

# **Actuarial Mathematics Solution**

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throughout the remainder of the course.  $S_x(t) = t p_x$   
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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  $r a_{\overline{xy}|} = a_x + p a_y - p a_{\overline{xy}|}$ , so and the desired ratio is  $\frac{r}{i + p}$

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