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ACTEX first published a study manual for the Society of Actuaries' Exam FM ("Financial Mathematics") in 2004. That manual was prepared by lead author Matthew Hassett, assisted by Michael Ratliff, Toni Coombs Garcia, and Amy Steeby.

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In Sections 1 through 14, we present the basic theory concerning the study of interest. Our goal here is to give a mathematical background for this area, and to develop the basic formulas which will be needed in the rest of the book. 9