

BAB V

K E S I M P U L A N

Nilai sekarang (A) dalam rencana pensiun adalah

$$1. A = \sum_{k=\alpha-x-h}^{v-x-h-1} v^{k+1/2} {}_k p_{x+h}^{(T)} q_{x+h+k}^{(r)} R(x, h, k + \frac{1}{2}) \bar{a}_{x+h+k+1/2}^{-r}$$

jika pensiun karena usia

$$2. A = \sum_{k=y}^{z-1} v^{k+1/2} {}_k p_x^{(T)} q_{x+k}^{(i)} R(x, 0, k + \frac{1}{2}) \bar{a}_{x+k+1/2}^{-i}$$

jika pensiun karena cacat

$$3. A = (ATPC)_{x+h} \sum_{k=0}^{\beta-x-h-1} v^{k+1/2} {}_k p_{x+h}^{(T)} q_{x+h+k}^{(w)} (1+j)^{k+1/2}$$

$$+ 0,01 \cdot c \cdot (AS)_{x+h} \left[\frac{1}{2} v^{1/2} q_{x+h} + \right.$$

$$\left. \sum_{k=0}^{\beta-x-h-1} v^{k+1/2} {}_k p_{x+h}^{(T)} q_{x+h+k}^{(w)} \cdot (1+j)^k \right]$$

jika pensiun karena pengunduran diri