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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 $a_{\overline{xy}|} = a_x + p a_y - p a_{\overline{xy}|}$ (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 $r a_x = a_x + p a_y - p a_{\overline{xy}|}$, so and the desired ratio is $\frac{r}{i + p}$.

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