523	96024	322	0.00556	0.00335
52	93457	569	95702	352	0.00609	0.00368
53	92888	620	95350	384	0.00667	0.00403
54	92268	671	94966	420	0.00727	0.00442
55	91597	723	94546	457	0.00789	0.00483
56	90875	770	94090	493	0.00847	0.00524
57	90105	809	93596	527	0.00898	0.00563
58	89296	838	93070	559	0.00939	0.00601
59	88457	859	92510	588	0.00971	0.00636
60	87598	875	91922	617	0.00999	0.00671
61	86723	888	91305	646	0.01024	0.00707
62	85835	898	90660	676	0.01046	0.00746
63	84937	910	89983	709	0.01071	0.00788
64	84028	928	89274	744	0.01104	0.00833
65	83100	952	88530	782	0.01146	0.00883
66	82148	985	87749	825	0.01199	0.00940
67	81163	1023	86924	874	0.01260	0.01005
68	80140	1065	86050	926	0.01329	0.01076

69	79075	1111	85124	979	0.01405	0.01150
70	77964	1158	84145	1034	0.01485	0.01229
71	76806	1209	83111	1092	0.01574	0.01314
72	75597	1262	82019	1153	0.01670	0.01406
73	74335	1321	80866	1219	0.01777	0.01508
74	73014	1384	79647	1290	0.01895	0.01620
75	71630	1451	78356	1366	0.02026	0.01743
76	70179	1663	76991	1447	0.02369	0.01879
77	68517	1876	75544	1534	0.02738	0.02030
78	66641	2086	74010	1721	0.03130	0.02326
79	64555	2384	72289	2082	0.03693	0.02880
80	62171	2809	70207	2506	0.04518	0.03569
81	59362	3281	67701	2849	0.05527	0.04208
82	56081	3775	64852	3182	0.06732	0.04907
83	52306	4304	61670	3404	0.08228	0.05520
84	48002	4550	58266	3546	0.09478	0.06086
85	43452	4547	54720	3674	0.10465	0.06715
86	38905	4487	51045	3736	0.11533	0.07318
87	34418	4370	47310	3858	0.12698	0.08155
88	30048	4191	43452	3930	0.13947	0.09045
89	25857	3949	39522	3953	0.15271	0.10001
90	21908	3650	35569	3882	0.16659	0.10913
91	18259	3285	31687	3651	0.17991	0.11521
92	14974	2903	28037	3504	0.19390	0.12499
93	12070	2520	24532	3392	0.20874	0.13826
94	9551	2144	21141	3266	0.22451	0.15451
95	7407	1787	17874	3115	0.24126	0.17429
96	5620	1445	14759	2827	0.25715	0.19155
97	4175	1145	11932	2457	0.27419	0.20596
98	3030	886	9474	2106	0.29249	0.22227
99	2144	669	7368	1749	0.31215	0.23736
100	1475	491	5619	1450	0.33331	0.25810
101	983	346	4169	1170	0.35163	0.28068
102	637	237	2999	917	0.37132	0.30562
103	401	157	2082	694	0.39250	0.33315
104	243	101	1389	505	0.41527	0.36369
105	142	63	884	347	0.43973	0.39318

106	80	37	536	230	0.46602	0.42883
107	43	21	306	143	0.49429	0.46604
108	22	11	164	82	0.52467	0.50427
109	10	6	81	44	0.55733	0.54477
110	5	3	37	22	0.59244	0.58702

Lampiran 2. Faktor Diskonto

Usia	Vaktor Diskonto
0	1
1	0.9513843
2	0.905132
3	0.8611284
4	0.819264
5	0.7794348
6	0.7415421
7	0.7054914
8	0.6711935
9	0.6385629
10	0.6075187
11	0.5779837
12	0.5498846
13	0.5231516
14	0.4977182
15	0.4735212
16	0.4505007
17	0.4285992

18	0.4077626
19	0.3879389
20	0.369079
21	0.3511359
22	0.3340652
23	0.3178244
24	0.3023731
25	0.287673
26	0.2736876
27	0.260382
28	0.2477234
29	0.2356801
30	0.2242224
31	0.2133216
32	0.2029508
33	0.1930842
34	0.1836973
35	0.1747667
36	0.1662703
37	0.158187
38	0.1504966
39	0.1431801
40	0.1362193
41	0.1295969
42	0.1232964
43	0.1173023
44	0.1115995

45	0.106174
46	0.1010123
47	0.0961015
48	0.0914295
49	0.0869846
50	0.0827558
51	0.0787325
52	0.0749049
53	0.0712633
54	0.0677988
55	0.0645027
56	0.0613669
57	0.0583835
58	0.0555451
59	0.0528448
60	0.0502757
61	0.0478315
62	0.0455061
63	0.0432938
64	0.041189
65	0.0391866
66	0.0372815
67	0.0354691
68	0.0337447
69	0.0321042
70	0.0305434
71	0.0290585

