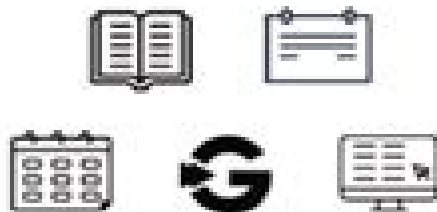




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deeper comprehension and an over reliance on simple memorization can significantly elongate and complicate the journey towards passing the final actuarial exam The alternative approach is comprehension Admittedly those who solely rely on memorization may find their progress stalling early on They might even lag in problem solving speed compared to their memorization focused peers Yet it s this very commitment to grasping underlying concepts that ultimately pays dividends Delving deep facing challenges head on and fostering a genuine understanding can paradoxically hasten one s progress towards the final actuarial exam making the journey smoother This book caters to those who opt for comprehension over mere memorization Through a myriad of analogies and illustrations it seeks to demystify the concepts and formulas rendering them more accessible Unique visual solutions are incorporated to aid in tackling the problems set out by the SOA Equipped with the insights from this book I am confident that you will perceive Exam FM not as a towering obstacle but as an achievable milestone transcending the pitfalls of mere rote learning *Study Manual for SOA Exam FM* John B. Dinius,Matthew J. Hassett,Michael Irven Ratliff,Toni Coombs Garcia,Amy C. Steeby,2023

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