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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 $ap_y = a + p - a^{tm} - pa$ (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 $r - a = a + p - a^{tm} - pa$, so and the desired ratio is $\frac{r}{i + p}$.

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