72	0.0276458
73	0.0263018
74	0.0250231
75	0.0238066
76	0.0226492
77	0.0215481
78	0.0205005
79	0.0195039
80	0.0185557
81	0.0176536
82	0.0167953
83	0.0159788
84	0.015202
85	0.014463
86	0.0137598
87	0.0130909
88	0.0124545
89	0.011849
90	0.0112729
91	0.0107249
92	0.0102035
93	0.0097074
94	0.0092355
95	0.0087865
96	0.0083594
97	0.007953
98	0.0075663

99	0.0071985
100	0.0068485
101	0.0065156
102	0.0061988
103	0.0058975
104	0.0056107
105	0.005338
106	0.0050785
107	0.0048316
108	0.0045967
109	0.0043732
110	0.0041606

Lampiran 3. Simbol Komutasi

x	Cx Laki Laki	Cx Perempuan	Dx Laki Laki	Dx Perempuan	Mx Laki-Laki	Mx Perempuan	Nx Laki Laki	Nx Perempuan
0	498.5254	253.0682	100000	100000	3361.402	2609.887	1987805	2003262
1	47.72062	37.0117	94639.9	94885.36	2862.877	2356.819	1887805	1903262
2	35.95881	26.61305	89991.19	90235.42	2815.156	2319.807	1793165	1808377
3	27.6827	19.59592	85580.25	85821.95	2779.198	2293.194	1703174	1718141
4	22.45617	16.30893	81392.02	81630.06	2751.515	2273.598	1617593	1632319
5	19.14878	14.77409	77412.63	77645.24	2729.059	2257.289	1536201	1550689
6	16.1116	15.45833	73630.01	73855.69	2709.91	2242.515	1458789	1473044
7	13.99221	15.37192	70034.32	70249.68	2693.798	2227.057	1385159	1399188
8	12.6754	13.98553	66615.56	66819.07	2679.806	2211.685	1315124	1328939
9	12.05676	12.69802	63364.32	63556.63	2667.131	2197.7	1248509	1262119
10	10.8949	10.92786	60271.76	60454.08	2655.074	2185.002	1185145	1198563

11	10.36327	9.847534	57330.71	57504.13	2644.179	2174.074	1124873	1138109
12	9.85758	10.40789	54533.17	54698.68	2633.816	2164.226	1067542	1080605
13	9.870068	10.88992	51872.14	52029.05	2623.958	2153.818	1013009	1025906
14	10.7966	10.82904	49340.47	49488.73	2614.088	2142.928	961136.8	973876.9
15	12.05533	10.30021	46930.95	47071.97	2603.292	2132.099	911796.3	924388.2
16	13.16484	10.22317	44637.31	44773.23	2591.236	2121.799	864865.4	877316.2
17	14.94435	9.72383	42454.07	42586.32	2578.071	2111.576	820228.1	832543
18	16.5173	9.634249	40375.19	40506.24	2563.127	2101.852	777774	789956.6
19	17.16871	9.530124	38395.8	38527.36	2546.61	2092.218	737398.8	749450.4
20	17.0211	9.413086	36511.99	36644.79	2529.441	2082.688	699003	710923
21	16.18567	9.284638	34719.92	34853.87	2512.42	2073.275	662491	674278.2
22	15.39125	9.461556	33015.8	33150.14	2496.234	2063.99	627771.1	639424.4
23	14.63582	9.5988	31395.32	31529.06	2480.843	2054.528	594755.3	606274.2
24	14.20149	9.699801	29854.37	29986.65	2466.207	2044.93	563360	574745.2
25	14.04449	10.31041	28388.78	28519.13	2452.006	2035.23	533505.6	544758.5
26	14.12523	10.83758	26994.59	27122.34	2437.961	2024.919	505116.8	516239.4
27	14.65214	11.28793	25668.11	25792.93	2423.836	2014.082	478122.2	489117.1
28	15.09241	11.43428	24405.58	24527.7	2409.184	2002.794	452454.1	463324.1
29	15.45314	11.53876	23203.99	23323.83	2394.091	1991.36	428048.5	438796.4
30	15.74098	11.81609	22060.46	22178.39	2378.638	1979.821	404844.6	415472.6
31	16.16165	12.03788	20972.23	21088.35	2362.897	1968.005	382784.1	393294.2
32	16.50152	12.20883	19936.49	20051.09	2346.736	1955.967	361811.9	372205.9
33	16.7674	12.51471	18950.76	19064.08	2330.234	1943.758	341875.4	352154.8
34	16.96562	12.76027	18012.69	18124.75	2313.467	1931.243	322924.6	333090.7
35	17.42786	13.11452	17120.03	17230.84	2296.501	1918.483	304911.9	314965.9
36	17.95599	13.40199	16270.29	16380.04	2279.073	1905.369	287791.9	297735.1
37	18.6813	13.77641	15461.35	15570.31	2261.117	1891.967	271521.6	281355.1
38	19.42773	14.08008	14691	14799.57	2242.436	1878.19	256060.2	265784.7

