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(NE<sub>t</sub>)

(MP)

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1. Cumulative discounted expressions

$$\begin{aligned}
& \dots & & \dots \\
& & & = R_1 \\
& & & = C_1 \quad (.) \\
& ( & & = N \\
& ) & & = P_{BM} \quad (MP) \quad (NE_1) \\
& ( & & (N) \quad (X_{N \times 2}) \\
& & & = C_{BM} \quad (MP \quad NE_1) \\
& & & \quad \quad \quad y \\
& & & = FY \\
& & & b' = (C_{NE_1} \quad C_{MP}), b = (X'X)^{-1} X'y \quad (1) \\
& ( & & = FY_B \\
& ) & & = P_{AFY} \quad (C_{BM}) \\
& & & (C_{APR}) \quad (C_{AFP}) \\
& & & = PY \\
& & & ) \\
& & & = PY_B \\
& ( & & = P_{APY} \\
& & & = C_{AFY} \\
& & & / \\
& & & = C_{APY} \\
& & & = a \\
& & & = L \\
& & & = M \\
& & & \dots \\
& & & \dots \\
& & & : \\
& & & C = N \times C_1 \quad ( \\
& & & R = N \times R_1 \quad ( \\
& & & ( \\
& K_1 = & & k_2 \\
& = & & + \\
& & & R_1 = M \times P_{BM} + (FY - FY_B)P_{AFY} + (PY - PY_B)P_{APY} \quad ( \\
& & & ( \\
& K_3 = K_2 - K_1 & & C_1 = M \times C_{BM} + (FY - FY_B)C_{AFY} + (PY - PY_B)C_{APY} + \frac{a}{L} \\
& & & \\
& & & : \\
& & & = R \\
& a = k_3 - k_4 & & ( \\
& & & = C
\end{aligned}$$

$$a_y = \frac{1}{N} \left( \frac{\partial P}{\partial y} \right) = \frac{1}{N} \left( \frac{\partial(N \times P_1)}{\partial y} \right) = \frac{1}{N} \left( \frac{\partial N}{\partial y} \times P_1 + \frac{\partial P_1}{\partial y} \times N \right) \quad (N)$$

(L)

$$a_y = \frac{1}{N} \left( \frac{\partial P_1}{\partial y} \times N \right) = \frac{\partial P_1}{\partial y}$$

$$L = \frac{N}{n}$$

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=N

= n

(U)

$$N = \frac{U}{C_1}$$

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(y)

(y)

$$\frac{\partial N}{\partial y} = - \frac{U \left( \frac{\partial C_1}{\partial y} \right)}{C_1^2}$$

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$$a_y = \frac{1}{N} \left( \frac{\partial P}{\partial y} \right) = \frac{1}{N} \left( \frac{\partial R}{\partial y} - \frac{\partial C}{\partial y} \right) \quad ($$

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$$P = N(R_1 - C_1) = NP_1 \quad ($$

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$a/L^2$	$P_{APY} - C_{APY}$	$P_{AFY} - C_{AFY}$	$P_{BM} - C_{BM}$
$R_1 a / C_1 L^2$	$P_{APY} - C_{APY} (R_1 / C_1)$	$P_{AFY} - C_{AFY} (R_1 / C_1)$	$P_{BM} - C_{BM} (R_1 / C_1)$
$a/L^2$	$P_{APY} - C_{APY}$	$P_{AFY} - C_{AFY}$	$P_{BM} - C_{BM} - (R_1 - C_1) / M$
$a/L^2$	$P_{APY} - C_{APY}$	$P_{AFY} - C_{AFY} - (R_1 / C_1) / FY$	$P_{BM} - C_{BM}$
$a/L^2$	$P_{APY} - C_{APY} - (R_1 / C_1) / PY$	$P_{AFY} - C_{AFY}$	$P_{BM} - C_{BM}$

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<b>a</b>	<b>C<sub>APY</sub></b>	<b>C<sub>AFY</sub></b>	<b>C<sub>BM</sub></b>	<b>P<sub>APY</sub></b>	<b>P<sub>AFY</sub></b>	<b>P<sub>BM</sub></b>	( )
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$$LNI = \frac{EBV_M + EBV_F - EBV_P + EBV_L}{EBV}$$

EBV

L P, F, M

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- 1 . Workability
  - 2 . Lifetime Net income Index (LNI)

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LNI ( )  
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