



# Mastering the Fundamentals of Actuarial Exam FM

A Starter Guide

# Actuarial Exam 2 Fm Study Guide

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and tools a student needs to master the Exam FM of the Society of Actuaries SOA and the Exam 2 of the Casualty Actuarial Society CAS This text benefits from the vision and experience of the author who is a professor who has taught finance insurance and risk management for many years The author is also a Fellow of the Society of Actuaries Students interested in econometrics finance statistics mathematics or other fields will also find this book a useful tool to help them further their studies This book can also be warmly recommended as a prerequisite reading to the students who consider taking or are in the process of taking the Chartered Financial Analyst CFA exams Indeed the fixed income and company valuation material studied in the CFA syllabus is fundamentally based on the financial mathematics results shown in this book This text does not just present the material it furthers an understanding of the foundations of financial mathematics This book does not include exercises because it is designed to be used with the long series of exercises made freely available by the Society of Actuaries The tables in the appendix link the exercises of the Society of Actuaries with the equations in the book These tables can be a very convenient tool for providing hints for the exercises that the student cannot solve instead of going directly to the solutions The order in which the contents of this book are presented mostly respects the order of the Society of Actuaries and Casualty Actuarial Society syllabi Very few adjustments were made to this order and they were done for pedagogical improvement reasons only This text is the second one in a series dedicated to actuarial associateship exams In each of these books conceptual links between the contents of the various exams are provided This book was also written in such a way that you can use it throughout your career This book is the book the author would have liked to have when he took the Exam FM of the Society of Actuaries It contains all the formulas that are useful to solve the official exercises of the SOA This book is compact theoretically solid and not verbose To benefit fully from this book a mathematical background of at least one year of calculus after A level is needed

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web start with 8.3 mole  $\text{H}_2\text{S}$  and multiply it with 2 mole  $\text{H}_2\text{O}$  over 2 mole  $\text{H}_2\text{S}$  from the equation  $8.3 \text{ mole } \text{H}_2\text{S} \times \frac{2 \text{ mole } \text{H}_2\text{O}}{2 \text{ mole } \text{H}_2\text{S}} = 8.3 \text{ mole } \text{H}_2\text{O}$   $8.3 \text{ mole } \text{H}_2\text{O} \times 18 \text{ g } \text{H}_2\text{O} = 149.4 \text{ g } \text{H}_2\text{O}$  is your theoretical yield so percent yield  $\frac{137.1 \text{ g } \text{H}_2\text{O}}{149.4 \text{ g } \text{H}_2\text{O}} \times 100 = 91.77\%$  problems 6 8 are similar to problem 5

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web 1 csun.edu/hcchm001/introchemhandouts.html limiting reagents theoretical actual and percent yields example of a limiting reagent problem how many grams of  $\text{NH}_3$  can be produced theoretically from the reaction of 5.0 g of  $\text{N}_2$  what is the limiting reagent if 8.52 g are actually formed what is the

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web percent yield is a measure of the efficiency of the experimental design yield efficiency  $\frac{\text{mass of product obtained}}{\text{calculated mass of the product expected}} \times 100$  in this reaction a yield 80% is anticipated

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web a write a balanced equation for the reaction  $Al + O_2 \rightarrow Al_2O_3$  4 Al 3  $O_2$  2  $Al_2O_3$  b determine the theoretical yield of  $Al_2O_3$  160.0 g Al  $\times \frac{1 \text{ mol Al}}{27.0 \text{ g Al}} = 5.93 \text{ mol Al}$   $\times \frac{2 \text{ mol } Al_2O_3}{4 \text{ mol Al}} = 2.96 \text{ mol } Al_2O_3$   $\times 101.96 \text{ g } Al_2O_3/\text{mol} = 302.3 \text{ g } Al_2O_3$  c determine the percent yield yield actual  $\frac{260.0 \text{ g}}{302.3 \text{ g}} \times 100 = 86.01\%$  theoretical 302.3 g

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web 7 Na 2  $CO_4$  is the limiting reactant percent yield 86.6% 8 only four molecules can be made 9 this amount cannot be weighed by ordinary balances and is worthless 10 nitrogen is the limiting reagent 11 yes methane is the limiting reagent 12 C is the limiting reagent 4 33 g of  $H_2$  are left over 13

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