39	20.58216	14.45274	13957.36	14066	2223.008	1864.11	241369.2	250985.2
40	21.82165	15.00705	13258.23	13367.72	2202.426	1849.657	227411.9	236919.2
41	23.1208	15.46915	12591.85	12702.83	2180.604	1834.65	214153.7	223551.5
42	24.57062	16.19106	11956.57	12069.8	2157.484	1819.181	201561.8	210848.6
43	26.02534	16.80042	11350.72	11466.83	2132.913	1802.99	189605.2	198778.8
44	27.67267	17.51349	10772.87	10892.56	2106.888	1786.19	178254.5	187312
45	29.36812	18.40556	10221.47	10345.5	2079.215	1768.676	167481.6	176419.4
46	31.17656	19.53425	9695.174	9824.138	2049.847	1750.271	157260.2	166073.9
47	32.97148	20.40918	9192.659	9326.996	2018.67	1730.736	147565	156249.8
48	34.64886	21.30955	8712.78	8853.148	1985.699	1710.327	138372.4	146922.8
49	36.20349	22.14059	8254.553	8401.436	1951.05	1689.018	129659.6	138069.7
50	37.78004	23.1292	7817.048	7970.853	1914.846	1666.877	121405	129668.2
51	39.13972	24.09544	7399.236	7560.215	1877.066	1643.748	113588	121697.4
52	40.5597	25.09785	7000.377	7168.574	1837.927	1619.652	106188.7	114137.2
53	42.00551	26.05245	6619.489	6794.971	1797.367	1594.555	99188.36	106968.6
54	43.26776	27.07498	6255.672	6438.576	1755.362	1568.502	92568.87	100173.6
55	44.35005	28.02367	5908.281	6098.485	1712.094	1541.427	86313.19	93735.03
56	44.93826	28.78475	5576.695	5773.979	1667.744	1513.403	80404.91	87636.55
57	44.94393	29.2694	5260.642	5464.488	1622.805	1484.619	74828.22	81862.57
58	44.30968	29.5586	4959.948	5169.559	1577.862	1455.349	69567.58	76398.08
59	43.18282	29.58043	4674.507	4888.678	1533.552	1425.791	64607.63	71228.52
60	41.85772	29.50224	4404.069	4621.431	1490.369	1396.21	59933.12	66339.84
61	40.41156	29.37541	4148.104	4367.254	1448.511	1366.708	55529.05	61718.41
62	38.87077	29.28046	3906.03	4125.562	1408.1	1337.333	51380.95	57351.16
63	37.46884	29.20581	3677.264	3895.714	1369.229	1308.052	47474.92	53225.6
64	36.3521	29.14125	3461.023	3677.115	1331.76	1278.846	43797.65	49329.88
65	35.5042	29.14386	3256.41	3469.208	1295.408	1249.705	40336.63	45652.77
66	34.9353	29.25623	3062.593	3271.406	1259.904	1220.561	37080.22	42183.56

