Name: _____   **Student ID:** _____

For a whole life insurance policy issued to (45), you are given:

- The actuarial present value of future benefits at issue is 239.08.

- The actuarial present value of future benefits at the end of 15 years is 335.62.

- The actuarial present value of future premiums at the end of 15 years is 158.36.

Calculate the net premium reserve at the end of 15 years.