For a special whole life insurance policy issued to (40), you are given:

- Benefits are payable at the end of the year of death.

- The death benefit is \$100,000 during the first 25 years and reduces to \$50,000 thereafter.

- $i = 6\%$

Calculate the Actuarial Present Value (APV) of the benefits based on each of the following assumptions:

1. Mortality follows the `Illustrative Life Table`.

2. Mortality follows De Moivre's law with $\omega = 110$.

3. Mortality follows a constant force $\mu_x = 0.009$ for all $x > 0$.