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The Calculus of Retirement Income: Financial Models for Pension Annuities and Life Insurance, by Moshe A. Milevsky, 2006, Cambridge, England: Cambridge University Press, 321 pages. Moshe A. Milevsky is one of the most skillful and engaging writers of our profession.

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nominal dollars, and at the end of year 2 you will save  
10000 (1 +  $\pi$ )<sup>2</sup> nominal dollars, and so on.

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