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This is the same as 1 for lifetime of x , plus p for lifetime of y , minus p for the joint lifetime. Thus $ap_y = a + p - a^{\overline{TM}} - pa$
(b) Let the initial payment for the joint and survivor be 1, as above. Let the payment rate of the life annuity be r . Then $r - a = a + p - a - p - a^{\overline{TM}}$, so and the desired ratio is $+ i + p 30$.

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