

## Curtate expectation of life $e_x$

$$\begin{aligned}
 e_x &= \sum_{k=0}^{w-x} k \cdot {}_k p_x q_{x+k} \\
 &= 1 \cdot {}_1 p_x q_{x+1} + 2 \cdot {}_2 p_x q_{x+2} + 3 \cdot {}_3 p_x q_{x+3} + \dots \\
 &= {}_1 p_x q_{x+1}
 \end{aligned}$$

$$\begin{aligned}
 &+ {}_2 p_x q_{x+2} + \left[ \begin{array}{l} \vdots \\ {}_2 p_x q_{x+2} \\ \vdots \end{array} \right] \\
 &+ {}_3 p_x q_{x+3} + \left[ \begin{array}{l} \vdots \\ {}_3 p_x q_{x+3} \\ \vdots \end{array} \right] + {}_3 p_x q_{x+3} \\
 &+ \dots
 \end{aligned}$$

now sum columns

live for 2 years then die in next year  
 + live for 3 years then die in next year  
 + ... keep summing to limiting age

this represents all deaths after  $x+2$

which in turn represents all that survive from  $x$  to  $x+2$   
 $= {}_2 p_x$

and summing all the columns

$$e_x = {}_1 p_x + {}_2 p_x + {}_3 p_x + \dots$$

$$\underline{\underline{e_x = \sum_{k=1}^{w-x} {}_k p_x}}$$