67	34.50906	29.47887	2878.768	3083.108	1224.969	1191.305	34017.63	38912.15
68	34.19296	29.7253	2704.305	2903.742	1190.459	1161.826	31138.86	35829.04
69	33.93388	29.89988	2538.641	2732.849	1156.267	1132.101	28434.55	32925.3
70	33.64298	30.05081	2381.289	2570.09	1122.333	1102.201	25895.91	30192.45
71	33.4219	30.19152	2231.878	2415.092	1088.69	1072.15	23514.63	27622.36
72	33.20539	30.33098	2089.952	2267.489	1055.268	1041.959	21282.75	25207.27
73	33.05382	30.51469	1955.142	2126.922	1022.062	1011.628	19192.8	22939.78
74	32.93916	30.71705	1827.037	1993.006	989.0085	981.113	17237.65	20812.86
75	32.86926	30.93319	1705.275	1865.397	956.0694	950.3959	15410.62	18819.85
76	35.82468	31.17264	1589.503	1743.776	923.2001	919.4627	13705.34	16954.46
77	38.45868	31.43842	1476.403	1627.829	887.3754	888.2901	12115.84	15210.68
78	40.6822	33.57558	1366.168	1517.252	848.9168	856.8517	10639.44	13582.85
79	44.2369	38.63147	1259.069	1409.914	808.2346	823.2761	9273.268	12065.6
80	49.58672	44.23438	1153.621	1302.739	763.9977	784.6446	8014.2	10655.69
81	55.10438	47.84777	1047.95	1195.171	714.4109	740.4102	6860.578	9352.947
82	60.32599	50.84957	941.8991	1089.219	659.3066	692.5625	5812.628	8157.776
83	65.42493	51.75053	835.782	985.4163	598.9806	641.7129	4870.729	7068.557
84	65.8009	51.28655	729.7249	885.759	533.5556	589.9624	4034.947	6083.14
85	62.56975	50.55963	628.4479	791.4107	467.7547	538.6758	3305.222	5197.381
86	58.73762	48.90103	535.3257	702.376	405.185	488.1162	2676.774	4405.971
87	54.43104	48.05084	450.5628	619.3285	346.4474	439.2152	2141.449	3703.595
88	49.65606	46.56901	374.2273	541.1685	292.0163	391.1643	1690.886	3084.266
89	44.51239	44.55685	306.3779	468.2902	242.3603	344.5953	1316.659	2543.098
90	39.14267	41.63023	246.9707	400.9671	197.8479	300.0385	1010.281	2074.807
91	33.51749	37.2499	195.8214	339.8435	158.7052	258.4082	763.3099	1673.84
92	28.18457	34.01781	152.7839	286.0719	125.1877	221.1583	567.4885	1333.997
93	23.26935	31.3254	117.1716	238.1465	97.00317	187.1405	414.7046	1047.925
94	18.84037	28.70046	88.20592	195.2434	73.73382	155.8151	297.5329	809.7785

95	14.93727	26.04169	65.07735	157.051	54.89346	127.1146	209.327	614.5351
96	11.49268	22.48342	46.9763	123.3742	39.95619	101.0729	144.2496	457.484
97	8.660511	18.59398	33.19983	94.89284	28.46351	78.58952	97.27333	334.1098
98	6.379429	15.15893	22.92529	71.68558	19.803	59.99554	64.0735	239.217
99	4.582713	11.97788	15.43133	53.0416	13.42357	44.83661	41.14821	167.5314
100	3.202266	9.450094	10.09841	38.48506	8.840857	32.85872	25.71688	114.4898
101	2.142767	7.253722	6.405204	27.16399	5.638591	23.40863	15.61847	76.00477
102	1.395777	5.40517	3.951044	18.58967	3.495824	16.15491	9.213262	48.84079
103	0.882456	3.892428	2.363184	12.28075	2.100047	10.74974	5.262218	30.25112
104	0.539618	2.695853	1.36584	7.791281	1.217591	6.857312	2.899034	17.97037
105	0.317873	1.764335	0.759821	4.716649	0.677973	4.161459	1.533195	10.17909
106	0.179566	1.11094	0.405009	2.723011	0.3601	2.397124	0.773374	5.462443
107	0.096757	0.65607	0.205753	1.47969	0.180534	1.286184	0.368365	2.739432
108	0.049413	0.360624	0.098993	0.751684	0.083777	0.630114	0.162613	1.259742
109	0.023737	0.183741	0.044767	0.354517	0.034363	0.269491	0.06362	0.508057
110	0.010627	0.08575	0.018853	0.153541	0.010627	0.08575	0.018853	0.153541

Lampiran 4. Premi tunggal, anuitas berjangka 25 tahun

t	APV laki laki	APV Perempuan	Anuitas Laki laki	Anuitas Perempuan
0	0.23970499	0.237814	13.43188	13.46528
1	0.25369922	0.251799	13.18465	13.21822
2	0.26851885	0.266599	12.92283	12.95676
3	0.28420051	0.282264	12.64579	12.68
4	0.30079806	0.298857	12.35257	12.38687
5	0.3183688	0.316433	12.04215	12.07636

6	0.33697366	0.335046	11.71347	11.74752
7	0.35667098	0.354762	11.36548	11.39921
8	0.37752969	0.375648	10.99698	11.03022
9	0.39962312	0.397771	10.60666	10.63938
10	0.4230293	0.421209	10.19315	10.2253
11	0.44782023	0.446039	9.755176	9.786652
12	0.47407938	0.472347	9.291264	9.321868
13	0.50189154	0.500223	8.799916	8.829391
14	0.53135361	0.529766	8.279419	8.307462
15	0.56255679	0.561078	7.728163	7.754284
16	0.59561061	0.594264	7.144213	7.168
17	0.63063437	0.629446	6.525459	6.546459
18	0.66775478	0.666743	5.869666	5.887548
19	0.70711421	0.706295	5.174316	5.188792
20	0.748863	0.748247	4.436754	4.447636
21	0.79317015	0.792754	3.653994	3.661341
22	0.8402203	0.839985	2.822775	2.826929
23	0.89021965	0.890132	1.939453	1.941009
24	0.94339623	0.943396	1	1
25	1	1	0	0