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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 $ap_y = a + p \cdot a^{\overline{xy}}$ — 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 $r \cdot a = a + p \cdot a^{\overline{xy}} - p \cdot a^{\overline{xy}}$, so and the desired ratio is $1 + i + p \cdot 30$.

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