

## Title of the Paper

First Author Name and Surname<sup>\*</sup>  
Second Author Name and Surname<sup>†</sup>  
Third Author Name and Surname<sup>‡</sup>

### Abstract

The abstract of the paper should not be very extended. Possibly this should not exceed the first page. The abstract of the paper should not be very extended. A concise and factual abstract is required (maximum 150 words). The abstract should state briefly the purpose of the research, the principal results and major conclusions. An abstract is often presented separately from the article, so it must be able to stand alone. For this reason, References should be avoided, but if essential, then cite the author(s) and year(s). Also, non-standard or uncommon abbreviations should be avoided, but if essential they must be defined at their first mention in the abstract itself.

**Keywords:** annuity; random interest rate; moments; etc.

**2010 AMS subject classification:** ?; ?; ?.<sup>§</sup>

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<sup>\*</sup> First Author's Affiliation (Institution, Town, Country); e-mail address.

<sup>†</sup> Second Author's Affiliation (Institution, Town, Country); e-mail address.

<sup>‡</sup> Third Author's Affiliation (Institution, Town, Country); e-mail address.

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## **1 Introduction**

State the objectives of the work and provide an adequate background, avoiding a detailed literature survey or a summary of the results.

## **2 How to cite in the text**

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## **3 How to format a matrix, a table or a figure**

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Please submit tables as editable text and not as images. Tables can be placed either next to the relevant text in the article, or on separate page(s) at the end. Number tables consecutively in accordance with their appearance in the text and place any table notes below the table body.

## **4 Conclusions**

The main conclusions of the study may be presented in a short Conclusions section, which may stand alone or form a subsection of a Discussion or Results.

## **References**

[1] Calot, G. Curso de estadística descriptiva. Madrid: Ed. Paraninfo. 1974.

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[2] S. Cruz Rambaud, M.C. Valls Martínez. La determinación de la tasa de actualización para la valoración de empresas. *Análisis Financiero*, 87, 72-85. 2002.